

# NABARD GRADE A GK Digest

## December 2019



#### CONTENTS

Agricultural Current Affairs-November 2019	5
Important Circulars for NABARD Digest-November 2019	6
Ministry of Agriculture and Farmers' welfare	6
Ministry of Rural Development	6
Ministry of animal Husbandry, Fisheries and Dairying	6
Yojana Magazine Summary: November 2019	7
Topic: Sanitation For A Healthy Society	7
Government Initiatives	7
Current Happenings	9
Facts	.11
Kurukshetra Magazine Summary: November 2019	.12
Topic: Rural Education	.12
Present Scenario Of Rural Ed <mark>ucation</mark> In India	.12
Steps Taken By The Governm <mark>en</mark> t Towards Rural Education	.13
Steps Taken By The Government In Education Sector	
Steps Taken For Nort-Eastern States	
Steps Taken For Financial Literacy	.15
Current Happenings	
Facts	.16
Monthly Current Affairs GK Digest: November 2019	.17
Gold in Olympic Test Event for Boxing	.17
World's top 10 Best-Performing Chief Executives	.17
State's Foundation Day	.18
35th ASEAN Summit	.18
DARPG to Launch Online Hackathon	.19
RBI Reorganised its Regulation and Supervision Departments	.19
Mumbai and Hyderabad received UNESCO Designation	.20
"eCAPA 2019 - Art from the Heart"	.21
South Africa won Rugby World Cup 2019	.21
IMF report on Growth of South Asia	.21
Pooja Gehlot won Silver in UWW Under-23 World Championships	.21
Joint Military Excercise Dustlik-2019	.22
5th India International Science Festival	.22

SCO Joint Urban Earthquake Search & Rescue Exercise- 201922
Isabelle Huppert won the Lifetime Achievement Award at IFFI 201923
'Icon of Golden Jubilee of IFFI'24
Documentary on Real Kashmir won 'BAFTA Scotland' Awards 201924
GV-971 Drug to Cure Alzheimer's24
RBI compensation norms for Foreign, Private Banks25
FinMin launched ICEDASH & ATITHI App25
Deepak Kumar and Manu Bhaker at 14th Asian Championships25
15th meeting of Governing Council of SACEP26
US formally withdrew from Paris Climate Accord27
"Hunar Haat"27
Union Cabinet approved Rs 25,000 crore for Stalled Housing Projects27
19th IRIGC-M&MTC Meeting
BIMSTEC ports Conclave
Global Investors' Meet
19th Indian Ocean Rim Association (IORA) Meet
2nd Edition of Exercise 'Samudra Shakti'
RBI put Rs 5 lakh Penalty on Oxigen Services
Documentation Identification Number (DIN) System
27th Conference of Central and State Statistical Organizations
India's MMR declined by 8 points in One Year
RBI increased Household Income Limits for borrowers of NBFC-MFIs
Indian Railways launched 3 Online Applications32
National Entrepreneurship Awards 201932
9th BRICS Trade Ministers Meet
Kento Momota won his 10th title as Japan's World No. 133
Dhaka Global Dialogue
World's First CNG port Terminal
Sundar Singh wins Gold in World Para Athletics Championships35
Saurabh Chaudhary wins Silver at the 14th Asian Championship35
Innovations for DEFENCE EXCELLENCE (iDEX)
"Swachh-Nirmal Tat Abhiyaan"
India-ASEAN Business Summit
6th World Congress on Rural and Agricultural Finance37
Exercise TIGER TRIUMPH
www.BankExamsToday.com 2

11th BRICS Summit
India International Trade Fair 2019
MoU signed between CSIR-IMTECH and IIT Bombay
National Seminar on Social Audit
Exercise 'SHAKTI-2019'40
UP govt launched e-Ganna App and Web Portal40
2019 Golden Leaf Award40
MELPL: Largest FDI Project of Indian Railways41
Global Cooling Prize41
'NISHTHA' Scheme launched in J&K42
China International Travel Mart (CITM)43
UNESCO & MGIEP Digital Learning Draft Guidelines43
International Buyer Seller Meet on Agriculture & Horticulture43
8th International Conference on Agricultural Statistics44
National Awards for Excellence in Journalism 2019
Water Quality Report
National Summit on Good, Replicable Practices and Innovations
6th ASEAN Defence Ministers' Meeting-Plus
1st Winter-Grade Diesel
India bagged 9 medals at World Para Athletics Championship
Exercise Za'ir-Al-Bahr (Roar of the Sea)
ADB, India Sign \$91 Million Loan
Indian Railways launched "Heritage Week"
Target Olympic Podium Scheme
Justice SA Bobde took Oath as 47th CJI
2nd Edition of ISA-Steel Conclave 201950
Golden Chariot Train
2019 World Conference on Access to Medical Products: Achieving the SDGs 2030
World Fisheries Day
National Institute for Sowa-Rigpa
Global Bio-India Summit 2019
SEBI Issued Stricter Disclosure Norms for Listed Companies
Govt Approved Sale of Stakes in 5 CPSEs
Agro-based Agro-Vision Inaugurated
8th International Tourism Mart

Chit Funds (Amendment) Bill, 201954
RBI Constituted 3-Member Panel for DHFL55
Global Prosperity Index 201955
UNSC Opposition to Chemical Weapons56
NK Singh Recommends Further Simplification of GST57
Web Portal Launched by Tax Department57
Rafel Nadal Won the 6th Davis Cup Title58
Credit-linked Subsidy Services Awas Portal58
Taxation Laws (Amendment) Bill, 201959
Constitution Day
63rd National Shotgun Shooting Championship59
National Milk Day60
Ocean Dance Festival 201960
NCC 71st Raising Day61
Capital Small Finance Bank raised Equity Capital from OOJIF61
India Ratings and Research (Ind-Ra) Growth Forecast
UP government to set up State's 1st Vulture Conservation
UP government to set up State's 1st Vulture Conservation
UP government to set up State's 1st Vulture Conservation
UP government to set up State's 1st Vulture Conservation
UP government to set up State's 1st Vulture Conservation
UP government to set up State's 1st Vulture Conservation
UP government to set up State's 1st Vulture Conservation
UP government to set up State's 1st Vulture Conservation
UP government to set up State's 1st Vulture Conservation
UP government to set up State's 1st Vulture Conservation
UP government to set up State's 1st Vulture Conservation
UP government to set up State's 1st Vulture Conservation
UP government to set up State's 1st Vulture Conservation       62         Cartosat-3 Successfully Launched       63         Prohibition of Electronic Cigarettes Bill       63         NuGen Mobility Summit 2019       64         Special Protection Group (Amendment) Bill       64         All India Police Science Congress       65         5th NITI Aayog–DRC Dialogue       65         Yuwaah Youth Skilling Initiative       66         Expert Committee constituted to review Draft National Sports Code       66         Abhishek-Jyothi claimed Gold at Asian Archery C'ships       66         RBI imposed Rs 1.50 crore penalty on Corporation Bank       67

### NABARD GRADE A MONTHLY GK DIGEST: DECEMBER 2019

#### AGRICULTURAL CURRENT AFFAIRS-NOVEMBER 2019

- In Madhya Pradesh, the cultivation of Cannabis has been legalized for medicinal and industrial purposes.
- World Fisheries Day 2019 was observed on 21<sup>st</sup> November, 2019.
- YSR Matsyakara Bharosa scheme has been launched for fishermen in Andhra Pradesh as a part of which fishermen will receive a financial assistance of Rs.10000 for carrying on fishing activities.
- In order to reduce the problem of malnutrition in India, Ministry of Women and Child Development has launched **Bhartiya Poshan Krishi Kosh (BPKK).**
- The first ever National Agrochemicals congress was organized in New Delhi from 13-16 November 2019. It will be conducted every 3 years.
- The first ever **International buyer seller meet on agriculture and horticulture produce** was held in Arunachal Pradesh.
- Uttar Pradesh Government has launched **e-ganna app** for sugarcane farmers which will facilitate the online supply of planting slip to the farmers.
- The International conference on Soil and water resource management for climate was started in New Delhi.
- In Dubai, World's 2019 largest flower carpet has been made out by Bengaluru marigold.
- **Rs.5380crore fund has been sanctioned by Maharashtra Government** for the relief of untimely rain affected farmers.
- National food security mission-oilseeds and oilpalm will be implemented by the Government of India in 6 more states.
- Assam Government has proposed to provide incentive of Rs.2.50 per bamboo sapling to the farmers as per the guidelines of Assam Bamboo and cane policy.
- Food safety and standards authority of India (FSSAI) has banned the sale of **High in fat, salt and sugar (HFSS**) food in school premises.
- Darjeeling has got a GI tag for the domestic market of green and white teas.
- Telangana Government has launched Rythu mitra app to serve the needs of farmers in the state.
- Indian Institute of Rice Research, Hyderabad organized National Conference on integrative plant biochemistry and biotechnology from 8<sup>th</sup>-9<sup>th</sup> November, 2019.
- Farmers' Day was organized by ICAR on 23<sup>rd</sup> November, 2019.
- Agri-business incubation (ABI) center of National Research Center on Pig was organized in Guwahati.
- Bhargahi Fish farmers producers company Ltd. was launched by Central institute of freshwater aquaculture in Bhubneshwar.
- **6<sup>th</sup> Yak mela** was organized at Kameng district of sarunachal Pradesh for promoting Yak husbandry.
- 3-days **Buyer-seller meet and Kisan mela** was organized by Central Marine Fisheries research Institute (CMFRI) at Kochi in Kerala.
- Rice Walk-walk with rice, know your rice program was organized in Cuttack, Odisha.
- Krishi kala Utsav was organized by National Academy of agricultural research management in Hyderabad to promote art and craft related to agriculture and allied sector.
- National conference on livelihood improvement through sustainable livestock production was organized at Meerut in Uttar Pradesh in order to make livestock an integral part of diversified farming.

- India was represented by the Ministry of Jal Shakti at the World water Technology and Environmental control (WATEC) conference in Israel in order to get updates on technologies related to water and environmental management.
- A paper-based sensor has been developed by IIT-Guwahati for the assessment of freshness of milk by determining the quantity of Alkaline phosphate in the milk.
- World Congress on Rural and Agricultural finance-2019 was organized in New Delhi with an objective to bring together stakeholders of rural and agricultural finance all over the world.
- 8<sup>th</sup> session of the International treaty of plant genetic resources for food and agriculture was held in Rome, Italy. It is also called Seed treaty.

#### **IMPORTANT CIRCULARS FOR NABARD DIGEST-NOVEMBER 2019**

#### MINISTRY OF AGRICULTURE AND FARMERS' WELFARE

- One acre Integrated Organic Farming system model has been developed by Indian Institute of Farming Research, Modipuram under All India network program on Organic farming (AINPOF).
- More than 18 lakh farmers have registered under **Pradhan Mantri Maan Dhan Yojana** till date.
- International conference on soil and water resource management for climate smart agriculture and global food and livelihood security was started in New Delhi.
- Ministry has decided to allow relaxation on the fumigation condition on imported onion in order to check the increasing prices of onion in the market.
- **First ever National Agrochemicals congress was inaugurated in New Delhi** which focuses more on addressing the issues of small and marginal farmers by providing them right information and agricultural inputs.
- 8<sup>th</sup> Edition of International conference on agricultural statistics was organized by the ministry in New Delhi from 18-21 November, 2019.
- A **pilot study on zero budget natural farming** has been initiated at 4 locations namely-Modipuram, Pantnagar, Ludhiana and Kurukshetra undwr Paramparagat Krishi Vikas Yojana

#### MINISTRY OF RURAL DEVELOPMENT

- International training program on natural resource management for sustainable rural livelihood will be organized from 21<sup>st</sup>-31<sup>st</sup> January, 2020 in Hyderabad.
- 3 day training program on **Sensitization of Government functionaries on issues related to minorities** will be organized by the ministry from 11<sup>th</sup>-13<sup>th</sup> December, 2019 in New Delhi.
- Ministry has launched **Wastelands atlas-2019** with robust geospatial information which will effectively assist in rolling back wastelands for productive use through various land development schemes and programs.

#### MINISTRY OF ANIMAL HUSBANDRY, FISHERIES AND DAIRYING

• Nationwide Artificial Insemination program has been launched by the Ministry as a part of which 3.8 lakh bovines were inseminated among which Telangana, Gujarat and Andhra Pradesh are top on the list.

According to various recent reports, Lumpy skin disease (LSD) has been reported from some districts of Odisha.
 It is an infectious viral disease of cattle and buffaloes caused by Capripox virus and is transmitted through mosquitoes, flies and ticks bites.



#### YOJANA MAGAZINE SUMMARY: NOVEMBER 2019

#### **TOPIC: SANITATION FOR A HEALTHY SOCIETY**

**Sanitation economy** is not just about toilets but it also includes provisions of clean drinking water, food, elimination of waste, following the basic tenet of 'lesser wastage' etc.

With the achievement of 100% defecation free status since the launch of Swachh Bharat Mission, the government has raised its target to achieve the **ODF Plus (Open Defecation Free plus).** The **key interventions** to be focused upon in ODF+ are:

- a. Implementation of Solid and Liquid Waste Management (SLWM) in rural areas
- b. Sanitation coverage of public places
- c. Ensuring sanitation access to new households
- d. Sustained usage of Individual Household Latrines (IHHL)
- e. Visible cleanliness

#### **GOVERNMENT INITIATIVES**

INITIATIVES FOR SANITATION ECONOMY:

- Swachh Bharat Mission (SBM): launched on 2<sup>nd</sup> Oct 2014 and aims to achieve an Open Defecation Free (ODF) India by 2<sup>nd</sup> Oct 19
- Jal Shakti Abhiyan (JSA): was created in May 2019 and aims to provide piped-water supply to all households (Har Ghar Jal)by 2024
- Curbing Single use Plastic
- Ministry of Environment, Forest and climate Change notified **Management and Handling Rules, 2000** to ensure proper solid waste management in India
- Solid Waste Management Rules 2016:

The Key components of SWM system are:

- a. Segregation of waste into dry and wet waste
- b. Door to door collection of waste
- c. Recovery facilities for dry waste
- d. Setting up of waste processing facilities
- e. Setting up of waste disposal facilities-Landfills

The Objective of SWM is to maximise resource recovery and energy generation from waste in the processing facility and minimise waste disposal in landfills

- The Ministry of Jal Shakti along with UNICEF is has rolled out convergent water supply and convergent training across rural India by training the Pradhans (Leaders) of Gram Panchayats on how to manage existing water resources
- Total Sanitation Campaign (TSC): implemented in 1999, is a re-constructed successor of the Central Rural Sanitation Programme (CRSP). The focus of TSC is to include more community-driven mobilization and state-level implementation
- **Nirmal Bharat Abhiyan**: was launched in 2005 and provided a financial incentive for defecation free gram panchayats and further in 2012 provided Rs 10,000 to every qualifying household

#### INITIATIVES FOR SANITATION WORKERS:

- Prohibition of Employment as Manual Scavengers Act 2013: came effect from Dec 2013 and has the objective to
  - i) eliminate the insanitary latrines
  - ii) prohibit employment as manual scavengers
  - iii) prohibit hazardous manual cleaning of severe and septic tanks
  - iv) survey of manual scavengers
- Code on Wages Bill, 2019: was enacted by the Ministry of Labour and Employment for ensuring minimum wages to all workers including sanitary workers and provides high wage premium for workers engaged in hazardous work
- Pradhan Mantri Shram Yogi Maan-Dhan (PM-SYM) scheme: is a voluntary and contributory pension scheme for unorganised workers to assure a minimum pension of Rs 3000 per month to the subscriber after attaining the age of 60
- Indira Awas Yojana: launched by the Ministry of Rural Development, has made special coverage of identified manual scavengers for providing them housing facilities in rural areas
- Pre-Matric Scholarship to the Children of Sanitation Workers: was launched by the Ministry of Social Justice and Empowerment provides scholarship between Rs 225 to Rs 700 per month for a period of 10 months in a year up to class 10

- National Safai Karamchari Finance and Development Corporation: was set up under the Ministry of Social Justice and Empowerment acts as an Apex Corporation for the socio-economic upliftment of Sanitation workers
- Gram Panchayat Development Plans (GPDP) guidance of 2018: prioritised the 'Sanitation, solid waste management and drinking water'



#### 10 YEAR RURAL SANITATION STRATEGY (2019-2029)

The Department of Drinking Water and Sanitation (DDWS), Ministry of Jal Shakti launched the 10 Year Rural Sanitation Strategy (2019-2029).

- a. It will focus on sustaining the sanitation behaviour change under the Swachh Bharat Mission Gramin (SBM-G)
- b. Under the strategy, DDWS in consultation with State Governments and other stakeholders, will guide the local governments, policy makers and other stakeholders in their planning for ODF Plus (ODF +)

#### SWACHH SURVEKSHAN 2020 LEAGUE

- a. **Minister of State for Housing and Urban Affairs, Hardeep Singh Puri** launched the League in a bid to sustain the on ground performance and efforts of cities for continuous monitoring
- b. As part of the SS league 2020, there will be a **quarterly cleanliness assessment** of cities and towns in India.
- c. The initial assessment will be conducted in **three quarters April to June, July to September and October to December.** Each quarter will carry a weightage of 2000 marks.
- d. The League will be integrated with the **fifth edition of 'Swachh Survkeshan'** the annual cleanliness survey of urban India

GLOBAL GOALKEEPER AWARD

- a. The **Prime Minister, Narendra Modi** received the 'Global Goalkeeper Award' by **Bill and Melinda Gates Foundation for Swachh Bharat Abhiyan** on 24<sup>th</sup> Sep 19.
- b. The award ceremony took place on the side-lines of United Nations General Assembly (UNGA) session in New York

#### AI-ENABLED MSBM APP

- a. The Ministry of Housing and Urban Affairs (MoHUA) has launched the AI-enabled mSBM App
- b. The app will check whether the funds allocated for the construction of toilets to the beneficiary has been used for the work before releasing the 2<sup>nd</sup> instalment
- c. The App helps to detect the beneficiary face and toilet seat in the photo uploaded using Artificial Intelligence (AI) model and Geo-tagging to know the status of their application in real-time

#### WATER HEROES-SHARE YOUR STORIES

- a. The contest is being launched by Department of Water Resources, River Development & Ganga Rejuvenation; Ministry of Jal Shakti
- b. The objective is to promote value of water in general, water conservation and sustainable development of water resources
- c. Success Stories in the field of water conservation will be taken by the participants in the form of Write-up (upto 300 words), Pictures and a video of one to five minutes, depicting their efforts/ contribution/practices

#### DHRUV PROGRAMME

- a. The Pradhan Mantri Innovative Learning Programme-DHRUV is launched by the Union Human Resource Development Minister Shri Ramesh Pokhriyal 'Nishank'
- b. Programme DHRUV will act as a platform to explore the talent of outshining and meritorious students, and help them achieve excellence in their specific areas of interest may it be science, performing arts, creative writing, etc.
- c. In the beginning, the programme will cover 2 areas i.e. Science and Performing Arts. 60 students in all from across the country have been selected in the 1<sup>st</sup> batch
- d. The children will be mentored by renowned experts in different areas, so that they can reach their full potential and bring laurels for community, State and Nation

#### INTERNATIONAL FILM FESTIVAL OF INDIA (IFFI)

- a. The theme of the festival is 'Soul of Asia'
- b. This the **50<sup>th</sup> edition** of IFFI, Golden Jubilee edition
- c. The opening Feature Film of Indian Panorama 2019 was Hellaro (Gujarati) directed by Abhishek Shah
- d. The opening Non-Feature Film of Indian Panorama 2019 was Noorch directed by Ashish Pandey

#### REPOSITORY OF 'EK BHARAT SHRESHTH BHARAT'

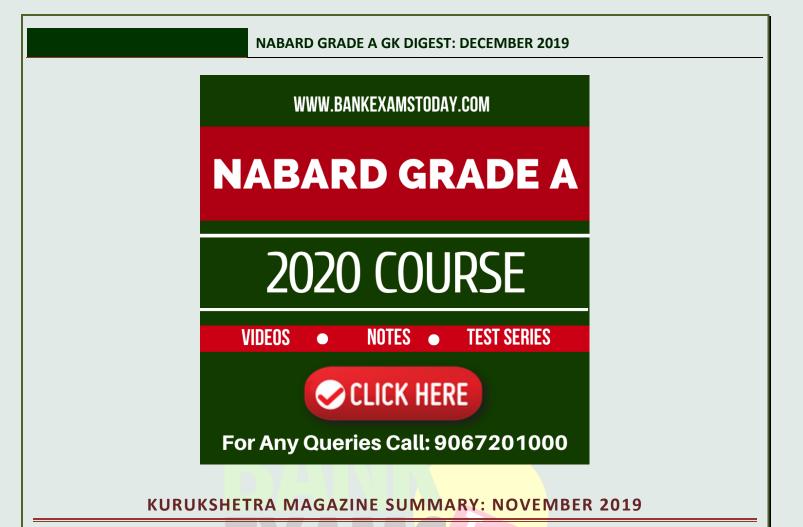
- a. The Publication Division of the Ministry of Information and Broadcasting is working on bringing out a series of books on 'Ek Bharat Shreshth Bharat' and would be published in 13 regional languages
- b. Four books namely Razia Sultan, Rani Laxmi Bai, Sardar Patel and Swarajya Ke Mantradata Tilak have already been released

#### 'SARDAR PATEL NATIONAL UNITY AWARD'

- a. The award has been constituted by the Ministry of Home Affairs as the **highest civilian award** in the field of contribution to the unity and integrity of India
- b. The award will be announced on the occasion of the National Unity Day, i.e. the birth anniversary of Sardar Patel on 31st October.
- c. The Award shall be conferred by the **President** by a Sanad under his hand and seal
- d. An **Award Committee** would be constituted by the Prime Minister, which would include the Cabinet Secretary, Principal Secretary to the Prime Minister, Secretary to the President, Home Secretary as Members and three-four eminent persons selected by the Prime Minister
- e. The Award would consist of a medal and a citation. **No monetary grant** or cash award would be attached to this Award.
- f. Not more than three Awards would be given in a year.

#### FACTS

- SUSTAINABLE DEVELOPMENT GOAL 6: "Ensure access to water and sanitation for all"
  - Target 6.1: Safe and affordable drinking water
  - UN definition: By 2030, achieve universal and equitable access to safe and affordable drinking water for all
  - **Target 6.2:** End open defecation and provide access to sanitation and hygiene
  - UN definition: By 2030, achieve access to adequate and equitable sanitation and hygiene for all and end open defecation, paying special attention to the needs of women and girls and those in vulnerable situations
- As per the Annual Report 2018-19 submitted by State Pollution Control Board, the overall solid waste generated in the country has been estimated to be 1.5 lakh Tons per Day
- In the area of sanitation and water accessibility, India is signatory of the following:
- India signed the Constitution of the World Health Organisation (WHO) in 1946 in New York, which sought to
  grant the WHO the authority to promote improvement of nutrition, sanitation, housing and other aspects of
  environmental hygiene
- India is signatory to the Human Rights to Water and Sanitation since 2010 at the UN General Assembly
- The **73<sup>rd</sup> amendment** to the constitution of India delineated **drinking water and sanitation** as the responsibility **of Panchayati Raj Institutions (PRIs)** including Gram Panchayats



#### TOPIC: RURAL EDUCATION

To make India a knowledge superpower, the rural education is as much needed as urban education to ensure sustainable growth and development of the country. For this, Special focus is being given by the government to the north-east, rural and backward regions of the country.

#### PRESENT SCENARIO OF RURAL EDUCATION IN INDIA

- Census 2011 data : As per Census 2011 data on literacy rate of rural vs. urban:
  - a. literacy rate in rural areas was around 68% while it was 84% in urban areas
  - b. Only 59% of rural women were estimated to be literate as compared to nearly 80% urban women
- 71<sup>st</sup> Round NSSO survey Report: Findings of the survey on 'Social Consumption: Education' done in National Sample Survey (NSS) 71<sup>st</sup> Round, conducted by the NSSO under the Ministry of Statistics and Programme Implementation (MoSPI) has shown that:
  - **a.** While the overall Literacy Rate among persons (aged 5 years and above) in India was 76%, in rural areas it was 71% compared to 86% in urban areas
  - **b.** The major reason for 'never-enrolment' for person ages 5-29 years was 'not interested in education' while in urban areas it was because of 'financial constraints'
- **U-DISE (2016-17) Report:** is published by the **Ministry of Human Resource & Development** and pertains to all schools from Class 1 to 8 across the country. It was found that:

- a. Total number in schools in India were 15.3 lakhs out of which 13 lakh schools were in rural areas
- b. Rural areas account for 84.46% of total schools in India and 71% of total student enrolment in the country
- AISHE 2018-19 Report: The All India Survey of Higher education (AISHE) found that:
  - a. 60.53% colleges are located in rural areas
  - b. Although the rural areas have large number of colleges, they lack in quality

#### STEPS TAKEN BY THE GOVERNMENT TOWARDS RURAL EDUCATION

- The Ministry of Human Resource Development works through two departments
  - a. Department of School Education & Literacy
  - **b.** Department of Higher Education
- Aspirational District Program: was launched in 2018 and aimed to expeditiously improve the socio-economic status of some of the most backward regions in the country, with the highest weightage accorded to education.
- Jawahar Navodaya Vidyalaya: is a rural specific scheme with the provision of atleast **75% seats** for rural children. It was launched by the Ministry of HRD that provides free and quality education to talented rural children for class 6 to 12.
- Samagra Shiksha: It promotes holistic education through an Integrated scheme for School Education and subsumes the three centrally sponsored schemes
  - 1. Sarva Shiksha Abhiyan
  - 2. Rashtriya Madhyamik Shiksha Abhiyan
  - 3. Teacher Education
  - a. under the scheme, provision has been made for giving Special Focus Districts, Educationally Backward Blocks, LWE affected districts and aspirational districts
  - **b.** It provides holistic education by providing in-service training of teachers, grants to library, sports and physical activities, digital initiatives etc.
- Revamped Kasturba Gandhi Balika Vidyalaya (KGBV) scheme: The scheme is under Samagra Shiksha and provides the facility of atleast one residential school for girls from Class 6-12 in every educationally backward block which doesn't have residential schools under any other government scheme.
- **Mid-Day Meal Scheme:** was launched in 2001 with the objective to increase the enrolment of children from disadvantages sections like poor, Dalit, tribal, girls etc. by providing them hot cooked nutritious food in schools
- **Revamped Eklavya Model Residential School (EMRS) Scheme:** was launched by the Ministry of Tribal Affairs with the objective to provide quality and free of cost middle and high level education to Scheduled Tribes (ST) students with special focus on rural areas.
- DIGITAL INITIATIVES LAUNCHED BY THE GOVERNMENT:
  - a. e-PATHSHALA: provides NCERT books in digital version for free for anybody
  - **b.** Diksha: is a digital platform for teachers to enable capacity building of all categories of teachers
  - c. Massive open online courses on SWAYAM platform: It is an integrated platform for offering online courses for school to post graduate level on SWAYAM
  - d. SWAYAM PRABHA (Kishore Manch) DTH-TV channel: transmit educational e-contents through 2 National Channels
  - e. National Digital Library: provides virtual repository of learning resources with a single-window search facility
- **Sustainable Action for Transforming Human Capital (SATH):** by NITI Aayog is launched in Jharkhand, Madhya Pradesh and Odisha, that is home to 7% of India's rural population.
  - **a.** Under this, the states are undertaking simultaneous academic and administrative reforms with an aim to create efficient schools, enhance human resource capacity and improve learning outcomes

b. The program will be implemented by NITI along with McKinsey & Company and IPE Global consortium

#### STEPS TAKEN BY THE GOVERNMENT IN EDUCATION SECTOR

- **NISHTHA:** is the National Initiative for School Heads and Teachers Holistic Advancement, has the objective to motivate and equip teachers to encourage and foster critical thinking in students
- Atal Tinkering Lab: is a programme run by Atal Innovation Mission under NITI Aayog
  - **a.** Aims to foster curiosity and innovative mind-set in young students across India to encourage research and Innovation in schools across the country
  - b. The vision is to create one million children in India as Neoteric Innovators
- Unnat Bharat Abhiyan: under this, each Higher Education Institution will be linked with atleast 5 villages to engage the faculty and students of these institutions in understanding rural realities; to innovate technologies and methods to solve problems of rural people
- Swachh Bharat Summer Internship: aims at engaging the college students with Swachhta work by making it mandatory for candidates to undertake 100 hours of Swachhta related activities in villages
- **Pandit Madan Mohan Malviya Scheme:** on National Mission of Teacher and Teaching, is an umbrella scheme initiated during 2014 by MHRD for improving the quality of teachers and teaching



#### **STEPS TAKEN FOR NORT-EASTERN STATES**

- The District Institute of Education and Training at Meghalaya's Jaintia Hills rolled out a school self-evaluation project mode in Khilehri at Block level in 2008
- Meghalaya School Improvement Programme: The MSIP was piloted in 10 schools in 2014 and the focus areas of the programme are:

- a. Establishing school teams/communities of learning
- b. Undertaking school quality assessment
- c. Outcome-based progress tracking

#### STEPS TAKEN FOR FINANCIAL LITERACY

**Financial Literacy** means awareness of financial consumers/investors about the schemes, policies and all the other services that the banks and financial stakeholders offer.

- National Strategy for Financial Education: has been prepared in 2012 to bring about a financial education campaign to create awareness in customers on how to gain access to financial services and related aspects like bank account, insurance, investments etc.
- **Project Financial Literacy**: is a RBI endeavour that aims to disseminate information regarding its basic banking concepts to schools, colleges, economically weaker sections etc.
  - **a.** Under the initiative, RBI organises trips of school and college students to the RBI headquarters and conduct banking and insurance related quizzes to bring financial literacy
  - b. A Financial literacy week is also observed by RBI to create awareness among students
- National Digital literacy Mission: was launched in order to impart IT training to citizens and aims at making target groups like Anganwadi, ASHA workers etc.
- **Digital India Platform**: is an interface that provides digitisation services for scanned images of documents for an organisation. The scheme aims at creating a digital repository of all existing content
- Direct Benefit Transfer
- AADHAR enabled Payment System
- Bharat Interface for Money (BHIM)
- Saugamya Bharat Abhiyan: also known as the Assessable India campaign, was launched for disabled people to have an access to equal opportunities and inclusive socio-economic development
- AGRIMARKET App: was launched for farmers to update them of crop prices to ensure best market for the sale of their crops by tracing the location of the farmer
- Vittiya Saksharta Abhiyan: launched by HRD Ministry with the principle to energetically connect the Higher Education Institutions and encourage all payers and payees to use a digitally enabled cashless economic system for fund transfer

#### **CURRENT HAPPENINGS**

- National Alliance for Technology Scheme (NEAT):
  - Ministry of Human Resource Development has announced the PPP (Public-Private Partnership) scheme, NEAT on 19<sup>th</sup> Sep 19
  - **b.** The objective is to use Artificial Intelligence to make learning more personalised and customised as per the requirement of the learner
  - **c.** The technology developing EdTech Companies would be brought together through a PPP model to create a National Alliance
  - d. All India Council for Technical Education (AICTE) would be the implementing agency for NEAT programme
  - Two Agriculture related Apps launched by the Ministry of Agriculture and Farmers Welfare:

- 1. CHC Farm Machinery App: is a multi-lingual mobile app in which farmers can select and order the required machinery at the rates feasible for them from the custom Hiring Centres (CHCs) located in the radius of 50km
- 2. Krishi Kisan App: will provide farmers the information of best demonstration of high-yielding crops and seeds in their nearby area.
  - a. Any farmer with high quality of crops can demonstrate best practices to other farmers on this platform.
  - **b.** The app will also help in Geo-tagging and Geo-fencing of crop and give weather forecast message to farmers

#### FACTS

- Education is a subject of **Concurrent list.** The Concurrent List or List-III (Seventh Schedule) is a list of 52 items given in the Seventh Schedule to the Constitution of India. It depicts that **both the centre and the state** can exercise their power in the context of the subjects contained in the list.
- As per the **World Bank report of 2017**, rural population was reported at **66.46% in 2017**.
- Summary statistics of Education in India

	Rural	Urban
Number of schools (in lakhs)	12.97	2.39
Number of students enrolled (in crore)	18	7.1
Number of teachers (in lakhs)	65	24

- School Education Quality Index-SEQI: is released by NITI Aayog and provides the first national ranking of states and UTs based on their success in school education system. The major findings of the index are:
  - a. 24 out of 5 states and UTs record Equity score of 79.4% in the overall performance ranking
  - b. Uttarakhand stands out for parity in learning outcomes between urban and rural areas
  - c. Manipur, Tripura and Goa bagged the top-three positions among 8 small states
  - d. Chandigarh topped among 7 UTs followed by Dadra and Nagar Haveli and Delhi
  - e. Kerala has emerged on top among 20 large states followed by Rajasthan and Karnataka
  - f. The report was jointly released by the NITI Aayog, Ministry of Human Resource Development and the World Bank
- In 2002, the **Article 21-A** was inserted in the constitution of India which declared that "The State shall provide free and compulsory education to all children of the age of 6 to 14 years in such manner as the state may, by law, determine."
- The Right of Children to Free and Compulsory Education Act or Right to Education Act (RTE): is an Act of the Parliament of India enacted on 4 August 2009, and contains the provisions:
  - **a.** free and compulsory education for children between the age of 6 to 14 years in India under Article 21A of the Indian Constitution
  - **b.** It mandates all private schools to reserve 25% of seats, absolutely free of cost, for children belonging to disadvantaged categories
  - c. It prohibits all unrecognised schools from practice
  - **d.** It prohibits the provision for donation or capitation fees
  - e. It prohibits the requirement of child or parents interview prior to admission
  - f. Prescribes a Teacher Eligibility Test (TET) by the National Council of Teacher Education (NCTE)



#### GOLD IN OLYMPIC TEST EVENT FOR BOXING

**Current context:** Indian pugilists **Shiva Thapa and Pooja Rani** clinched gold medals at the **Olympic Test Event for Boxing in Tokyo, Japan.** 

#### ABOUT

- Shiva Thapa is the four-time Asian medallist and outpunched Sanatali Toltayev, Kazakhstan's national champion and Asian bronze-winner by 5-0 in 63 kilogram category.
- Pooja Rani, Former Asian Games bronze-medallist edged past Caitlin Parker of Australia in 75-kilogram category.
- Ashish settled for a silver in 69 kilogram category and lost to Japan's Sewon Okazawa in gold.

#### WORLD'S TOP 10 BEST-PERFORMING CHIEF EXECUTIVES

**Current context:** Three Indian-origin CEOs have been featured in a list of world's top 10 best-performing chief executives.

#### **KEY HIGHLIGHTS**

• Harvard Business Review (HBR) has published 'The Best-Performing CEOs in the World, 2019'.

- The list consists of top 100 CEOs of the world and the list is topped by American technology company NVIDIA's CEO Jensen Huang.
- The Indian-origin CEOs in the list are:
  - 1. Shantanu Narayen- at 6th spot is Adobe CEO
  - 2. Ajay Banga- at 7th position is MasterCard CEO
  - 3. Satya Nadella- on the 9th spot is Microsoft chief
  - 4. India-born CEO of DBS Bank Piyush Gupta is positioned at the 89th spot
  - The list is based on financial performance, environmental, social, and governance (ESG) ratings.
- HBR has been releasing the list **since 2015.**
- The 2019 list has 4 female CEOs in the top half of the rankings, that was 3 in 2018 and 2 in 2017.
- Amazon CEO Jeff Bezos has topped the list every year since 2014, failed to make this year's list owing to Amazon's relatively low ESG scores.

#### STATE'S FOUNDATION DAY

Current Context: 6 states and 3 UTs are celebrating their formation day on 1st November 2019.

#### **KEY FACTS**

- States of Karnataka, Kerala, Madhya Pradesh, Chhattisgarh, Punjab and Haryana are celebrating their formation day on 1st Nov.
- Union Territories of Lakshwadeep, Puducherry, Andaman and Nicobar also have their Foundation Days on 1st Nov.
- The French possessions in India were de facto transferred to the Indian Union on November 1, in 1954 and became a Union Territory.
- All Kannada speaking regions were merged to form Karnataka on 1st November 1956.
- The state of Kerala was created on November 1, 1956.
- In **1963, Puducherry** officially became an integral part of India.
- Haryana was carved out of the former state of East Punjab on Nov 1, 1966.
- The state of **Chhattisgarh** was carved out of the state of Madhya Pradesh on Nov 1, **2000**.

#### **35TH ASEAN SUMMIT**

Current context: The 35th ASEAN Summit has begun from 31st October in Bangkok and will continue till 4th November.

#### FACTS OF 35TH ASEAN SUMMIT

- The Association of Southeast Asian Nations (ASEAN) is a group of ten member countries that encourages social, political and economic co-operation in the region.
- The theme of the summit is "Advancing Partnership for Sustainability".
- Head of **Eight dialogue partner countries** including India, republic of Korea, Australia, USA, China, Japan, and New Zealand are also participating in the summit along with the 10 ASEAN countries.
- Negotiations related to the Regional Comprehensive Economic Partnership (RCEP) including market opening
  will take place at the meeting.

- The RCEP was launched in **November 2012**, is a proposed **free trade agreement( FTA)** between the ten members state of ASEAN and its partner countries.
- Trade partners of ASEAN are India, China, Japan, South Korea, Australia and New Zealand.
- Prime Minister Modi will attend the Meet from 2nd to 4th Nov and will release the commemorative coin marking the 550th birth anniversary of Sri Guru Nanak Dev Ji and Thai translation of Tirukkural (Tamil classic).

#### DARPG TO LAUNCH ONLINE HACKATHON

**Current context:** Department of Administrative Reforms and Public Grievances (DARPG), **Ministry of Personnel, Public Grievances and Pensions** is to launch a nation-wide online Hackathon 'Data-driven Innovation for Citizen Grievance **Redressal'** on 5th November 2019.

#### **KEY FACTS**

- The Ministry is conducting the online Hackathon for inviting innovative solutions for the Citizen Grievance Redressal Mechanism.
- **Corporate, innovators, researchers, student, start-ups, academia** and other communities can take part in the Hackathon.
- The **objective of the Hackathon** is to provide technology driven solutions to improve the grievance redressal mechanism in the country.
- Potential solution prototypes would be selected for adoption in the innovative practices for improving CPGRAMS (Centralized Public Grievance Redress and Monitoring System).
- CPGRAMS is an online web-enabled system developed by NIC (National Informatics Centre), to enable submission of grievances by the citizens from anywhere and anytime (24x7) basis to Ministries/Departments/Organizations/State Governments.

#### **RBI REORGANISED ITS REGULATION AND SUPERVISION DEPARTMENTS**

**Current context:** Reserve Bank of India has reorganised the regulatory and supervisory Departments and has created **separate supervisory and regulatory cadre.** 

#### **KEY HIGHLIGHTS**

- Currently, the **Supervision of financial sector entities** is undertaken in 3 separate categories:
  - 1. Department of Banking Supervision
  - 2. Department of Non-Banking Supervision
  - 3. Department of Co-operative Bank Supervision
- Similarly, the **Regulation of financial sector entities** is undertaken in 3 separate categories:
  - 1. Department of Banking Regulation
  - 2. Department of Non-Banking Regulation
  - 3. Department of Cooperative Banking Regulation
- RBI has now adopted a holistic approach to **supervision and regulation** of the regulated entities to address growing complexities, size and inter-connectedness and to deal with potential systemic risk.
- The supervision function for all financial entities is integrated into a unified **Department of Supervision** and the regulatory functions into a unified **Department of Regulation** with effect from 1st November 2019.

#### MUMBAI AND HYDERABAD RECEIVED UNESCO DESIGNATION

**Current context:** UNESCO has designated **Mumbai** as a member of **UNESCO Creative Cities Network (UCCN)** in the field of **FILM** and **Hyderabad** in the field of **GASTRONOMY**.

#### **ABOUT CREATIVE CITIES NETWORK**

- UNESCO Creative Cities Network (UCCN) was created in 2004 and represents a network of cities that are active centres of cultural activities in their respective countries.
- Presently, there are total **246 cities** inducted into UCCN around the world.
- The **objective** of including cities into UCCN is to place creativity and the creative economy at the core of their urban development plans.
- The 7 categories for recognition under UCCN are as follows-
  - 1. Gastronomy
  - 2. Music
  - 3. Media Arts
  - 4. Literature
  - 5. Crafts and Folk Arts
  - 6. Design
  - 7. Film
- Earlier, **3 Indian cities** were recognized as members of UCCN:
  - 1. Jaipur-Crafts and Folk Arts(2015)
  - 2. Varanasi-Creative city of Music (2015)
  - 3. Chennai-Creative city of Music(2017)

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#### "ECAPA 2019 - ART FROM THE HEART"

Current context: "eCAPA 2019 - Art from the Heart" is India's first-ever Arts Exposition for Artists blessed with Down syndrome, Autism, Mental Retardation, Seizure Disorder and Dyslexia will be held in New Delhi on 2nd November 2019.

#### ABOUT 'E-CAPA 2019- ART FROM THE HEART'

- The "eCAPA 2019 Art from the Heart" a nationwide platform cum social venture for the artists to show their art (both visual and performing).
- The **aim of the exposition** is to create an exclusive platform for young adults with intellectual challenges to showcase their art talents.
- The event will also connect the Divyang artists to mentors and eminent masters of different arts/crafts.

#### SOUTH AFRICA WON RUGBY WORLD CUP 2019

Current context: South Africa won the Rugby World Cup for the 3rd time on 2nd November 2019.

#### ABOUT RUGBY WORLD CUP

- South Africa defeated **England** in the world cup final by 2-12.
- The Rugby World Cup 2019 was held in **YOKOHAMA, Japan** from 20th September to 2nd November across 12 venues all across the country.
- The final match was held at International Stadium Yokohama in Yokohama.
- The Springboks claimed the Cup for the first time since 2007.
- The Springboks became the **second team after New Zealand** to win three World Cup titles.
- This was the **9th edition of Rugby World Cup** and for the **1st time**, the tournament has taken place in **Asia**.

#### IMF REPORT ON GROWTH OF SOUTH ASIA

Current context: International Monetary Fund (IMF) has said that South Asia, led by India, is moving towards becoming centre of global growth by 2040.

#### **KEY FACTS**

- IMF released the paper titled 'Is South Asia Ready for take-off? A sustainable and inclusive growth agenda,' on 4th November 2019.
- The report has said that under a substantial liberalisation scenario, supported by improved infrastructure and young workforce, the region has the potential to contribute one-third of global growth by 2040.
- As per the IMF survey, about **150 million people** will enter the labour market by **2030** in the region.
- Under the IMF's geographical division of the world, Afghanistan and Pakistan are not included in the South Asia.
- As per IMF, South Asia includes India, Nepal, Sri Lanka, Bhutan, Bangladesh and Maldives.

#### **POOJA GEHLOT WON SILVER IN UWW UNDER-23 WORLD CHAMPIONSHIPS**

Current context: Pooja Gehlot clinched silver in the UWW Under-23 World Championships, held in Budapest, Hungary.

#### **TOURNAMENT HIGHLIGHTS**

- Pooja claimed India's **second silver medal** in wrestling in **53 kg** after Ravinder won the first silver in 61 kg in the tournament.
- She was defeated by Japan's Haruna Okuno in the finals of the UWW Under-23 World Championships.
- Pooja lost 0-2 to Okuno in the summit clash.
- Pooja entered the final after defeating **Turkey's Zeynep Yetgil** in the semifinals.

#### JOINT MILITARY EXCERCISE DUSTLIK-2019

**Current context:** The **first-ever India-Uzbekistan** joint military exercise - Dustlik-2019 is to begin at **Tashkent** from 4th November 2019.

#### SIGNIFICANCE

- The **curtain raiser** of the military drill was held on 3rd November by the Defence Minister Rajnath Singh and his Uzbekistan counterpart Major General Bakhodir Nizamovich Kurbanov.
- The focus of the exercise is on counter-terrorism and will continue till 13th November 2019 at Chirchiq Training Area near Tashkent.
- An Indian Army contingent will train along with Uzbekistan Army in the exercise.
- The Defence Minister Rajnath Singh affirmed India's commitment of developing a state-of-the-art IT complex in Armed Forces Academy of Uzbekistan.

#### **5TH INDIA INTERNATIONAL SCIENCE FESTIVAL**

**Current context:** The 5th India International Science Festival is scheduled to be held on 5th November 2019 at Biswa Bangla Convention Centre, **Kolkata**.

#### **KEY FACTS**

- The prime **objective** of the four-day festival is to instil scientific temper among the masses and showcase India's contribution in the field of S&T.
- The India International Science Festival (IISF) 2019, is organized jointly by the Ministry of science and technology and Vijnana Bharati (Vibha).
- The theme of this annual event for 2019 is "RISEN India Research, Innovation, and Science Empowering the Nation".
- Vijnana Bharati or VIBHA is a non-profit organisation, working for the popularization of modern technology & ancient Sciences in India.

#### SCO JOINT URBAN EARTHQUAKE SEARCH & RESCUE EXERCISE- 2019

**Current context:** The Shanghai Cooperation Organization Joint Exercise on Urban Earthquake Search & Rescue **(SCOJtEx-2019)** is to be inaugurated by the Union Minister of Home Affairs Shri Amit Shah on 4th November 2019 at New Delhi.

#### ABOUT SCOJTEX-2019

- All the **eight member countries** of Shanghai Cooperation Organization (SCO) Russia, Tajikistan, China, India, Kyrgyzstan, Pakistan, Uzbekistan and Kazakhstan shall participate in the exercise.
- The National Disaster Response Force (NDRF), Government of India is hosting the (SCOJTEX)-2019.
- The **aim of the exercise** is to rehearse the disaster response mechanism, share technology, Knowledge and enhance cooperation with multi-agency participation in earthquake scenario.
- The **main focus** of (SCOJTEX)-2019 is to test the region's preparedness and resilience for immediate response against earthquake.

#### ISABELLE HUPPERT WON THE LIFETIME ACHIEVEMENT AWARD AT IFFI 2019

**Current context: French actress Isabelle Anne Madeleine Huppert** will be conferred with the "Lifetime Achievement Award – Foreign Artiste" at the Golden Jubilee edition of International Film Festival of India (IFFI) 2019.

#### **KEY HIGHLIGHTS**

- The Lifetime Achievement Award is the **highest honour** and the most prestigious award of the IFFI event.
- The Lifetime Achievement Award carries a cash prize of INR 10,000,00/-.
- She has worked in more than **120 films** since her debut in 1971 and has won the César Award for Best Actress twice, for La Cérémonie and Elle.
- She was the president of the Jury at the 62nd Cannes Film Festival 2009.
- The 50th IFFI will be held in Goa from 20th to 28th November 2019.



#### **'ICON OF GOLDEN JUBILEE OF IFFI'**

**Current context:** A special award constituted by the Government of India for **the first time** titled 'Icon of Golden Jubilee of IFFI' will be conferred upon **S Rajinikanth at the 50th International Film Festival of India (IFFI) 2019.** 

#### ABOUT

- Rajinikanth got his first break in the movies as a small role in the Kannada film Katha Sangama, directed by Puttanna Kanagal.
- The carpenter-turned-porter-turned-bus conductor-turned-superstar belongs to a Marathi-speaking family of Karnataka.
- His original name is Shivaji Rao Gaekwad.
- Rajinikanth has acted in over 170 films in many languages, including Malayalam, Hindi, Tamil, Telgu, Kannada, and Bengali.
- He was honoured Padma Bhushan (2000) and the Padma Vibhushan (2016) by the Government of India.
- He was conferred with the "Centenary Award for Indian Film Personality of the Year" at 45th IFFI 2014.

#### DOCUMENTARY ON REAL KASHMIR WON 'BAFTA SCOTLAND' AWARDS 2019

Current context: A documentary on Real Kashmir Football Club has bagged the BAFTA and Scotland Awards at Glasgow, Scotland.

#### **KEY POINTS**

- BAFTA stands for British Academy of Film and Television Awards.
- The documentary depicted the journey of former Rangers ace David Robertson as the coach of Real Kashmir Football Club.
- In its first season, FC finished third in the I-League, which is currently India's second tier football league.
- The film won the award in the 'Single Documentary' category.
- It was directed by **Greg Clarke** and was nominated in the 'Director-Factual' category.

#### **GV-971 DRUG TO CURE ALZHEIMER'S**

**Current context:** China has approved **GV-971** (home-grown drug) to be launched in the market from 29th December.

#### ABOUT GV-971 DRUG

- **GV-971 drug** is the **only Alzheimer's medicine to survive clinical trials**, out of more than 320 developed by pharmaceutical companies around the globe.
- The drug is extracted from brown algae, and is the first carbohydrate-based and multi-targeting drug for Alzheimer's.
- Alzheimer's disease is an irreversible brain disorder that destroys thinking ability of the brain to carry out simple tasks.
- China has the highest people in the world suffering from Alzheimer's, roughly 10 million people.

• National Medical Products Administration of China has approved to sale it in the market and patients will be able to buy the drug around China from the 29th of December.

#### **RBI COMPENSATION NORMS FOR FOREIGN, PRIVATE BANKS**

**Current context:** The RBI has issued **compensation guidelines** for whole-time directors, control function staff, chief executive officers of foreign, private, local area banks, small finance and payments banks on 4th November 2019.

#### **KEY POINTS**

- RBI has said that there should be a proper balance between **fixed pay** and **variable pay** of the directors and chief executives.
- It has ensured that atleast **50% of the compensation** should be variable and should be paid on the basis of the performance of the individual, business-unit and firm-wide measures.
- RBI has said that if the variable pay is **up to 200% of the fixed pay, at least 50% of it should be in non-cash.**
- And 67% of the variable pay will be paid in non-cash, if the variable pay is above 200% of the fixed pay.
- The new guidelines will be effective from April 2020.
- The RBI has taken the step to correct the misaligned compensation practices and to prevent the reckless risktaking of directors and Chief executives that has burdened India's lenders with record bad loans.

#### FINMIN LAUNCHED ICEDASH & ATITHI APP

**Current context:** Finance Minister Nirmala Sitharaman has launched two new IT Initiatives - ICEDASH and ATITHI on 4th November 2019.

#### **ABOUT ICEDASH & ATITHI**

- The two Apps have been launched for improved monitoring and pace of customs clearance of imported goods and facilitating arriving international passengers.
- Both the apps will reduce interface and increase the transparency of Customs functioning.
- ICEDASH:
  - 1. It is an Ease of Doing Business monitoring dashboard of the Indian Customs.
  - 2. It will help the public to see the daily Customs clearance times of import cargo at various ports and airports.
- ATITHI:
  - 1. It will facilitate hassle-free and faster clearance by Customs at the airports.
  - 2. Enhance the experience of international tourists and other visitors at the airports.

#### DEEPAK KUMAR AND MANU BHAKER AT 14TH ASIAN CHAMPIONSHIPS

**Current context:** Deepak Kumar claimed **India's 10th Tokyo Olympic quota in shooting** by winning the **bronze** medal and **Manu Bhaker** claimed a **gold** medal at the **14th Asian Championships.** 

#### ABOUT DEEPAK KUMAR & MANU BHAKER

- Deepak secured the bronze in the **men's 10 metres air rifle** while Bhaker secured gold in the **women's 10 metres air pistol.**
- Deepak is the **2nd Indian shooter** to earn an Olympic quota in the event after **Divyansh Singh Panwar**.
- India already has secured **9 Tokyo quotas in rifle and pistol** and lies behind China (25 quotas), Korea (12 quotas) and Japan in the Asian region.
- Deepak shot 227.8 in the eight-man final to win the medal.
- Manu Bhaker shot 244.3 to win the top prize in her event.

#### **15TH MEETING OF GOVERNING COUNCIL OF SACEP**

**Current context:** The 15th meeting of Governing Council of **South Asia Co-operative Environment Programme (SACEP)** is to be held in **Dhaka** from 6th November 2019.

#### **KEY FACTS**

- Environment, Forest & Climate Change and Information & Broadcasting Minister **Prakash Javadekar** will attend the meet from India.
- During the visit to Bangladesh, the Minister will also visit Bangabandhu Memorial Museum to pay respects to Bangabandhu Sheikh Mujibur Rahman.
- The inter-governmental organization SACEP was established in **1982.**
- India, Maldives, Nepal, Afghanistan, Pakistan, Bangladesh, Bhutan and Sri Lanka are its member countries.
- The organization **aims** to promote and support protection, management and enhancement of the environment in the region.
- The last SACEP Governing Council meet i.e. 14th meet was held in Colombo in March 2018.

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#### US FORMALLY WITHDREW FROM PARIS CLIMATE ACCORD

**Current context:** The US has formally notified the United Nations that it was withdrawing from the **Paris climate accord** on 4th November 2019.

#### **KEY POINTS**

- Secretary of State Mike Pompeo said that the agreement imposed an unfair economic burden on the US.
- As per the notification, a one-year process of exiting the global climate change accord will culminate the day
  after the 2020 US election.
- The **Paris accord** is an agreement signed by 188 nations in **2015** and entered into force on 4th November 2016 to keep rising global temperatures **below 2 Celsius** above pre-industrial levels and limit them to **1.5 Celsius rise**.
- The US contributes about **15%** of the total global carbon emissions, the **2nd biggest emitter** of greenhouse gases.

#### "HUNAR HAAT"

**Current context:** The formal inauguration of "Hunar Haat" was made by the Union **Minister for Minority Affairs Mukhtar Abbas Naqvi** at Prayagraj in Uttar Pradesh on 2nd November 2019.

#### HIGHLIGHTS

- The "Hunar Haat" (Talent Hub) will continue till 10th of November.
- The "Hunar Haat" provides employment opportunities through skill development to the traditional artisans, craftsmen and traditional culinary experts as per the needs of the market.
- It is an exhibition of handicrafts and traditional products made by artisans and minority communities.
- All the "Hunar Haat" of 2019-2020 will be based on the theme of "Ek Bharat Shrestha Bharat".
- The ministry has announced to organize about 100 "Hunar Haat" in different parts of the country in the next 5 years.
- The next "Hunar Haat" will take place between 14 to 27 November at Pragati Maidan in Delhi.

#### UNION CABINET APPROVED RS 25,000 CRORE FOR STALLED HOUSING PROJECTS

Current context: The union cabinet in its meeting on 6th November has decided to set up Rs 25,000 fund to revive stalled housing projects.

#### **KEY FACTS**

- The fund is being provided to complete a set of unfinished projects due to non-availability of the fund to developers, and consequently ensure delivery of homes to a large number of home-buyers.
- It will finance over **1,600 stalled housing projects** that comprise **4.58 lakh housing units** across the country.
- The government shall act as the sponsor and the funds are provided as:
  - Rs 10,000 crore will be put in as Category-II Alternative Investment Fund (AIF) registered with SEBI.
  - **Rs 15,000 crore** will be provided by the State Bank of India (SBI) and Life Insurance Corporation (LIC).
  - $\circ$   $\;$  The AIF would be entrusted to professional Investment Managers.

 Projects declared as non-performing assets and those undergoing insolvency at the National Company Law Tribunal (NCLT) are included for financing.

#### **19TH IRIGC-M&MTC MEETING**

**Current context:** The 19th **India-Russia Inter-Governmental Commission on Military and Military-Technical Cooperation** (IRIGC-M&MTC) meeting was held in Moscow on 6th November 2019.

#### **ABOUT IRIGC-MTC**

- The meeting took place between the Indian Defence Minister Rajnath Singh and Russian Defence Minister General Sergey Shoigu.
- The ministers reviewed the progress of the two working groups on Military and Military-Technical Cooperation.
- Major decisions taken during the meet include:
  - 1. Russia assured participation in **DefExpo 2020**, to be held in Lucknow, Uttar Pradesh in February 2020.
  - 2. Both sides agree to constitute specific working groups for after-sales support of key defence platforms.
  - 3. Russia affirmed to operationalise the joint venture **Indo-Russia Rifles Private Limited** for the manufacture of **world-class Kalashnikov AK 203 rifles in India.**
  - 4. The forthcoming TriService Indra Exercises will be held to strengthen Military Cooperation between the two countries.
  - 5. Russia will depute an officer for the **National Defence College (NDC) course** in New Delhi commencing 2020.
  - 6. Russian Defence Minister asked Rajnath Singh for the participation of an Indian Military Contingent in Army Parade on the occasion of 75th Anniversary of the victory in the 2nd World War.

#### BIMSTEC PORTS CONCLAVE

Current context: The two-day BIMSTEC (Bay of Bengal initiative multi-sector technical and economic cooperation) ports Conclave will be held at Visakhapatnam on 7th and 8th November 2019.

#### HIGHLIGHTS

- For the first time, an exclusive port conclave is being organised and Vizag port trust (VPT) will host the conclave.
- The conclave will discuss and share measures to increase ports productivity, develop free trade zones, tourism and investment opportunities.
- BIMSTEC was formed in 1997 with the cooperation of seven member countries including India, Myanmar, Nepal, Bhutan, Srilanka, Bangladesh and Thailand.
- Union minister of shipping **Mansukh Mandaviya** will inaugurate the Conclave and will attend the event besides the chairmen of all 12 major ports in India.

#### **GLOBAL INVESTORS' MEET**

**Current context:** Prime Minister Narendra Modi inaugurated the two-day **Himachal Pradesh Global investors' meet in Dharamshala,** Himachal Pradesh.

#### **GLOBAL INVESTOR'S MEET**

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28

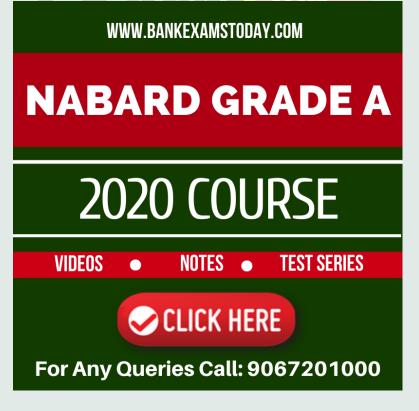
- Himachal Pradesh government is organising the event to attract investment and create employment opportunities in the state.
- The state will showcase the policy and regulatory environment investment scope across the **eight focus sectors**.
- Himachal Pradesh Global investors' meet 'Rising Himachal' will be attended by ambassadors from 16 countries, 209 foreign delegates along with local entrepreneurs.
- The State government has set a target of signing pacts worth **Rs 85,000 crore** during the event.

#### **19TH INDIAN OCEAN RIM ASSOCIATION (IORA) MEET**

Current context: The 19th Indian Ocean Rim Association (IORA) Meeting has begun from 7th November 2019 at Abu Dhabi.

#### HIGHLIGHTS

- V Muraleedharan, Minister of State in the External Affairs Ministry has participated in the event representing India.
- The theme of this year meeting is "Promoting a Shared Destiny and Path to Prosperity in the Indian Ocean."
- During this meet, the IORA Chairmanship will be given to the **United Arab Emirates** from **South Africa**, for a two year period till 2021.
- IORA was founded in **1997** and is headquartered at Mauritius.
- It is an inter-governmental organisation with **22 member states** as well as **nine dialogue partners**.
- It seeks to promote sustained growth and balanced development within the Indian Ocean region.
- The Indian Ocean region's maritime trade accounts for around half of the world's container ships, one-third of the world's bulk cargo traffic and two-thirds of world oil shipments.



#### 2ND EDITION OF EXERCISE 'SAMUDRA SHAKTI'

**Current context:** The 2nd edition **Indian Navy – Indonesian Navy** Bilateral Maritime Exercise 'Samudra Shakti was conducted in the **Bay of Bengal** from 6th Nov to 7th Nov 2019.

#### ABOUT EX- SAMUDRA SHAKTI

- An Anti-Submarine Warfare Corvette, **INS Kamorta**, is jointly exercising with Indonesian Warship KRI **Usman Harun**, a multi-role Corvette.
- The joint exercises include Air Defence exercises, Weapon firing drills, manoeuvres, Surface Warfare exercises, Helicopter Operations and Boarding Operations.
- The Harbour Phase which was conducted on 4th and 5th November.

#### **RBI PUT RS 5 LAKH PENALTY ON OXIGEN SERVICES**

**Current context:** The Reserve Bank of India (RBI) has imposed a fine of **Rs 5 lakh** on prepaid payment instrument Oxigen Services (India) Private Limited.

#### **KEY POINTS**

- The penalty has been imposed for non-compliance of RBI's regulatory guidelines. However, it didn't mention the exact area it failed to comply with.
- The move was taken in exercise of powers vested under Section 30 of the Payment and Settlement Systems Act, 2007.
- The fine comes through a speaking order dated 17th September 2019.
- Oxigen Services is a **Prepaid Payment Instrument (PPI) issuer** and facilitates payment processing and money transfer services.
- **PPIs** are instruments that facilitate purchase of goods and services, including financial services, remittance facilities, etc., against the value stored on such instruments.

#### DOCUMENTATION IDENTIFICATION NUMBER (DIN) SYSTEM

Current context: The Documentation Identification Number (DIN) system of Central Board of Indirect Taxes and Customs (CBIC) will come into existence from 8th November 2019.

#### **ABOUT DIN**

- The step is aimed at bringing transparency and accountability in the **indirect tax administration** through the widespread use of information technology.
- The step is taken as per the direction of Union Minister for Finance and Corporate Affairs Nirmala Sitharaman.
- Now the CBIC communication will have to have a Documentation Identification Number and No communication would be issued without DIN.
- The DIN system is already executed in the direct tax administration.
- Any communication from GST or Custom or Central Excise department without a computer-generated DIN would be treated as invalid.

• The DIN system will provide the taxpayer with a digital facility to verify any communications.

#### 27TH CONFERENCE OF CENTRAL AND STATE STATISTICAL ORGANIZATIONS

**Current context:** 27th Conference of Central and State Statistical Organizations **(COCSSO)** is to held in New Delhi on 11th-12th November 2019.

#### **KEY FACTS**

- The conference is being organised by the Ministry of Statistics and Programme Implementation (MoSPI).
- The theme of the conference for the year 2019 is "Sustainable Development Goals (SDGs)".
- The conference provides a platform for discussion and improving coordination between the Central and State Statistical agencies.
- The aim is to fill the data gaps and improvement of timelines/quality in SDG monitoring.
- MoSPI has developed National Indicator Framework (NIF) for monitoring country's progress on SDGs. Also, the NIF Baseline Report 2015-16 is released by the ministry to set the benchmark for measuring SDGs progress up to 2030.

#### INDIA'S MMR DECLINED BY 8 POINTS IN ONE YEAR

**Current context:** As per the **Sample Registration System Bulletin-2016** released by the Registrar General of India on 7th November 2019, the **Maternal Mortality Ratio (MMR) of India** has declined by 8 points in one year.

#### **KEY HIGHLIGHTS**

- Dr Harsh Vardhan, Union Minister of Health & Family Welfare stated the report and said India is on track to achieving the Sustainable Development Goal (SDG) target for reducing MMR by 2025, five years ahead of the timeline of 2030.
- MMR has declined by 6.2% from 130/ lakh live births in 2014-16 to 122/ lakh live births in 2015-17.
- 11 states in India have achieved the target of MMR of 100/lakh Live Births by 2020 set under the National Health Policy 2017.
- These states are: Andhra Pradesh, Jharkhand, Maharashtra, Tamil Nadu, Telangana, West Bengal, Karnataka, Haryana, Kerala, Gujarat and Uttarakhand.
- Kerala, Tamil Nadu and Maharashtra have already met the SDG target 3.1 of 70 maternal deaths per 100 000 live births by 2030.
- Maternal Mortality Ratio (MMR) is the number of maternal deaths per 100,000 live birth.

#### **RBI INCREASED HOUSEHOLD INCOME LIMITS FOR BORROWERS OF NBFC-MFIS**

**Current context:** Reserve Bank of India has increased the household income limits for borrowers of **Non-Banking Financial Companies (NBFCs) and microfinance institutions (MFIs).** 

#### **KEY POINTS**

- The household income limits for borrowers of NBFCs and MFIs has been increased from Rs 1 lakh to Rs 1.25 lakh for rural areas.
- Similarly, the limit has been increased from the current level of Rs 1.6 lakh for urban/semi urban areas to Rs 2 lakh.
- The move is **aimed** at strengthening credit to those at the bottom of the economic pyramid and considering the important role played by MFIs in delivering credit.
- Further, the limit on total indebtedness of the borrower has been increased from Rs 1 lakh to Rs 1.25 lakh.
- The limits on disbursal of loans have been raised from Rs 60,000 for the first cycle and Rs 1 lakh for the subsequent cycles to Rs 75,000 and Rs 1.25 lakh respectively.

#### **INDIAN RAILWAYS LAUNCHED 3 ONLINE APPLICATIONS**

Current context: Indian Railways has launched three applications for all-India roll out to strengthen its IT-enabled services.

#### HIGHLIGHTS

- The apps will ensure proper monitoring of projects being undertaken by Railways.
- The aim is to beef up the IT-enabled services in the monitoring, maintenance and procedures of the Indian Railways system. The three applications are:
  - 1. CRS Sanction Management System: For construction, maintenance and up-gradation of railway assets.
  - 2. Rail-road crossing GAD approval system: For online e-Governance platform to expedite preparation, processing and approval of general agreement drawings (GAD) related to the construction of Road Over Bridges and Road Under Bridges.
  - 3. TMS for construction: For new assets being constructed by the construction organization.

#### NATIONAL ENTREPRENEURSHIP AWARDS 2019

Current context: Mahendra Nath Pandey, Minister of Skill Development and Entrepreneurship has conferred the National Entrepreneurship Awards 2019 to Enterprises and Ecosystem builders on 9th November 2019.

#### **ABOUT NATIONAL ENTREPRENEURSHIP AWARDS 2019**

- This was the 4th edition of the award and it marked the 5 years of setting up of the Ministry of Skill **Development and Entrepreneurship (2014).**
- The award honours the outstanding young First-Generation Entrepreneurs, for their contribution in entrepreneurship development.
- Dr R A Mashelkar was the chairman of the National Jury for the award.
- The award was given in **3 categories**:
  - 1. A1 category: For initial investments upto Rs 1 lakh
  - 2. A2 category: For initial investments between Rs 1 lakh to Rs 10 Lakh
  - 3. A3 category: For initial investment between Rs 10 lakh to Rs 1 crore
  - The award contained **4 special categories** namely:
  - 1. Women Entrepreneur
  - 2. Entrepreneur from SC/ST Category

- 3. Entrepreneur from People with Disability category
- 4. Entrepreneur from difficult areas
- A Cash Prize of Rs **5 lakh (enterprises/ individuals) and Rs10 lakh (organizations/ institutes)** along with a Trophy and Certificate was given to the winners.

#### **9TH BRICS TRADE MINISTERS MEET**

Current context: The 9th BRICS Trade Ministers Meet will be held in Brasilia, Brazil, on the 11th of November 2019.

#### **KEY HIGHLIGHTS AT MEET**

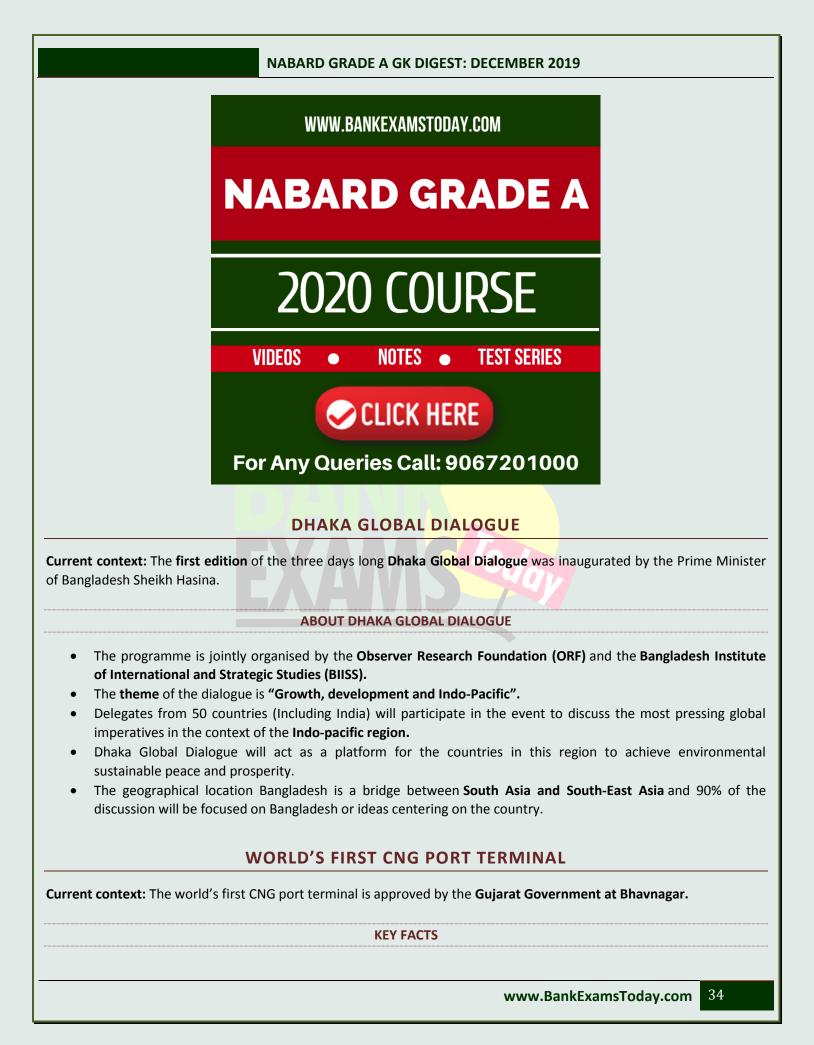
- Piyush Goyal, Commerce and Industry and Railway Minister will attend the meet from India.
- The discussion at the meet is focused to enhance **intra-BRICS trade** and investment cooperation.
- The issues in discussion would be MSMEs, Intellectual Property Right, e-commerce and investment facilitation along with challenges facing the multilateral trading system.
- An MoU with **Trade and Investment Promotion Agencies of BRICS countries** will be signed at the meet to enhance collaboration between the trade and investment promotion agencies of BRICS nations.

#### KENTO MOMOTA WON HIS 10TH TITLE AS JAPAN'S WORLD NO. 1

**Current context: Kento Momota and Chen Yufei** won the titles in the men's amd women's title respectively at the Fuzhou China Open Badminton.

#### **KEY POINTS**

- Kento Momota defeated Taiwan's world number two Tien-chen to won his 10th title as Japan's world number one.
- Chen Yufei similarly defeated Japan's Nozomi Okuhara to win the title.
- Chen Yufei lifts the Fuzhou title for the second year in a row.
- Nozomi Okuhara has now lost all six finals, she has contested this year.
- The Fuzhou China Open is an annual badminton tournament held in China.



- A CNG port terminal at **Bhavnagar port** is being set up jointly by the U.K. based **Foresight group** and Mumbai based **Padmanabh Mafatlal group**.
- The joint venture will invest **Rs.1900 crore** for the project.
- Chief Minister Vijay Rupani, who is the chairman of the Gujarat Infrastructure Development Board- GIDB has approved the proposal to construct the terminal at Bhavnagar.
- The CNG port terminal will have annual capacity of **6 million matric tone.**
- A MoU between the Gujarat Maritime Board and London based Foresight Group was signed during the **2019** Vibrant Gujarat summit.

#### SUNDAR SINGH WINS GOLD IN WORLD PARA ATHLETICS CHAMPIONSHIPS

**Current context: Sundar Singh Gurjar** has won gold at the World Para Athletics Championships in the men's F46 javelin throw.

#### DETAILS

- The event was held in **Dubai**, UAE and will take place from 7th to 15th November 2019 at **Dubai Club for People** with Determination.
- This is India's **2nd gold** in the Championship after **Devendra Jhajharia's** gold and silver in 2013 Lyon and 2015 Doha Championships.
- With this, India has secured three Tokyo Paralympic Games quota, along with the bronze winner Ajeet Singh and Rinku.
- Yogesh Kathuniya won silver for India in men's discus throw F56 event.
- India has presently two gold, two silver and a bronze in the Championships.

#### SAURABH CHAUDHARY WINS SILVER AT THE 14TH ASIAN CHAMPIONSHIP

**Current context: Saurabh Chaudhary** claimed the silver medal in men's **10m air pistol event** at the 14th Asian Shooting Championship.

#### HIGHLIGHTS

- The Championship is held at **Doha, Qatar.**
- North Korea's **Kim Song Guk**, won the **gold** with a world record 246.5.
- Iran's Foroughi Javed won the bronze medal at the event.
- Abhishek Verma, Sharvan Kumar and Saurabh won the team bronze for India.
- Shreya Agrawal and Dhanush Srikanth won the gold medal in the 10m air rifle mixed team junior competition.
- Gurnihal Garcha, Abhay Singh Sekhon and Ayush Rudraraju claimed the team gold in the junior men's skeet. In total, India secured eight medals on the day.

#### **INNOVATIONS FOR DEFENCE EXCELLENCE (IDEX)**

Current context: Defence ministry has organised Def-Connect in New Delhi on 11th November 2019.

#### DETAILS

- The Def-connect was organised to showcase the accomplishments of the Innovations for Defence Excellence (iDEX) initiative.
- The conference aims to bring together all **stakeholders** of the iDEX ecosystem, that includes:
  - 1. Ministry of defence
  - 2. iDEX selected startups
  - 3. Partner Incubators
  - 4. Defence Innovation Organisation
  - 5. Nodal agencies (Indian Army, Navy, Airforce)
  - 6. Defence Research and Development Organisation
  - 7. Defence Public Sector Undertakings and Indian Ordnance Factories
- The iDEX initiative was launched by the Government of India in 2018.
- 'Defence Innovation Organization (DIO)' funds and manages the iDEX and was formed as a 'not for profit' company as per Section 8 of the Companies Act 2013.
- Functions of iDEX include:
  - 1. Co-Innovation/co-creation
  - 2. Piloting of candidate technologies in important platforms
  - 3. Indigenization of various defence and aerospace-related platforms

## **"SWACHH-NIRMAL TAT ABHIYAAN"**

Current context: The Ministry of Environment, Forest and Climate Change (MoEF&CC) has organised a cleanliness-cumawareness drive under the "Swachh – Nirmal Tat Abhiyaan".

#### **ABOUT SWACHH- NIRMAL TAT ABHIYAAN**

- The drive is organised for cleaning **beaches** and creating awareness amongst citizens about **coastal ecosystems**. •
- The Ministry has identified **50 beaches** under the "Swachh Nirmal Tat Abhiyaan across **10 coastal** States/Union Territories (UTs).
- The drive is undertaken involving school/college students of Eco-clubs, district administration etc. and will continue from 11th -17thNovember, 2019.
- The drive in 50 beaches is administered by the Environment Education Division of the Ministry and Society of Integrated Coastal Management (SICOM).

## **INDIA-ASEAN BUSINESS SUMMIT**

Current context: The Union Minister of State Development of North Eastern Region (DoNER), Dr Jitendra Singh addressed the Inaugural Session of 2-day India-ASEAN Business Summit on 11th Nov in New Delhi.

#### INDIA-ASEAN BUSINESS SUMMIT

- The theme of the summit is "Today, Tomorrow, Together".
- The summit is organised to strengthen trade & investment flows with ASEAN Economies.

- The **objective** of the conference is to enhance the trade trajectory between India and ASEAN nations to new highs.
- The minister focused on many ongoing and future projects in the **North Eastern Region** including Itanagar to get an airport, train connectivity in Arunachal Pradesh and Meghalaya, Inland waterways developed by the government down the Brahmaputra river, Brahmaputra Study Centre, setting up of APJ Abdul Kalam Study Centre at IIM Shillong, etc.
- The minister called upon the Government's vision to set up a Films and Training Institute of India (FTII) in Arunachal Pradesh.
- Measures for the promotion of bi-lateral trade and investments was discussed between the India and the ASEAN Nations and the Business community of India and ASEAN.

## 6TH WORLD CONGRESS ON RURAL AND AGRICULTURAL FINANCE

**Current context:** Union Minister for Finance & Corporate Affairs Smt. Nirmala Sitharaman inaugurated the 6th World Congress on Rural and Agriculture Finance on 12th November 2019.

#### SIGNIFICANCE

- The 6th World Congress is jointly organised by:
  - 1. National Bank for Agriculture and Rural Development (NABARD)
  - 2. Asia Pacific Rural Agricultural and Credit Association (APRACA)
  - 3. Ministry of Agriculture Farmers Welfare
- It **aims** to provide pathways to all stakeholders for extending financial services to the rural and agricultural sector.
- The representatives of banks and financial institutions from over 40 countries have gathered in the conference to deliberate on the subject of Rural and Agriculture Finance: Critical Input to Achieve Inclusive and Sustainable Development.
- Asia Pacific Rural Agricultural and Credit Association (APRACA) is a regional association facilitates mutual exchange of information and expertise in the field of rural finance to avert financial risks.

## **EXERCISE TIGER TRIUMPH**

**Current context: India-US joint bilateral Tri services** Humanitarian Assistance and Disaster Relief (HADR) Exercise 'TIGER TRIUMPH' will begin from 13th November 2019.

#### **KEY FACTS**

- Indian Air Force MI-17 helicopters, Indian Naval ships Jalashwa, Airavat and Sandhayak, and Rapid Action Medical Team (RAMT) would participate from India.
- US Navy Ship **Germantown** and troops from US Third **Marine Division** would participate in the exercise.
- The exercise is being conducted to increase interoperability Humanitarian Assistance and Disaster Relief (HADR) operations.
- The Harbour Phase of the exercise will begin at Visakhapatnam.
- India has previously only held tri-service exercises with Russia.

## **11TH BRICS SUMMIT**

**Current context:** Prime Minister Narendra Modi will attend 11th BRICS (Brazil, Russia, India, China and South Africa) Summit on 14th November in **Brasilia, Brazil.** 

#### **HIGHLIGHTS OF THE SUMMIT**

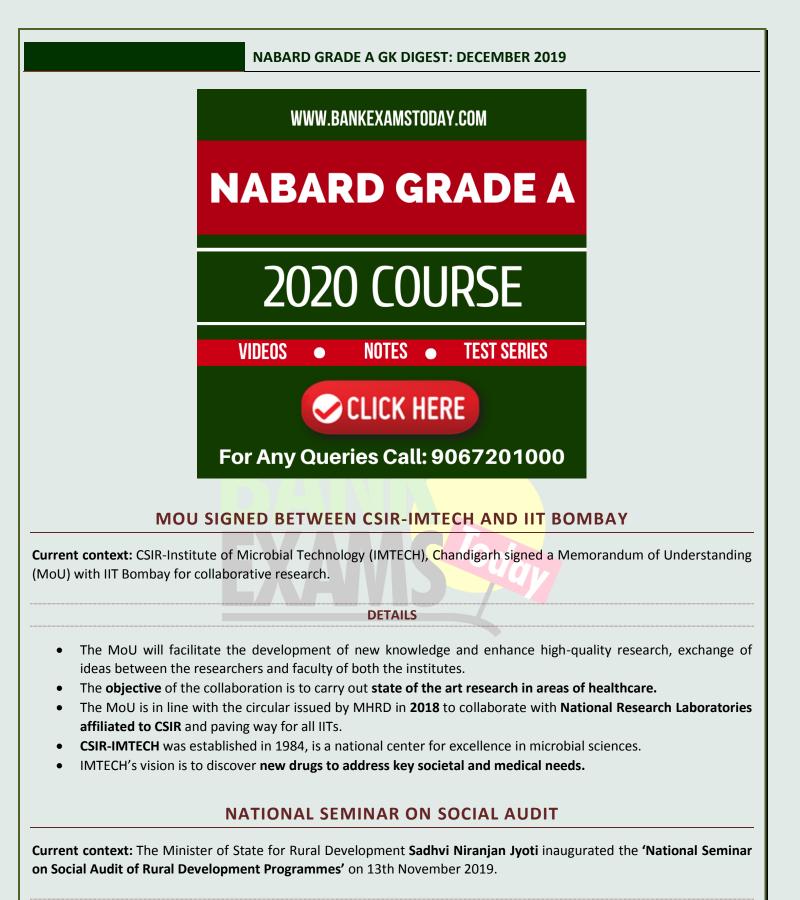
- The theme for this year summit is "Economic growth and innovative future for BRICS economies".
- The focus areas of the BRICS Summit 2019 are:
  - 1. science, technology and innovation
  - 2. cooperation on digital economy
  - 3. fight against transnational crime and money laundering
  - 4. counter-terrorism cooperation
- BRICS Innovation Network, BRICS Institute of Future Network and a Women Business Alliance will also be launched this year.
- The BRICS grouping represents **3.6 billion people** (half of the world population).
- The combined nominal **GDP** of BRICS countries is **\$16.6 trillion**.

## **INDIA INTERNATIONAL TRADE FAIR 2019**

Current context: The 39th edition of the India International Trade Fair 2019 will begin from 14th November 2019 in New Delhi.

#### **KEY FACTS**

- The **theme** of the fair is **'Ease of Doing Business'** on the eve of India's unique achievement in improving its rank in World Bank's Ease of Doing Business Index to 63rd.
- The fair will provide equal opportunities to non-government agencies, artisans, SHGs and large corporations to promote their products/services to potential customers.
- The fair will serve as a **convergence point** for government and non-government agencies along with private sector enterprises.
- 'The Islamic Republic of Afghanistan' has been accorded the status of 'Partner Country' for this year.
- And 'The Republic of Korea' will be the 'Focus Country' for this year while Bihar and Jharkhand will be the focus states in the fair.



## **KEY FACTS**

 She also released the Social Audit Guidelines for National Social Assistance Program (NSAP) and Pradhan Mantri Awas Yojana –Grameen (PMAY-G).

- A report titled 'Status of Social Audits in India' was also released at the seminar.
- The seminar was jointly organised by the **Department of Rural Development and National Institute of Rural Development and Panchayati Raj.**
- The **objective** of the seminar was to understand the current status of social audits and develop plans to roll out a social audit in other programmes.
- **Social Audit** is a public assembly where all the details of a project are scrutinized that includes the resources, **both financial and non-financial**, used by public agencies for development initiatives.
- It involves an **in-depth analysis** of the working of an entity in which the **public is involved.**

## EXERCISE 'SHAKTI-2019'

**Current context:** Indo-French Joint Military Training Exercise Shakti– 2019 was concluded at Mahajan Field Firing Range, **Rajasthan** on 13th November 2019.

#### HIGHLIGHTS

- The **aim of the exercise** was to achieve interoperability in operational procedures, combat drills and understand the functioning in such situations.
- The focus of the exercise is on counter-terrorism operations under the United Nations mandate.
- The exercise was conducted in two phases:
  - 1. First phase of combat conditioning and tactical training.
  - 2. Second phase was the validation stage to put into practice the training received in the 1st phase.
- **'RUDRA' helicopter,** which is the weaponised version of the Advanced Light Helicopter **'Dhruv'** was included in the exercise.
- Troops of the 21st Marine Infantry Regiment of the 6th Armoured Brigade represented the French Army and Indian Army was represented by the Sikh Regiment of South western command.
- The biennial exercise was started in **2011** between the two countries.

## UP GOVT LAUNCHED E-GANNA APP AND WEB PORTAL

**Current context:** Uttar Pradesh government has launched e-Ganna web portal and a mobile application **for sugarcane farmers of the state.** 

#### ABOUT WEB PORTAL AND E-GANNA APP

- Under the new initiative, Cane supply slip will now be issued to the farmers by sugar mills online.
- The web portal and e-Ganna App will help in strengthening the cane development societies by eradicating **cane mafia and middleman** between the sugar cane farmers and the sugar mills.
- The portal and the App will ensure transparency in the process of getting slips, and facilitate sugarcane supply by farmers to mills and check irregularities.

## **2019 GOLDEN LEAF AWARD**

**Current context: The Golden Leaf Award in the Most Impressive Public Service Initiative category** for the year 2019 has been given to the **Tobacco Board of India** at Tab Expo 2019 in **Amsterdam, The Netherlands.** 

#### **KEY FACTS**

- Tobacco Board is a statutory body established under **Ministry of Commerce and Industry** and regulate the production and curing of **Virginia tobacco in India**.
- The award is granted on an annual basis to companies with outstanding performance in **five categories**:
  - 1. Most impressive public service initiative (India is awarded in this category)
  - 2. Most promising new product introduction
  - 3. Most exciting newcomer to the industry
  - 4. Most outstanding service to the industry
  - 5. Most committed to quality award
- The **Tobacco Board of India** got the award due to:
  - 1. Its best outstanding public service in sustainability to the industry
  - 2. Initiatives on natural farming in tobacco cultivation
  - 3. Introduction of 365 days green cover in tobacco cultivation
  - 4. Elimination of Non-Tobacco Related Material (NTRM) etc.
- The Golden Leaf Awards were created by **Tobacco Reporter**, an international magazine in the year **2006**, to recognize professional excellence and dedication in the tobacco industry.
- Earlier in 2014, the Tobacco Board of India won a Golden Leaf Award in the Most Impressive Public Service Initiative category.
- India is the fourth largest producer of Flue-Cured Virginia (FCV) tobacco in the world and farmer families in states of Andhra Pradesh and Karnataka are dependent on this crop for their livelihood.

## **MELPL: LARGEST FDI PROJECT OF INDIAN RAILWAYS**

**Current context:** Indian Railways has entered into Procurement cum Maintenance Agreement with Madhepura Electric **Locomotive Pvt. Ltd. (MELPL)** as part of largest Foreign Direct Investment project of Indian Railways.

#### HIGHLIGHTS

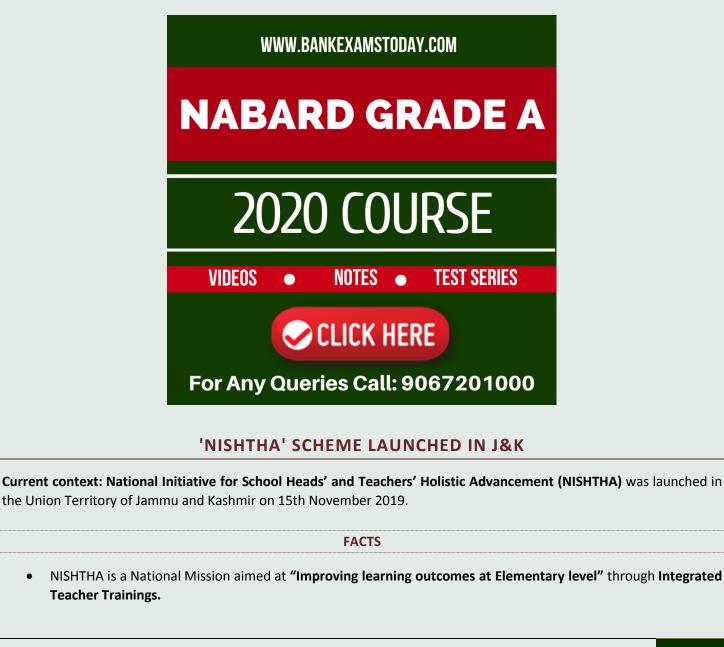
- The Madhepura Electric Locomotive Pvt. Ltd. (MELPL) is a joint venture of Indian Railways (India) and Alstom (France).
- Ministry of Railways and Alstom came together in 2015 to transform the heavy freight transportation landscape of India and an agreement worth 3.5 billion Euro was signed to manufacture 800 electric locomotives for freight service.
- As part of the project, the factory has been set up in Madhepura, Bihar to manufacture 120 locomotives per year.
- The project will allow faster (maximum speed of 100 kmph) and safer movement of heavier freight trains.

## **GLOBAL COOLING PRIZE**

**Current context:** Ministry of Science & Technology will announce the finalists of the 'Global Cooling Prize' (GCP) on 15th November 2019.

#### ABOUT GLOBAL COOLING PRIZE

- The Global Cooling Prize is organized by the **Department of Science and Technology** (DST) under the **Mission Innovation** (**MI**) programme.
- Mission Innovation (MI) is a global initiative of **24 countries and the European Union** to accelerate global clean energy innovation.
- The Mission Innovation Challenge **# 7: Affordable Heating and Cooling Challenge** has the objective to make low carbon heating and cooling affordable for everyone.
- The Global Cooling Prize is organized to develop a residential cooling solution that has at least five times (5x) less climate impact, requires radically less energy to operate, low global warming potential, utilizes refrigerants with no ozone depletion potential.
- The competition runs for two years and the finalists will be awarded **US \$200,000** to develop two prototypes for real field testing in India.
- India already contributes 7% of global greenhouse gas emissions.



- It brings competencies among all the teachers and school principals at the elementary stage to address the diverse needs of children through multiple pedagogies.
- The main **expected outcomes from NISHTHA** are:
  - 1. Creation of a healthy and safe school environment.
  - 2. To make teachers aware of the social, emotional and psychological needs of students
  - 3. Improvement in learning outcomes of the students.
  - 4. Teachers adopt Activity Based Learning away from rote learning etc.

## CHINA INTERNATIONAL TRAVEL MART (CITM)

**Current context:** The **Ministry of Tourism**, is participating at China International Travel Mart (CITM) to be held at **Kunming**, **China** from 15th -17th November 2019.

#### ABOUT CITM

- CITM **aims** to increase Tourism, Trade & Tourist arrivals and investments between India & China.
- The Mart will attract more travellers from China as part of India's "Act East" and "China Ready" Policies.
- CITM is one of the largest Travel shows in Asia and this the **21st edition of CITM**.
- A large India Pavilion is being set up at CITM to promote India's varied tourism products and services including the Buddhist Circuit to attract Chinese travellers to visit India.

## UNESCO & MGIEP DIGITAL LEARNING DRAFT GUIDELINES

Current context: The 40th UNESCO General Conference was held in Paris on 15th November 2019.

#### **KEY HIGHLIGHTS**

- Shri Ramesh Pokhriyal 'Nishank', Union Minister, Ministry of Human Resource Development launched the 'Industry Guidelines on Digital Learning (discussion draft)' at the event.
- The Draft Guidelines were developed by UNESCO & MGIEP (Mahatma Gandhi Institute of Education for Peace and Sustainable Development), based in New Delhi.
- The draft guidelines are made in response to the "Vizag Dcelaration" on digital learning adopted at TECH 2018, which was an international conference organised by the UNESCO, MGIEP and Andhra Pradesh government.
- The Ministerial roundtable at the 40th UNESCO General Conference in Paris was jointly organised by the **Government of India and Finland.**
- The roundtable was on 'Media and Information Literacy and Games in the Digital World'.

## **INTERNATIONAL BUYER SELLER MEET ON AGRICULTURE & HORTICULTURE**

Current context: The first ever International Buyer Seller Meet on Agriculture & Horticulture produce is was held in Itanagar, Arunachal Pradesh on 14th November 2019.

#### **HIGHLIGHTS OF THE EVENT**

- The Agricultural and Processed Food Products Export Development Authority (APEDA) under the Department of Commerce, Ministry of Commerce and Industry has organised the meet.
- The products of Arunachal Pradesh like Mandarin oranges, kiwi, pineapple, king chilly and others were showcased to the International buyers from seven countries of Bangladesh, Nepal, Greece, Sultanate of Oman, Indonesia, UAE and Bhutan.
- The conference will provide a platform for B2B (Business to Business) and B2G (Business to Government) meetings of international buyers with the importers/exporters and farmers from the North East Region (NER).
- APEDA has organised the International Buyer Seller Meet in the North East Region to showcase the **products of the North East States to the international market.**

## 8TH INTERNATIONAL CONFERENCE ON AGRICULTURAL STATISTICS

Current context: The Ministry of Agriculture has organized the 8th International Conference on Agricultural Statistics (ICAS) in New Delhi from 18th to 21st November 2019.

#### FACTS

- The conference is organized in collaboration with the Ministry of Statistics and Programme Implementation, ADB, World Bank, AfDB and various other organizations.
- The theme of ICAS for 2019 is 'Statistics for Transformation of Agriculture to Achieve the Sustainable Development Goals (SDGs)'.
- **Bill Gates** will be the Chief Guest at the conference.
- The conference is conducted every three years and the last conference was held in Rome in 2016.
- The conference on agricultural statistics is to provide learning opportunity for the scientists and statisticians to adopt modern practises in agriculture that includes AI, precision farming, Big Data analysis etc.
- The conference is being held to solve the problems in the field of statistics in the country, even after a large amount of data is available.

## NATIONAL AWARDS FOR EXCELLENCE IN JOURNALISM 2019

**Current context:** Vice President M. Venkaiah Naidu awarded the **'National Awards for Excellence in Journalism 2019'** at New Delhi on the **National Press Day on 16th November 2019.** 

#### ABOUT NATIONAL AWARDS FOR EXCELLENCE

- The 'National Awards for Excellence in Journalism 2019' was organized by the **Press Council of India**.
- The Vice President of India also released the Norms of Journalistic Conduct Edition -2019 at the function.
- The recipients of the awards are:
  - 1. Gulab Kothari: selected under the category of "Raja Ram Mohan Roy Award"
  - 2. Sanjay Saini and Raj Chengappa: award in the category of "Rural Jounalism"
  - 3. Shiva Swaroop Awasthi and Anu Abrahim: jointly selected in the category of 'Development Reporting"
  - 4. P.G.Unnikrishnan: in the category of "Photo Journalism- Single News Picture"
  - 5. Sipra Das: in the category of "Photo Journalism-Photo Feature"
  - 6. Saurabh Duggal: selected in the "Sports Reporting"

- 7. **Ruby Sarkar and Anuradha Mascarenhas:** jointly awarded in the newly introduced award category of 'Gender Based Reporting'
- 8. Krishn Kaushik and Sandeep Singh: selected in the newly introduced award category of 'Financial Reporting'

## WATER QUALITY REPORT

Current context: The Ministry of Consumer Affairs, Food and Public Distribution have released the Water Quality Report for State Capitals & UT.

#### KEY HIGHLIGHTS

- The study on the quality of piped drinking water being supplied in the country is undertaken by the Bureau of India Standards (BIS).
- And based on the quality of tap water, the States, Smart Cities and even Districts would be ranked in the report.
- The **objective** of the report is to provide clean drinking water to all citizens.
- The Union government is in the process to make BIS standard compulsory for Tap Water to ensure drinking water quality.
- The survey is conducted in four Phases:
  - 1. Phase 1: Drinking water samples would be taken from various locations across Delhi
  - 2. Phase 2: samples were drawn from 20 State capitals
  - 3. **Phase 3:** samples from Capital cities of the North Eastern States and Smart Cities as identified by the Ministry of Housing and Urban Affairs would be tested
  - 4. **Phase 4:** test samples drawn from all the district headquarters of the country

## NATIONAL SUMMIT ON GOOD, REPLICABLE PRACTICES AND INNOVATIONS

Current context: Union Minister for Health & Family Welfare Dr Harsh Vardhan, has inaugurated the 6th National Summit on Good, Replicable Practices and Innovations at Gandhinagar (Gujarat).

#### ABOUT SAANS CAMPAIGN

- The **objective** of the summit is to provide a platform to the health workers, functionaries, doctors etc. for sharing of knowledge and experiences with each other and meet health outcomes.
- SAANS campaign "Social Awareness and Action to Neutralise Pneumonia Successfully" was launched at the Summit to control Pneumonia.
- The initiative **aims** to create mass awareness about the effective solutions for pneumonia prevention including immunization, good quality air, breastfeeding etc.
- The interventions taken in the SAANS campaign for the most fatal childhood illnesses, Pneumonia are:
  - 1. A child suffering from Pneumonia will be treated with a pre-referral dose of Amoxicillin by ASHA.
  - 2. **Pulse Oximeter** will be used at the Health and Wellness Centre for identification of low oxygen levels in the blood.

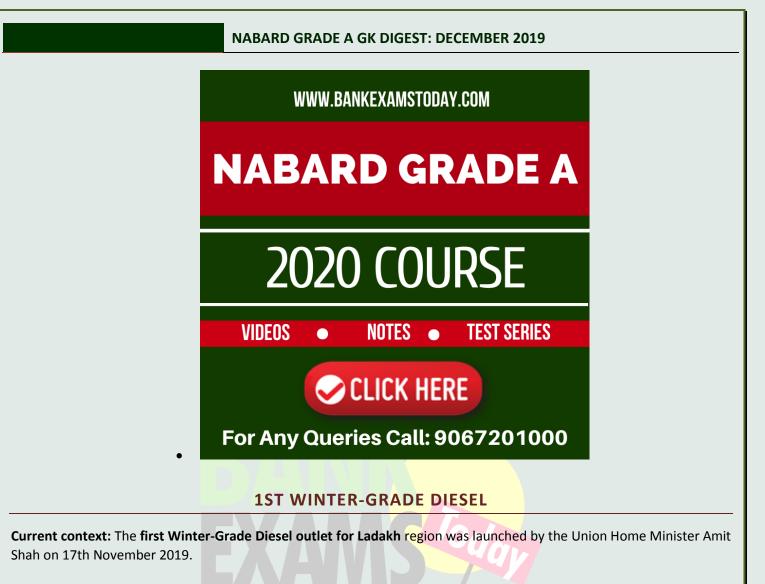
## **6TH ASEAN DEFENCE MINISTERS' MEETING-PLUS**

**Current context:** Defence Minister Rajnath Singh will represent India in the **6th ASEAN Defence Ministers' Meeting-Plus (ADMM-Plus) in Bangkok, Thailand** on 18th November 2019.

#### **ABOUT ASEAN**

- Defence Ministers of **18 ADMM-Plus countries** will attend the meeting.
  - Rajnath Singh will held bilateral meetings on the side-lines of ADMM-Plus with :
    - 1. US Secretary of Defence Mark Esper
    - 2. Deputy Prime Minister of Thailand, General Prawit Wongsuwan
    - 3. Defence Minister of Japan Taro Kono
    - 4. Defence Minister of Australia Linda Reynolds
    - 5. Defence Minister of New Zealand Ron Mark.
- ADMM-Plus is the meeting of the ASEAN countries and its 8 Dialogue Partners.
- It **aims** to enhance defence cooperation for peace, stability and security in the region.
- The Concept Paper to establish the ADMM-Plus was adopted in the **2nd ADMM**, which was held in Singapore in **2007**.
- The 1st ADMM Plus was convened in Ha Noi, Vietnam in 2010.
- The current Chairman of the ADMM-Plus is H.E. Gen. Prawit Wongsuwon (Minister of Defence), Kingdom of Thailand.





## HIGHLIGHTS

- The first Winter-Grade Diesel was launched to avoid the problem of freezing of diesel in the vehicles when winter temperatures drop to as low as -30 degree Celsius.
- Normal grade of Diesel loses its **fluidity function in the extreme winter** weather of the region.
- The grade diesel will held in smoothening the travel and transportation during peak tourist season in extreme cold, along with tourism and supply needs of the people of the region.
- The winter-grade diesel is developed by the Indian Oil Corporation (Indian Oil).

## INDIA BAGGED 9 MEDALS AT WORLD PARA ATHLETICS CHAMPIONSHIP

Current context: India has bagged the best-ever nine medals haul at the World Para Athletics Championship.

#### ABOUT WORLD PARA ATHLETICS CHAMPIONSHIP

- The World Para Athletics Championship 2019 was held in **Dubai**.
- India scored two gold, two silver and five bronze medals in the event.
- India secured 13 qualifying spots at the Tokyo 2020 Paralympics.
- Before this year, India's best-ever show of **5 medals in the joint 34th place was seen in London 2017.**

- Sundar Singh Gurjar (F46 category) and Sandeep Chaudhary (F64 category) won Gold for India in the Championship.
- Sumit Antil and Sharad Kumar claimed silver in the event.
- China topped the medals tally with 59 medals followed by Brazil (39) and Great Britain (28).

## EXERCISE ZA'IR-AL-BAHR (ROAR OF THE SEA)

Current context: The Bilateral Maritime Exercise Za'ir-Al-Bahr (Roar of the Sea) is being conducted between the Navies of India and Qatar from 17th to 21st Nov 19.

#### HIGHLIGHTS

- This will be the **inaugural edition** of the Exercise Za'ir-Al-Bahr (Roar of the Sea).
- The exercise will be held between the Indian Navy and Qatari Emiri Naval Forces in Doha, Qatar.
- The Za'ir-Al-Bahr 2019 is organised to strengthen cooperation and enhance interoperability between the two navies.
- The exercise will include a three-day **Harbour Phase** (seminar, professional interaction, official visits, and sports) and Two days **Sea Phase** (Maritime Exercise involving Maritime Surveillance and Interdiction Operation).
- Anti-Ship Missile equipped Barzan Class Fast Attack Craft and Rafale multi-task fighter aircraft will participate from Qatari Naval Forces.
- **INS Trikand and Patrol Aircraft P8-I** will participate from India in the exercise.

## ADB, INDIA SIGN \$91 MILLION LOAN

**Current context:** Government of India signed a **\$ 91 million loan** with the **Asian Development Bank** (ADB) for Comprehensive **Water Management in Karnataka.** 

#### HIGHLIGHTS OF THE PROJECT

- The loan has been taken to improve irrigation water use efficiency by:
  - 1. Modernizing the Vijayanagara Channel irrigation systems
  - 2. Preparing river basin management plans in the Krishna river basin
- The loan is signed for the Karnataka Integrated and Sustainable Water Resources Management Investment Program (**IWRM**) that involves two projects.
- The first project is helping the modernization of the Gondi irrigation system and the second Project to modernize Vijayanagara Channel.
- ADB was established in **1966**, owned by 68 members **49 from the Asia-Pacific region** and aims to eradicate extreme poverty and achieve inclusive, resilient, and sustainable Asia and the Pacific.

## INDIAN RAILWAYS LAUNCHED "HERITAGE WEEK"

**Current context:** Indian Railways is launching **"Heritage Week" Special Tour Package from Mumbai to Ahmedabad** from 22nd to 25th November 2019.

#### ABOUT

- The tourism arm of Indian Railways, Indian Railway Catering and Tourism Corporation Limited, is organising the "Heritage Week".
- The "Heritage Week" is celebrated on the occasion of **World Heritage Week 2019** which is observed from 19th to 25th November 2019.
- The **objective** of the week is to increase awareness about the preservation of cultural heritages and monuments.
- The Special Tour Package will explore the heritage and culture of Gujarat and will cover the UNESCO World Heritage Site of "Rani ki Vav", Champaner-Pavagadh Archaeological Park, Modhera Sun Temple etc.
- There are a total of **38 World Heritage Sites in India that are** listed by United Nations Educational, Scientific and Cultural Organization (UNESCO) that includes **30 cultural sites**, **7 natural sites and 1 mixed site**.

## TARGET OLYMPIC PODIUM SCHEME

**Current context:** Minister of State for **Youth Affairs and Sports, Kiren Rijiju** gave information about the **Target Olympic Podium (TOP) Scheme**, during a written reply in the Rajya Sabha on 18th Nov 19.

#### **KEY FACTS**

- The Target Olympic Podium (TOP) Scheme was formulated in July 2014, under the ambit of the National Sports Development Fund (NSDF).
- The scheme **aims** to identify and prepare potential players for the Olympic and Paralympic Games.
- A **"High priority category"** has been created to focus on those players who have won medals in the Commonwealth Games, Asian Games or in which India has a good chance of winning medals in Olympics.
- Nine sports disciplines are included in the high priority category: Athletics, Badminton, Hockey, Shooting, Tennis, Weightlifting, Wrestling, Archery and Boxing.
- About **54%** of the National Sports Development Fund (NSDF) is incurred on TOP Scheme.

## JUSTICE SA BOBDE TOOK OATH AS 47TH CJI

Current context: Justice Sharad Arvind Bobde took oath as the 47th Chief Justice of India on 18th Nov 19.

#### ABOUT JUSTICE SA BOBDE

- **President Ram Nath Kovind** administered him the **oath** of office at Rashtrapati Bhavan.
- Justice Bobde succeeded Justice Ranjan Gogoi as he was retired on 17th Nov 19. Justice Bobde is the seniormost Judge in the Supreme Court in hierarchy after CJI Ranjan Gogoi.
- Justice Bobde will hold the office of CJI for a tenure of around 18 months till his retirement on April 23, 2021.
- He was appointed as a Judge of the Supreme Court on April 12, 2013.
- He began practising law in 1978 before the Nagpur bench of the Bombay high court.
- He was also the member of the **5-judge constitution bench** which delivered the landmark **Ayodhya verdict** and was a party in the judgement to ban crackers in the wake of Delhi pollution in the city, Aadhaar ruling which upheld a citizen's right to privacy etc.

## **2ND EDITION OF ISA-STEEL CONCLAVE 2019**

**Current context:** The Second Edition of **"ISA – Steel Conclave 2019"** is to be held in New Delhi from 21st-22nd November 2019.

#### **KEY HIGHLIGHTS**

- The Indian Steel Association (ISA) supported by the Ministry of Steel, Government of India is organising the conclave to deliberate on Indian and Global Perspectives of the Steel Industry.
- "Status of Indian Steel Industry" report will be released at the conclave along with ISA STEEL AWARDS under the categories of:
  - 1. Award for "Outstanding Researcher (Steel) in an Academic Institute/ R&D Labs."
  - 2. Award for "Excellence in Steel Journalism"
  - 3. Award for "Excellence in Innovation by Downstream Steel Industry".
  - 4. Award for "Excellence in Domestic Sales by Downstream Steel Industry".
- The steel sector contributes around 2% of India's GDP.
- India is the **2nd largest producer of crude steel and 3rd largest consumer of finished steel** in the world.
- The ISA Steel Conclave 2019 will look on forward strategies to create the premier platform for the entire Steel Ecosystem in the country.

## **GOLDEN CHARIOT TRAIN**

**Current context: Indian Railways** has signed a Memorandum of Understanding (MoU) with Karnataka State Tourism **Development Corporation (KSTDC)** to market and operate the Golden Chariot Train in New Delhi.

#### **KEY FACTS**

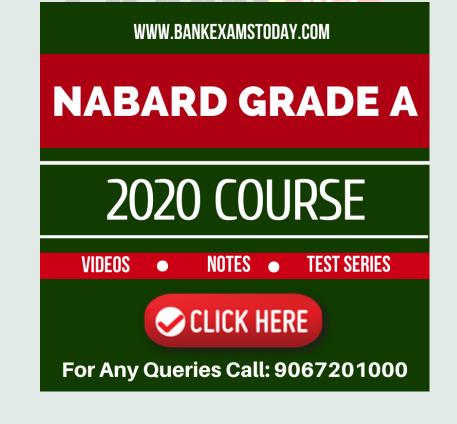
- The train is proposed to include Bandipur, Mysore, Hampi, Bijapur, Halebid, Chikmagalur and Goa.
- IRCTC (Indian Railway Catering & Tourism Corporation Limited) will commence operations from March 2020.
- The Golden Chariot train started its operations in **2008**, is a **Government of Karnataka** initiative in a Joint Venture with the Ministry of Railways.
- It is the **first and only luxury train in the whole of South India** that showcases the rich culture and heritage of the region.
- The train has a capacity of 84 guests and covers **tourist attractions in the state of Karnataka** and other south Indian states.

## 2019 WORLD CONFERENCE ON ACCESS TO MEDICAL PRODUCTS: ACHIEVING THE SDGS 2030

**Current context:** Dr. Harsh Vardhan, Union Minister for Health & Family Welfare inaugurated the **'2019 World Conference on Access to Medical Products Achieving the SDGs 2030'** on 19th Nov 19 in **New Delhi.** 

#### **ABOUT CONFERENCE**

- The conference was held to analyse possibilities to achieve the **Sustainable Development Goal 3 (SDG 3) Good Health and Well-being**, at ensuring healthy lives and promote well-being for all at all ages.
- The conference **aimed** to find solutions and measures on issues surrounding provisioning of **affordable**, **quality medical products** as part of public health care delivery systems.
- The main **objective** of the 2019 World Conference is to track the progress on **recommendations made in 2018 World Conference** for accessing medical products.
- The theme of the conference was 'Universal Health Coverage (UHC) and innovation'.
- The 2019 World Conference seeks to take forward the international and national agenda on access to medical products.
- The conference is a follow on from the **"2017 and 2018 World Conference on Access to Medical Products",** which was organised by the **Ministry of Health and Family Welfare** in November 2017 and October 2018.
- The inaugural session saw the release of:
  - 1. Position Paper-2019 World Conference on Access to Medical Products–Achieving the SDGs 2030'.
  - 2. 'White Paper on Safety of Rotavirus Vaccine in India: Smart Safety Surveillance Approach'.
  - 3. The **'National Guidelines** for Gene Therapy Product Development and Clinical Trials'.



## WORLD FISHERIES DAY

**Current context: Department of Fisheries** organized a function to celebrate the **World Fisheries Day in New Delhi on 21st November.** 

#### **KEY POINTS**

- The **World Fisheries Day** is celebrated every year throughout the fishing communities to demonstrate solidarity with all fisherfolk, fish farmers and concerned stakeholders throughout the world.
- Rallies, workshops, public meetings, cultural programs and exhibition are organised by the fishing communities to bring **awareness about lives of water creatures to humans.**
- Union Minister for Animal Husbandry, Dairying and Fisheries **Giriraj Singh** said in the function that India's annual production of fisheries has reached up to **13 million metric tonnes**.
- The Ministry has set the target to achieve **20 million metric tonne in the next five years.**
- The World Fisheries Day was started in 1997 where "World Forum of Fish Harvesters & Fish Workers" meet at New Delhi leading to formation of "World Fisheries Forum" for a global mandate of sustainable fishing practices and policies.

## NATIONAL INSTITUTE FOR SOWA-RIGPA

Current context: Union Cabinet headed by Prime Minister Narendra Modi approved the establishment of the National Institute for Sowa-Rigpa (NISR) in Leh on 21st Nov 19.

#### **ABOUT NISR**

- The National Institute for Sowa-Rigpa (NISR) in Leh, Union Territory of Ladakh would be an autonomous organization under the Ministry of AYUSH.
- The NISR aims to bring useful synergy between Traditional Wisdom of Sowa-Rigpa and modern science, tools and technology.
- The Ministry has been allocated **Rs. 47.25 crore for the Institute.**
- The Institute has been established to promote Sowa-Rigpa system of medicine for the revival of Sowa-Rigpa in the Indian Sub-continent.
- The Institute will provide opportunities to Indian students as well as students from other countries.
- Sowa-Rigpa is a Traditional Medical system of the Himalayan belt and is practiced in Sikkim, Arunachal Pradesh, Darjeeling, Union Territory of Ladakh etc.

## **GLOBAL BIO-INDIA SUMMIT 2019**

Current context: Three-day Global Bio-India Summit is to begin in New Delhi from 21st November 2019.

#### ABOUT "GLOBAL BIO-INDIA SUMMIT" 2019

• "Global Bio-India 2019" Summit is one of the largest biotechnology stakeholders conglomerates which will be held for the first time in India at New Delhi.

- Hosting the Summit, India is aiming to attract investments, indigenous talent pool, commercialization of biotech equipment etc.
- The Summit is being organized by the Department of Biotechnology under the Ministry of Science & Technology with its Public Sector Undertaking, Biotechnology Industry Research Assistance Council (BIRAC).
- Stakeholders from 30 countries, 250 start-ups, 200 exhibitors would be bought together at the event.
- The Summit will **focus** on strengthening the indigenous research capabilities, bio-entrepreneurship, investments and last-mile-delivery of technology across rural India and tier-2, 3 cities.

## SEBI ISSUED STRICTER DISCLOSURE NORMS FOR LISTED COMPANIES

**Current context:** The Securities and Exchange Board of India, SEBI, has approved stricter disclosure norms for listed companies.

HIGHLIGHTS

- SEBI Chairman Ajay Tyagi announced the changes focuses on the need to build trust among whistleblowers after a whistle-blower approached the US watchdog, Securities and Exchange Commission with a complaint against IT major Infosys instead of SEBI.
- The SEBI has proposed following rules for the listed companies:
  - The listed companies will have to disclose the default's fact within 24 hours, in case of default in repayment of loans beyond 30 days.
  - **Portfolio Managers (PM) Regulations, 2019** have been amended following which net worth requirement of portfolio managers has been **enhanced from 2 crore to 5 crore rupees.**
  - Reduction in the overall time taken for a rights issue from **55 days to 31 days**.
  - Extended the **Business Responsibility Report requirement to top 1,000 companies**, from 500 currently.

## GOVT APPROVED SALE OF STAKES IN 5 CPSES

**Current context:** The **Cabinet Committee on Economic Affairs (CCEA)** has approved the sale of government stake in five Central Public Sector Enterprises (CPSEs).

#### DETAILS

- The objective of disinvestment is to:
  - To widen the bandwidth of disinvestment window in select CPSEs.
  - Promoting efficient management of Government investment in CPSEs.
  - The increasing contribution of the CPSEs towards higher economic growth.
- The nod for strategic disinvestment is given in:
  - Bharat Petroleum Corporation Limited (BPCL)
  - Shipping Corporation of India (SCI)
  - Container Corporation of India (CONCOR)
  - North Eastern Electric Power Corporation Limited (NEEPCO)
  - o Tehri Hydro Development Corporation India Limited (THDC)
- The resources obtained after the disinvestment would be used to finance the social sector and developmental programmes of the government.

- The government will sell its 53.29 per cent stake in BPCL, 63.75 per cent in SCI, 30.8 per cent in CONCOR, 74.23 per cent in THDCIL and 100 per cent in NEEPCO.
- The CCEA also approved reduction of government's stake in select PSUs below 51 %, while retaining the management control.

## AGRO-BASED AGRO-VISION INAUGURATED

Current context: Union Agriculture Minister Narendra Singh Tomar inaugurated the Agro-based Exhibition- Agro-Vision on 22nd November 2019 in Nagpur.

#### HIGHLIGHTS

- Agro-Vision, an Agro-based Exhibition, aims to cater the requirements of farmers of Vidarbha region.
- The exhibition comprises of **National Agri-Exhibition Workshop** for farmers and seminars and showcase new technology in farming, suggestions for allied business etc. to enhance farmer's income.
- This is the **11th edition of the exhibition** and also include dedicated stalls to Micro, Small and Medium Enterprises and display of livestock in which Agricultural machinery and components would be displayed by the Small entrepreneurs.
- The highlights of the four day event of Agro-vision are:
  - Showcase of best of innovations, technologies, new products and services
  - Free interactive workshops for farmers
  - Conference on current issues in agriculture or allied agriculture sectors
  - Huge exhibition with the participation of over 400 organizations

## **8TH INTERNATIONAL TOURISM MART**

**Current context:** The Ministry of Tourism is organising the "International Tourism Mart" (ITM) at **Imphal, Manipur from** 23rd to 25th Nov 19.

#### **KEY HIGHLIGHTS**

- This is the 8th edition of ITM and is organised in association with the eight North Eastern States (Mizoram, Nagaland, Tripura, Arunachal Pradesh, Assam, Manipur, Meghalaya and Sikkim).
- The 8th ITM will focus on "Sustainable Tourism an engine for Economic Growth and Employment".
- The event will include presentations on tourism potential in the domestic and international markets by the representatives of State Tourism Departments of these North East States.
- Interactions with Buyers-sellers, Government agencies, media and other stakeholders would be held at the event.
- The International Tourism Mart is organised in the North Eastern States on a rotation basis.
- The earlier edition of the mart has been held in Guwahati, Tawang, Shillong, Gangtok, Agartala and Manipur is hosting the mart for the 2nd time.

## CHIT FUNDS (AMENDMENT) BILL, 2019

Current context: The Lok Sabha has passed the Chit Funds (Amendment) Bill, 2019 by voice vote on 21st Nov 19.

#### **KEY POINTS**

- The Bill seeks to amend Chit Funds Act, 1982.
- The Chit Funds Act, 1982 regulates chit funds and prohibits a fund from being created without the prior sanction of a State Government.
- The amendment has been made to streamline operations of chit funds that are popular among low-income families in India, as it offers both access to funds and save option and to protect the interests of investors.
- The provisions prescribed in the Chit Funds (Amendment) Bill, 2019 are:
  - The prescribed ceiling of aggregate chit fund amount for individuals has been raised from **Rs 1 lakh to Rs 3 lakh.**
  - The prescribed ceiling of aggregate chit fund amount for the firms has been raised from **Rs 6 lakh to Rs 18 lakh.**
  - The word chit amount is substituted with terms **gross chit amount**, dividend and prize amount with the **share of discount and net chit amount**.
  - The maximum commission of a foreman has been increased from **5% to 7%.**

## **RBI CONSTITUTED 3-MEMBER PANEL FOR DHFL**

**Current context:** The Reserve Bank of India (RBI) has constituted a three-member panel to advise the Administrator of **Dewan Housing Finance Corporation Limited, DHFL**.

#### HIGHLIGHTS

- RBI has set up the 3-member panel in exercise of the power conferred under section 45 IE 5(a) of the RBI Act 1934.
- Rajiv Lall, chairman of IDFC, N S Kannan, Managing Director of ICICI Prudential Life Insurance's and N S Venkatesh, Chief Executive of Mutual Funds' Association AMFI's will be the members of the panel with DHFL administrator R. Subramaniakumar.
- Reserve Bank of India superseded DHFL's board on 20th Nov 19 and placed the company under an administrator to help recover nearly Rs 84,000 crore and ensure that the debt-laden company's asset quality does not worsen any further.
- RBI will further refer the mortgage lender to the **National Company Law Tribunal (NCLT)** for appointing the administrator as the insolvency resolution professional.
- The RBI has taken the step in the wake of governance issues and severe liquidity crisis which had led to a string of defaults.
- DHFL is the **first non-bank lender** to be referred to the NCLT.

#### **GLOBAL PROSPERITY INDEX 2019**

Current context: Three Indian cities appeared in the Global Prosperity Index including Bengaluru, Delhi and Mumbai.

#### **GLOBAL PROSPERITY INDEX 2019**

Bengaluru was ranked 83rd in the list, Delhi and Mumbai stood at 101st and 107th position.

- The Index ranked **113 cities across the globe** in terms of their inclusive prosperity of their economies measuring not only economic growth but its distribution across their population.
- Basque institutions has commissioned the Prosperity & Inclusion City Seal and Awards (PICSA) Index and was compiled by D&L Partners.
- The Index measured the economic Prosperity in terms of:
  - o GDP per capita and empirical quality of life measures
  - Social Inclusion (Personal Safety, ICT)
  - Spatial Inclusion (Affordable housing, environment quality, healthcare)
- The list is topped by Zu rich (Switzerland), followed by Vienna (Austria) and Copenhagen (Denmark) in the second and third place.
- **PICSA index** is the first non-commercial ranking index that finds measures of economic productivity and shows how well people are in the economy.

## UNSC OPPOSITION TO CHEMICAL WEAPONS

**Current context:** The **United Nations Security Council (UNSC)** has unanimously passed a declaration for the **Convention on the Prohibition of the Development, Production, Stockpiling and Use of Chemical Weapons.** 

#### **KEY HIGHLIGHTS**

- The declaration was proposed by Britain and was passed unanimously by the 15-member UNSC body (10 elected members and 5 permanent members).
- The Convention on the Prohibition of the Development, Production, Stockpiling and Use of Chemical Weapons aims to eliminate weapons of mass destruction.
- It prohibits stockpiling, retention, transfer, production, development or acquisition of chemical weapons
- The UNSC said that those responsible for the use of chemical weapons should be held accountable.
- It also urged the countries to ratify the Convention. North Korea, Egypt and South Sudan have not signed it, while Israel has signed but not ratified the pact.
- The convention was signed in **1993** and came into force in **1997**.
- Organisation for the Prohibition of Chemical Weapons (OPCW) administers the convention which is headquartered in Hague, Netherlands.
- The 5 elected members of UNSC are France, the United Kingdom, China, the United States and Russia.



**Current context:** N K Singh, Chairman of 15th Finance Commission (FC) has called for major changes in the GST (Goods and Service Tax) structure.

#### **KEY POINTS**

- The recommendations are made to help increase revenue, foster better tax compliance, scrutinise and optimise revenue etc.
- It focused was on simplifying the GST structure and minimising the cost compliance.
- In order of making the **15th FC report**, the FC visited nearly all states and many of them have complained that the fiscal autonomy has been circumscribed by GST.
- The highlights of the recommendations are:
  - Doing away with frequent rate changes.
  - Credible policy for rationalization of Centrally- sponsored schemes.
  - Recommend distribution of revenues between union and the states and thereafter, among the states further to the 3rd tier.
  - Aligning the Fiscal and Debt path of both Centre and the states.
  - Reconsider the design and structure of a fiscal partnership between centre and states.

## WEB PORTAL LAUNCHED BY TAX DEPARTMENT

Current context: The tax department has launched a web portal and was inaugurated on Income Tax website by the Central Board of Direct Taxes (CBDT) Chairman P C Mody on 22nd Nov 19.

#### ABOUT

- The portal will provide information about procedures related to automatic exchange of information under common reporting standards.
- The web portal will be the repository of circulars, notifications issued by CBDT, links to relevant circulars and guidance issued by the regulatory bodies both national and international, get information about the Indian laws etc.
- The portal will be useful for domestic financial institutions, foreign tax authorities and financial institutions, and public.
- Under the **Common Reporting Standard (CRS) on Automatic Exchange of Information (AEOI),** India is committed to exchange financial account information automatically from **2017.**

#### **RAFEL NADAL WON THE 6TH DAVIS CUP TITLE**

Current context: Rafael Nadal has clinched the sixth Davis Cup title in tennis for Spain over Canada at the Caja Mágica in Madrid, Spain.

#### DETAILS

- He has defeated **Denis Shapovalov of Canada** by 6-3, 7-6 (9-7) to clinch Spain's 2-0 win against Canada.
- Roberto Bautista Agut, had given Spain a 1-0 lead by beating Felix Auger-Aliassime 7-6 (3), 6-3 in the first singles match.
- Canada was the 1st time finalist fighting for the Davis Cup title.
- This was **Spain's first Davis Cup title since 2011**.
- In 2019 Rafael Nadal won the Australian Open final, the French Open and the US Open and the Wimbledon semifinals.

## **CREDIT-LINKED SUBSIDY SERVICES AWAS PORTAL**

**Current context:** Hardeep Singh Puri, Minister for Housing and Urban Affairs launched **Credit-linked Subsidy Services Awas Portal (CLAP)** on 25th Nov 19 in New Delhi.

#### ABOUT CLAP

- The Portal will provide a robust and transparent real-time web-based monitoring system to the beneficiaries of credit-linked Subsidy Services (CLSS).
- Under the portal, the real-time tracking of the application status is accessible to the beneficiary.
- The **Credit Linked Subsidy Scheme (CLSS)** is a benefit under the **Pradhan Mantri Awas Yojana** which focuses on helping the beneficiaries to bring down their housing loan EMIs by over **Rs. 2,000 per month by offering an interest subsidy.**

- The beneficiaries under the scheme include Middle Income Groups, Economically Weaker Sections, and Lower Income Groups.
- Through CLSS, the Government of India aims at **increasing the credit flow in institutions** to meet the housing needs of the urban poor population in the country.
- Housing Urban Development Corp and National Housing Bank are the two nodal agencies that administers the implementation of the CLSS in India.

## TAXATION LAWS (AMENDMENT) BILL, 2019

**Current context:** Finance Minister Nirmala Sitharaman introduced the **Taxation Laws (Amendment) Bill, 2019** in the Lok Sabha on 25th Nov 19.

#### **KEY HIGHLIGHTS**

- The Taxation Laws (Amendment) Bill, 2019 seeks to replace the ordinance, issued on 20th Sept 19 that contains the provision of:
  - 1. Lowering of the corporate tax rate to **22% from 30%** for companies that don't seek exemptions.
  - 2. Reduced the rate for new manufacturing companies to **15% from 25%.**
- The Taxation Laws (Amendment) Bill, 2019 slashes the corporate rate tax to 22% for domestic companies provided they do not claim certain deductions under the IT Act.
- The bill provides an option to pay income tax at the rate of **15% to new domestic manufacturing companies**, provided they do not claim certain deductions.
- Currently, **25%** is the rate of income tax that is paid by the domestic companies with an **annual turnover of up** to **Rs 400 crore** and **30%** is the rate for other domestic companies.

## CONSTITUTION DAY

Current context: Constitution Day or Samvidhan divas is observed across the country on 26th Nov every year.

#### BACKGROUND

- The day marks the adoption of the Indian Constitution by the Constituent Assembly in 1949.
- The constitution came into force on **26th January**, **1950**.
- The government has planned year-long activities to mark 70 years of the adoption of the Constitution.
- Narendra Modi in 2015 marked the day as a tribute to Dr B R Ambedkar, who has drafted the constitution. Thus, **Constitution Day was first celebrated in 2015.**
- It took **two years, eleven months and seventeen days** to the constituent Assembly to draft the Indian Constitution.
- The Constitution of India is the **longest written constitution of any sovereign country in the world.**
- Pandit Jawaharlal Nehru was the Chairman of the Union Constitution Committee.

## 63RD NATIONAL SHOTGUN SHOOTING CHAMPIONSHIP

Current context: Sangram Dahiya and Varsha Varman clinched double trap titles, winning gold at the 63rd National Shotgun Shooting Championship in New Delhi on 25th Nov 19.

#### **KEY HIGHLIGHTS**

- Sangram shot 142 out of 150 targets in **men's category** leaving behind former world champion **Ankur Mittal who won silver** with 137 hits.
- Prithvi Singh Chahal won bronze with a score of 135.
- Varsha Varman hit 97 out of 120 targets in the **women's category** to clinch the gold.
- Manisha Keer had 93 hits and won Silver and Mahima Vishwakarma ensured 92 hits wining bronze at the event.
- Haryana's Sangram Dahiya and Varsha Varman of Madhya Pradesh also won the team gold for their respective States.
- The 63rd National Shooting Championship Competitions (NSCC) 2019 in Shotgun events is being held at Dr. Karni Singh Shooting Ranges, New Delhi from 16th to 30th November 2019.
- The NSCC 2019 is being organized by the National Rifle Association of India.

## NATIONAL MILK DAY

Current context: National Milk Day is being celebrated in India on 26th Nov 19 every year.

#### ABOUT

- World milk day is celebrated on 1st June in entire world but in India National, Milk Day is celebrated on 26th Nov every year.
- The day is celebrated to commemorate the birthday of Dr. Verghese Kurien, the Father of India's White Revolution.
- Dr Kurien helped in flourishing the organized milk sector in the country after Independence.
- He launched the **Operation Flood, the world's largest agricultural dairy development programme**, which made dairy farming India's largest self-sustaining industry.
- He is also known as the Milkman of India.
- At present, India contributes about **22% of the world's total milk production** and is the **largest producer of milk in the world** with over 187.7 million tonnes of milk production every year.

## OCEAN DANCE FESTIVAL 2019

Current context: The Ocean Dance Festival 2019 has begun in Cox Bazar of Bangladesh on 22nd Nov 19.

#### INTERNATIONAL DANCE DAY

- KM Khalid, State minister of cultural affairs inaugurated the festival as the chief guest.
- Ocean Dance Festival is the largest international dance festival of Bangladesh.
- The festival observes the participation of dancers, choreographers and scholars from **15** countries including India, Taiwan, Hong Kong, Canada, Lithuania etc.
- The theme of this year's festival is 'Bridging the distance' or Durotter Shetubandhan.
- The festival is being organised by the Bangladesh wing of World Dance Alliance (WDA), "Nrityajog".
- Ardhanarishwara was performed by Zuairiyah Mouli of Bangladesh on the opening day of the festival.
- India and Bangladesh also performed on the inaugural day of the festival at Cox Bazar.

## NCC 71ST RAISING DAY

Current context: The National Cadet Corps (NCC), celebrated its 71st Raising Day on 24th Nov 19 across the country.

#### **ABOUT NCC**

- NCC is the world's largest uniformed youth organization, also called the youth wing of Armed Forces.
- Defence Secretary Dr Ajay Kumar and DG NCC Lt Gen Rajeev Chopra paid homage to the martyrs on the Raising Day who made the sacrifice in the service of the nation.
- The NCC also contributes towards social causes and community development activities in the country.
- It is a **tri-service organization active since 1948** in grooming the youth of the country into disciplined and patriotic citizens.
- It comprises Army, Navy and Air Force and was created under Indian Defence Act, 1917.
- The NCC was created to make up the shortage in army and is open to school and college students on a voluntary basis.

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## CAPITAL SMALL FINANCE BANK RAISED EQUITY CAPITAL FROM OOJIF

Current context: Punjab based lender Capital Small Finance Bank has raised capital of Rs 84 crore equity capital from the Oman India Joint Investment Fund II (OIJIF) on 26th Nov 19.

#### **KEY HIGHLIGHTS**

• OIJIF, a growth capital private equity (PE) fund has bought a 9.9% stake in Punjab-based Capital Small Finance Bank.

- Bangalore-based mid-market private equity fund Amicus Capital Private Equity and Amicus Capital Partners India Fund also invested Rs 38 crore in June and Rs 5 crore, respectively as part of the capital raise round.
- ICICI Prudential Life, Small Industries Development Bank of India (SIDBI) and HDFC Life are among its investors.
- Sarvjit Singh Samra is the founder and managing director of Capital Small Finance Bank who founded the bank in 2000.
- The capital raised would help the bank deepen its penetration in Punjab and expand into the states of Haryana, Rajasthan and NCT (National Capital Territory) Delhi.
- The bank has been granted an 'in-principle' approval from the Reserve Bank of India to set up a small finance bank.
- OIJIF was set up in 2010 and is currently investing out of its second fund.
- OIJIF is co-sponsored by State Bank of India (SBI) and State General Reserve Fund of Oman (SGRF).

## INDIA RATINGS AND RESEARCH (IND-RA) GROWTH FORECAST

**Current context: Fitch group firm India Ratings and Research** lowered India's GDP growth forecast for current fiscal for the **fourth time.** 

#### ABOUT IND-RA

- Ind-Ra has revised its GDP growth forecast for FY20 to 5.6%.
- It has also forecasted that the Indian economy may have slowed for the sixth consecutive quarter in July-September to 4.7%.
- The 4.7% projection for the 2nd quarter would mark 6 consecutive quarters of slowing growth which is a first since 2012.
- Ind-Ra projected that the **Current Account Deficit would decline to 1.8% of GDP in FY20.**
- The crunch was started with the non-banking finance institutions and spreading to the automobile sector, home sales, heavy Industries etc.
- Despite of recent fiscal stimulus like reduction in corporate rates, bank recapitalization, support for the auto sector etc. no improvement is registered.
- The agency had revised its FY20 GDP growth forecast to 6.1% a month ago.

## **UP GOVERNMENT TO SET UP STATE'S 1ST VULTURE CONSERVATION**

**Current context:** The Uttar Pradesh Government has decided to set up state's first vulture conservation and breeding centre **Maharajganj district.** 

#### HIGHLIGHTS

- The decision was taken in the concern of the data presented by the Environment Minister in Parliament recently about a sharp decline in the population of vultures in the country.
- As per the data, the endangered vulture population has come down from 40 million to 19,000 in a span of over three decades.
- The vulture conservation centre will be set up on the lines of Jatayu Conservation Breeding Centre at Pinjore in Haryana (first in the country).

• The new centre would be set up in association with the **Bombay Natural History Society**, a wildlife research organization.

## CARTOSAT-3 SUCCESSFULLY LAUNCHED

Current context: ISRO has successfully launched the latest Earth observation satellite, Cartosat-3 on 27th Nov 19.

#### **KEY HIGHLIGHTS**

- The Cartosat-3 satellite was launched from the Satish Dhawan Space Centre at Sriharikota in Andhra Pradesh.
- The satellite was carried out by the PSLV C-47 rocket along with 13 customer payloads belonging to a US space technology firm.
- The 13 satellites are launched under a commercial agreement with the New Space India Limited (the commercial arm of the ISRO).
- The Cartosat-3 is the most advanced and complex **Earth observation satellite ever built by the ISRO.**
- With the successful launch of Cartosat-3, this became the **74th launch mission** for the ISRO from Sriharikota.
- Cartosat-3 is the 9th satellite of its class and is the **1st in the series of the third generation payloads.**
- It has an **operational life of 5 years** and has the capacity to generate 2000 MW power, using its solar panels.

## PROHIBITION OF ELECTRONIC CIGARETTES BILL

Current context: The Lok Sabha passed the Prohibition of Electronic Cigarettes Bill, 2019 on 27th Nov 19.

#### **KEY HIGHLIGHTS**

- The Bill seeks to prohibit the production, trade, transport, storage and advertisement of electronic cigarettes (e-cigarettes).
- As per the bill, **electronic cigarettes (e-cigarettes)** is an electronic device that creates vapour for inhalation by heating a substance containing nicotine and other chemicals.
- Some important provisions of the bill are:
  - 1. Imprisonment of up to **3 years, along with a fine of up to Rs 5 lakh** will be imposed on a person for a subsequent offence.
  - 2. No person is allowed to use any place for the storage of any stock of e-cigarettes.
  - 3. The penalty for storage of e-cigarette is imprisonment for up to 6 months or a fine of Rs 50,000 or both.
- The Health Minister Dr Harsh Vardhan said that it will be difficult to ban the e-cigarette once it have a large consumer base in the country, therefore the bill is a pre-emptive strike to ban before the product gains a large consumer base and social acceptance.

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NUGEN MOBILITY SUMMIT 2019
<b>Current context:</b> NuGen Mobility Summit 2019 was organised at the International Centre for Automotive Technology Centre (ICAT) in Gurugram on 27th Nov 19.
ABOUT NUGEN MOBILITY SUMMIT 2019
<ul> <li>Minister of Heavy Industries &amp; Public Enterprises Nitin Gadkari addressed the event and called upon the auto industry to focus on future technologies as skilled man-power in the auto sector.</li> <li>The objective of the Summit is to share global experiences, ideas, innovations and future technology for faster adoption and development of advanced automotive technologies.</li> <li>This event served as a platform for bringing together all stakeholders in the automotive industry to understand global advancements in technologies.</li> </ul>
<ul> <li>The event aims to bring together the automotive OEMs, professionals, researchers, academic experts, vehicle system suppliers, etc. and students from all over the world.</li> <li>ICAT Manesar is a division of NATRIP Implementation Society (NATIS) under the Department of Heavy Industries, Government of India.</li> </ul>
SPECIAL PROTECTION GROUP (AMENDMENT) BILL
Current context: Lok Sabha passed the Special Protection Group (Amendment) Bill, 2019 on 27th Nov 19.
KEY POINTS

- As per the provisions of the Bill:
  - 1. The Special Protection Group will provide security to Prime Minister, and members of his immediate family residing with him at his official residence.
  - 2. Security to **former prime ministers, and his immediate family members** residing with him at the residence allotted to him for a period of 5 years will also be provided.
- As per original Act, SPG cover solely meant for the security of the Prime Minister.
- The main **aim** of bringing the amendment is to provide a better security to protect the Prime Minister.
- The bill was introduced in the Lok Sabha by the **Minister of Home Affairs, Amit Shah**, on 25th November 2019.
- The Bill amends the Special Protections Group Act, 1988.

## ALL INDIA POLICE SCIENCE CONGRESS

**Current context:** The 47th **All India Police Science Congress (AIPSC)** will begin in **Lucknow, Uttar Pradesh** from 28th Nov 19.

#### INDIAN SCIENCE CONGRESS

- **Puducherry Lieutenant Governor, Kiran Bedi** will inaugurate the 2-day event.
- Union Home Minister Amit Shah will be the chief guest at the valedictory function.
- The event is organised by Uttar Pradesh Police in association with the Home Ministry and the Bureau of Police Research and Development.
- Lucknow is organising the event for the **2nd time** and the last time Lucknow was host for AIPSC was in 1997.
- The subject of discussion at the event includes:
  - 1. Reforms in Policing
  - 2. Role of social media in countering radicalization and terrorism and Inculcating right kind of attitudes in police officers
  - 3. Resources upgradation and effective use in investigation
  - 4. Safety of women and children

## **5TH NITI AAYOG-DRC DIALOGUE**

Current context: The 5th Dialogue of NITI Aayog and Development Research Centre (DRC), China was held in Wuhan, China on 28th Nov 19.

#### **KEY HIGHLIGHTS**

- Dr Rajiv Kumar, Vice-Chairman of NITI Aayog led the delegation with Ma Jiantang, Party Secretary of DRC.
- The Dialogue took place under the MoU between NITI Aayog and DRC signed during the visit of Hon'ble Prime Minister of India to China in May 2015.
- Preliminary findings of joint research in the areas of WTO reform and urbanization as per the **4th Dialogue held** in Mumbai in **2018** were presented in the fifth dialogue.
- The topics included in the discussion were:
  - 1. Sino-India trade and economic cooperation
  - 2. Globalisation and macroeconomic policies in China and India
  - 3. The global economy

- 4. Fair and reasonable trade rules etc.
- Both the countries emphasised on promoting sustainable urbanization, green transportation, and development of Smart Cities etc.
- The Sixth NITI Aayog–DRC Dialogue will be convened in India in the second half of November 2020.

## YUWAAH YOUTH SKILLING INITIATIVE

**Current context: Ministry of Women and Child Development** has announced that the United Nations Children's Fund **(UNICEF)** has launched **'YuWaah' Generation Unlimited in India.** 

#### ABOUT

- Generation Unlimited, called **YuWaah** in India, is a multi-stakeholder alliance that aims to provide **relevant skills to the youth** for productive lives and the future of work.
- The target age group of YuWaah includes adolescent girls and boys.
- Its key mission is to promote access to foundational, transferable and 21st century skills for youth inside and outside formal education systems.
- The skills provided under the YuWaah includes defining foundational skills, life skills and flexible learning and identifying and scaling impactful delivery models.
- YuWaah intends to create platforms to guide youth to market opportunities (career guidance, mentorship, internships, apprenticeships) and facilitate integration of career guidance in school education.

## EXPERT COMMITTEE CONSTITUTED TO REVIEW DRAFT NATIONAL SPORTS CODE

Current context: The Ministry of Sports has constituted a 13-member expert committee to review the Draft National Sports Code.

#### **KEY POINTS**

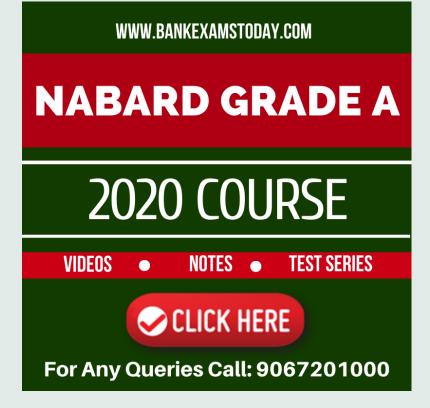
- The expert committee will be headed by former Supreme Court judge Justice Mukundakam Sharma.
- Other members in the Panel constitutes:
  - 1. A representative from the Indian Olympic Association
  - 2. Director General Sports Authority of India
  - 3. National badminton coach Pulella Gopichand
  - 4. Former sports persons Gagan Narang, Bhaichung Bhutia, Anju Bobby George
  - 5. Boxing and Kho Kho Federation president Ajay Singh and Sudhanshu Mittal respectively
  - 6. Athletics Federation president Adille Sumariwala
  - 7. Weightlifting Federation president B P Baishya
- **Objective:** To strike a balance between the autonomy of the NSFs and its accountability and transparency. Also it aims to bring the government and all the stakeholders on the same page.
- The committee will work on the comments received from the Indian Olympic Association (IOA) and other national federations related to the National Code for Good Governance in Sports, 2017.

## ABHISHEK-JYOTHI CLAIMED GOLD AT ASIAN ARCHERY C'SHIPS

Current context: Abhishek Verma and Jyothi Surekha Vennam claimed gold in compound mixed pair event at the 21st Asian Archery Championships.

#### HIGHLIGHTS

- The 21st Asian Archery Championships was held in Bangkok, Thailand.
- The Indian team defeated Chinese Taipei opponents Yi-Hsuan Chen and Chieh-Luh Chen in the finales by 158-151.
- India scored one gold, two silver and four bronze medals (a total of 7 medals) in the event.
- The trio of **Abhishek Verma, Rajat Chauhan and Mohan Bhardwaj** bagged a **silver** medal in the compound team event.
- Jyothi, Muskan Kirar and Priya Gurjar also won the silver medal in the compound women's team event.
- Due to the suspension of the national federation Archery Association of India (AAI), the Indian archers participated as neutral athletes under the World Archery flag in the tournament.



## **RBI IMPOSED RS 1.50 CRORE PENALTY ON CORPORATION BANK**

**Current context:** The Reserve Bank of India (RBI) has imposed a **monetary penalty of Rs 1.50 crore on Corporation Bank,** by an order dated 29th November 2019.

#### **KEY HIGHLIGHTS**

- The penalty has been imposed for non-compliance with certain provisions of directions issued by RBI on:
- Prudential Norms on Income Recognition, Asset Classification and Provisioning Pertaining to Advances -Divergence in NPA Accounts.

- 2. Prudential Norms for Classification, Valuation and Operation of Investment Portfolio by Banks.
- 3. Framework to Revitalise the Distressed Assets in the Economy Rectification and Restructuring.
- 4. End Use of Funds Monitoring", "Discounting/Rediscounting of Bills by Banks.
- 5. Reserve Bank of India (Frauds classification and reporting by commercial banks and select FIs) directions 2016.
- RBI has imposed the penalty in exercise of powers vested under the provisions of Section 47 A (1) (c) read with Section 46 (4) (i) and 51 (1) of the Banking Regulation Act, 1949.
- Non-compliance with the RBI directions was revealed in the **statutory inspection of the bank** with reference to its financial position as on March 31, 2017 and the **Risk Assessment Report (RAR)**.
- RBI concluded to impose the penalty after considering the bank's reply to show cause as to why penalty should not be imposed on it for non-compliance with the directions.
- Corporation Bank is a public-sector banking company.
- Headquarter: Mangalore, India
- **CEO:** P. V. Bharathi (1 Feb 2019 till present)
- Founder: Khan Bahadur Haji Abdullah Haji Kasim Saheb Bahadur
- Founded: 12 March 1906, Udupi
- Tagline: A Premier Public Sector Bank, Prosperity for all

## H R KHAN APPOINTED AS CHAIRMAN OF CRL COMMITTEE

Current context: H R Khan, former deputy governor of RBI, has been appointed as the first chairman of the steering committee of the Code for Responsible Lending (CRL) in micro-credit.

## ABOUT CRL

- Microfinance Institutions Network (MFIN) and Sa-Dhan launched the CRL in September 19, along with Finance Industry Development Council (an association of NBFCs).
- Code for Responsible Lending (CRL) is a self-regulatory step for the Micro-credit institutions like NBFCs, NBFC-MFIs, SFBs etc. to follow the standard of customer protection.
- The CRL was envisaged to be supervised and guided by a steering committee under an eminent independent chair.
- The code proposes to cap the total indebtedness of a borrower to Rs 1 lakh and bar more than 3 lenders offering loans to a single borrower.
- The other **members of the committee** include:
  - 1. Harsh Shrivastava of MFIN
  - 2. P Satish of Sa-Dhan
  - 3. Srinivas Bonam of IndusInd Bank
  - 4. Sonia Krishnankutty of L&T Finance among others

## 2ND INDIA-BHUTAN DEVELOPMENT COOPERATION TALKS

Current context: The 2nd Annual India-Bhutan Development Cooperation Talks were held in New Delhi on 29th Nov 19.

DETAILS

- Mr T.S. Tirumurti, Secretary (Economic Relations) and Mr. Kinga Singye, Foreign Secretary led the delegation from India and Bhutan respectively.
- The Annual Development Cooperation Talks is a bilateral mechanism to review the entire gamut of India's development partnership with Bhutan.
- Some important decisions taken at the meet are:
  - 1. Government of India committed assistance of Rs. 4500 Crore for implementation of development projects in Bhutan.
  - 2. India committed Rs. 400 Crore for transitional Trade Support Facility during Bhutan's 12th Five Year Plan (2018 2023).
  - 3. Both sides reviewed the progress of the ongoing **Project Tied Assistance (PTA) projects** and the Small Development Projects (**SDPs**)/High Impact Community Development Projects (**HICPDs**).
- The next Development Cooperation Talks has been decided to be held in **2020 in Thimphu, Bhutan.**

## **GDP FELL TO 4.5% IN 2ND QUARTER**

Current context: The National Statistics Office (NSO) released the Gross Domestic Product (GDP) for the second Quarter of FY20 on 29th Nov 19.

#### HIGHLIGHTS

- The GDP grew 4.5% in the 2nd quarter of FY20, which is the slowest expansion in 26 quarters.
- The economy grew at **4.3% in Gross value added terms,** which was 4.9% in the previous quarter.
- Such lowest growth rate was earlier seen in the **4th quarter of FY13**, which was **4.3**% and growth rate for the 2nd quarter of FY20 is the lowest since then.
- Nominal Growth rate stood at 6.1% in Q2 as compared to 8% in Q1 FY20.
- Growth rate of Private Final Consumption Expenditure (PFCE) at Constant Prices stood at 5.1% in Q2 FY20 as compared to 9.8% in Q2 FY19.
- Gross Fixed Capital Formation (GFCF) at constant Prices grew at 1% in Q2 FY20 as compared to 11.8% of Q2 of FY19.
- Growth rates of Government Final Consumption Expenditure at Constant Prices stood at 15.6% in Q2 FY20.
- The fiscal deficit for the period April-October was recorded at 102.4% crossing the full year target and stood at Rs 7.2 lakh crore.

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