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# GENERAL AWARENESS CAPSULE FOR IBPS PO & CLERK MAINS 2022

## Most Important Current Affairs (Dec 2021- Jan 22)

### Ramnath Goenka Excellence in Journalism awards announced

⇒ Indian Express Group announced the **Ramnath Goenka Excellence in Journalism Awards (RNG Awards)** for journalists across the country, for their work done in 2019.

#### List of winners:

- **Hindi (Print):** Anand Choudhary, Dainik Bhaskar
- **Hindi (Broadcast):** Sushil Kumar Mohapatra, NDTV India
- **Regional Languages (Print):** Aniket Vasant Sathe, Loksatta
- **Regional Languages (Broadcast):** Sunil Baby, Media One TV
- **Environment, Science And Technology Reporting (Print):** Team Pari (People's Archive Of Rural India)
- **Environment, Science And Technology Reporting (Broadcast):** Team Scroll
- **Business And Economic Journalism (Print):** Sumant Banerji, Business Today
- **Business And Economic Journalism (Broadcast):** Ayushi Jindal, India Today TV
- **Reporting On Politics And Government (Digital):** Dheeraj Mishra, The Wire
- **Reporting On Politics And Government (Broadcast):** Seemi Pasha, Thewire.in
- **Prakash Kardaley Memorial Award for Civic Journalism:** Chaitanya Marpakwar, Mumbai Mirror
- **Photojournalism:** Zishaan A Latif, The Caravan
- **Books (Non-Fiction):** Arun Mohan Sukumar

### 3rd National Water Awards for 2020

⇒ Union Minister of Jal Shakti, **Gajendra Singh Shekhawat** declared the winners of the third **National Water Awards for the year 2020**. Overall 57 awards have been announced in 11 categories.

⇒ **Uttar Pradesh** adjudged as the Best State in water conservation efforts in the National Water Awards 2020. It is followed by **Rajasthan and Tamil Nadu**.

⇒ **Muzaffarnagar** in Uttar Pradesh received the best district award in the northern zone.



3rd National Water Awards 2020 list is given below:

Category	Winners
"Best State"	Uttar Pradesh
"Best District" – North Zone	Muzaffarnagar, Uttar Pradesh
"Best District" – South Zone	Thiruvananthapuram, Kerala
"Best District" – East Zone	East Champaran, Bihar and Godda, Jharkhand
"Best District" – West Zone	Indore, Madhya Pradesh
"Best District" – North-East Zone	Goalpara, Assam
"Best Village Panchayat" – North Zone	Dhaspad, Almora, Uttarakhand
"Best Village Panchayat" – South Zone	Yelerampura Panchayat, Tumakuru District, Karnataka
"Best Village Panchayat" – East Zone	Telari Panchayat, Gaya District, Bihar
"Best Village Panchayat" – West Zone	Takhatgad, Sabarkantha, Gujarat
"Best Village Panchayat" – North-East Zone	Sialsir, Sirchip, Mizoram
"Best Media (Print & Electronic)"	Mission Paani (Network 18)
"Best School"	Govt. Girls Hr. Secondary School, Kaveripattinam, Tamil Nadu

### Election Commission hikes expenditure limit for candidates in polls

⇒ **Election Commission of India** increased the existing election expenditure limit for candidates in **Parliamentary and Assembly constituencies**, due to the rise in inflation. The new limits will be applicable in **all upcoming elections in the country**.

- ⇒ **Parliamentary constituencies poll expenditure ceiling:**
- Ceiling on parliamentary poll expenditure raised from **70 lakh to 95 lakh** rupees in bigger states and **54 lakh to 75 lakhs** in smaller states.
  - Bigger states include Maharashtra, Madhya Pradesh, Uttar Pradesh, West Bengal and Karnataka.
  - Smaller states include Goa, Sikkim, Arunachal Pradesh and UTs.
  - Ceiling on poll expenditure in UT of Jammu and Kashmir has been raised to **95 lakhs**.

- ⇒ **Assembly constituencies poll expenditure limits:**
  - For Assembly constituencies, expenditure limits enhanced from **28 lakh rupees to 40 lakh rupees** in bigger states and from **20 lakhs to 28 lakhs** in smaller states.

**PETA: Alia Bhatt India's 2021 Person of the Year**

- ⇒ **People for the Ethical Treatment of Animals (PETA) India** named Bollywood star **Alia Bhatt** its **2021 Person of the Year**. She is an animal lover and often shares pictures with her pets.

- ⇒ **Top ranking states in sectors as well as composite ranks:**

Sectors	Group A	Group B	NE & Hill States	UTs
Agriculture and Allied Sectors	Andhra Pradesh	Madhya Pradesh	Mizoram	D & N Haveli
Commerce & Industries	Telangana	Uttar Pradesh	J&K	Daman & Diu
Human Resource and Development	Punjab	Odisha	Himachal Pradesh	Chandigarh
Public Health	Kerala	West Bengal	Mizoram	A & N Island
Public Infrastructure and Utilities	Goa	Bihar	Himachal Pradesh	A & N Island
Economic Governance	Gujarat	Odisha	Tripura	Delhi
Social Welfare & Development	Telangana	Chhattisgarh	Sikkim	D & N Havelli
Judicial & Public Security	Tamil Nadu	Rajasthan	Nagaland	Chandigarh
Environment	Kerala	Rajasthan	Manipur	Daman & Diu
Citizen-Centric Governance	Haryana	Rajasthan	Uttarakhand	Delhi
Composite	Gujarat	Madhya Pradesh	Himachal Pradesh	Delhi

**Good Governance Index 2021: Gujarat topped the ranking**

- ⇒ **Good Governance Index 2021** launched by Union Minister **Amit Shah** on the occasion of the Good Governance Day on 25 December 2021.
- ⇒ It is prepared by the Department of Administration Reforms and Public Grievances (DARPG). The framework covered 10 sectors and 58 indicators. The aim is to create a tool that can be used uniformly across the states for assessing the impact of various interventions that are taken up by Central and State Governments.

**CEBR: India to become 3rd largest economy in 2031**

- ⇒ The **Centre for Economics and Business Research (CEBR)** from the United Kingdom predicted that the **Indian economy** will become the **world's third-largest by the year 2031**. In the year 2022, India is set to regain its sixth position in World Economic League Table (WELT) from France, as per CEBR.
- ⇒ **The annual league table also predicted that China** will overtake the US to be the largest economy in 2030 (two years later than the forecast in 2021). The **world economy is set to surpass \$100 trillion** for the first time in 2022.

World Economic League Table 2022 shows the economic forecasts for 191 countries to 2036:

Ranking out of 191 countries	2021	2022	2026	2031	2036
India	7	6	5	3	3
United States	1	1	1	2	2
China	2	2	2	1	1

**NITI Aayog released 4th State Health Index**

- ⇒ **NITI Aayog** released the **fourth edition** of the **State Health Index for 2019–20** that provides incremental performance in health outcomes and status.
- ⇒ It is developed by: NITI Aayog, World Bank, and Ministry of Health and Family Welfare (MoHFW).
- ⇒ The report, titled **"Healthy States, Progressive India"**, ranks states and Union Territories on their year-on-year incremental performance in health outcomes as well as their overall status.
- ⇒ **To ensure comparison among similar entities, the ranking is categorised as 'Larger States', 'Smaller States' and 'Union Territories':**
  - Among the **'Larger States'**, in terms of annual incremental performance, **Uttar Pradesh, Assam and Telangana** are the top three ranking states.
  - Among **'Smaller States'**, **Mizoram and Meghalaya** registered the maximum annual incremental progress.
  - Among **UTs**, **Delhi**, followed by **Jammu and Kashmir**, showed the best incremental performance.

- On overall ranking based on the composite index score in 2019–20, the top-ranking states were **Kerala and Tamil Nadu** among the 'Larger States', **Mizoram and Tripura** among the 'Smaller States', and **Dadra and Nagar Haveli and Daman and Diu and Chandigarh** among the UTs.

### Emma Raducanu wins BBC Sports Personality of the Year 2021

- ⇒ Tennis star **Emma Raducanu** is the BBC's Sports Personality of the Year for 2021.
- ⇒ **Other award winners at Sports Personality 2021:**

Categories	Winners
Helen Rollason Award	Jen Beattie
Coach of the Year	Gareth Southgate
Team of the Year	England men's football team
World Sport Star	Rachael Blackmore
Lifetime Achievement	Simone Biles
Unsung Hero	Sam Barlow
Young Sports Personality of the Year	Sky Brown

### O.P. Jindal Global University won "Digital Innovation of the Year" award

- ⇒ **O. P. Jindal Global University (JGU)** won 'Digital Innovation of the Year Award' in the prestigious **Times Higher Education (THE) Asia Awards 2021** for creating a free, cloud-based application to help schools and universities manage data.
- ⇒ It was awarded under the 'Technological or Digital Innovation of the Year' category for its transformative work in the last 2 years.

### BWF World Championships 2021

- ⇒ **2021 Badminton World Federation (BWF) World Championship** (officially known as the Total Energies BWF World Championships 2021) held in Huelva, Spain.
- ⇒ **Loh Kean Yew** of Singapore won the Men's Singles title and **Akane Yamaguchi** of Japan won the Women's Singles title of BWF World Championship 2021.
- ⇒ **Winners of BWF World Championship 2021:**

Category	Winner
Men's Singles	Loh Kean Yew (Singapore)
Women's Singles	Akane Yamaguchi (Japan)
Men's Doubles	Takuro Hoki & Yugo Kobayashi (Japan)
Women's Doubles	Chen Qingchen & Jia Yifan (China)
Mixed Doubles	Dechapol Puavaranukroh & Sapsiree Taerattanachai (Thailand)

### India's Harnaaz Sandhu crowned 70th Miss Universe 2021

- ⇒ Actor-model **Harnaaz Sandhu** made history as she was crowned **Miss Universe 2021** beating contestants from 80 countries, 21 years after India last brought home the title. While Paraguay's **Nadia Ferreira**, 22, finished second, South Africa's **Lalela Mswane**, 24, came third.

### Sunil Gavaskar honoured with SJFI Medal 2021

- ⇒ The **Sports Journalists' Federation of India (SJFI)** decided to honour former Indian Cricketer and cricket commentator **Sunil Manohar Gavaskar** with its prestigious '**SJFI Medal 2021**' at SJFI Annual General Meeting (AGM) in Guwahati, Assam. SJFI Medal is the highest honour of SJFI.

- ⇒ **Other SJFI Awards:**

Award	Winner
SJFI Sportsman of the year 2021	Neeraj Chopra (Javelin)
SJFI Sportswoman of the year 2021	Mirabai Chanu (Weightlifting)
SJFI Team of the Year 2021	Indian Men's Hockey team
SJFI Parathletes of the year 2021(Men)	Pramod Bhagat (Badminton) and Sumit Antil (Javelin)
SJFI Parathletes of the year 2021(Women)	Avani Lekhara (rifle shooter)
SJFI Special Recognition Award	Olympic Gold Quest (OGQ)

### David Warner & Hayley Matthews Bags ICC Player Of The Month For November

- ⇒ Australia opener **David Warner** and West Indies all-rounder **Hayley Matthews** have been voted the **ICC Players of the Month for November**.

### Google trends: See what was trending in 2021

- ⇒ **Google** has published its annual overview of key search trends. **Google's 2021 Search Trends** mini-site includes data on all the key topics of interest, including overall searches and news events.

Ranking	Overall
1	Australia vs India
2	India vs England
3	Indian Premier League
4	NBA
5	Euro 2021

What was trending in 2021 in India?

Ranking	Overall
1	Indian Premier League
2	CoWIN
3	ICC T20 World Cup
4	Euro Cup
5	Tokyo Olympics

### YouGov: PM Modi world's 8th most admired man in 2021

- ⇒ Prime Minister **Narendra Modi** ranked **8th** on the list of the world's top 20 most admired men, in a survey carried out by data analytics company **YouGov**.
- ⇒ Apart from PM Modi, the other Indian men who, according to the survey, were the most admired in 2021 include **Sachin Tendulkar, Shah Rukh Khan, Amitabh Bachchan and Virat Kohli**.
- ⇒ It also includes the most admired Indian women of 2021 has **Priyanka Chopra, Aishwarya Rai Bachchan and Sudha Murty**.

List of the world's Most Admired Men:

Rank	Personality
1	Barack Obama
2	Bill Gates
3	Xi Jinping
8	<b>Narendra Modi</b>
12	<b>Sachin Tendulkar</b>
14	<b>Shah Rukh Khan</b>
15	<b>Amitabh Bachchan</b>
18	<b>Virat Kohli</b>

List of the world's Most admired women:

Rank	Personality
1	Michelle Obama
2	Angelina Jolie
3	Queen Elizabeth II
10	<b>Priyanka Chopra</b>
13	<b>Aishwarya Rai Bachchan</b>
14	<b>Sudha Murty</b>

## Most Important Current Affairs (Dec 2021)

### RBI Monetary Policy: Repo rate unchanged for the 9th consecutive time

- ⇒ **Reserve Bank of India's (RBI) Monetary Policy Committee (MPC)** headed by RBI Governor **Shaktikanta Das** kept the repo rate unchanged at **4%** for the **ninth consecutive time** while maintaining an 'accommodative stance' as long as necessary.
- ⇒ **Marginal Standing Facility (MSF) rate and bank rates remain unchanged:**
  - Policy Repo Rate: 4.00%
  - Reverse Repo Rate: 3.35%
  - Marginal Standing Facility Rate: 4.25%
  - Bank Rate: 4.25%
  - CRR: 4%
  - SLR: 18.00%

### RBI Monetary Policy Highlights & Key Decisions:

- ⇒ Projection for real GDP growth is retained at 9.5% in 2021-22, consisting of 6.6% in Q3, & 6% in Q4.
- ⇒ Real GDP growth is projected at 17.2% for Q1 of 2022-23 and at 7.8% for Q2 of 2022-23.
- ⇒ Inflation projection was retained for FY22 at 5.3%, 5.1% for Q3, 5.7% for Q4, and 5% for Q1 FY23.

### World Inequality Report 2022 announced

- ⇒ France-based World Inequality Lab published its report titled "**World Inequality Report 2022**". It was authored by **Lucas Chancel**, who is the co-director of World Inequality Lab. It was coordinated by famed French economist **Thomas Piketty**.
- ⇒ In 2021 the **top 10% and top 1% of the Indian population hold 57% and 22% of total national income respectively**, whereas the share of the bottom 50% has gone down to 13%.

### Key Findings analysis on inequalities in India:

- ⇒ The report notes that the top 1% of India's population owns more than one-fifth of the total national income in 2021.
- ⇒ The bottom half of the population earns just 13.1 per cent.
- ⇒ It highlights that economic reforms and liberalization that India has adopted, have mostly benefited the top 1 per cent.
- ⇒ The report identifies India as a poor and unequal country, with an affluent elite.
- ⇒ 1 per cent richest people in India hold 22% of the total national income in 2021, while the top 10% owns 57 per cent of the income.
- ⇒ The average national income of the Indian adult population is Rs 204,200 in 2021, on the basis of purchasing power parity.
- ⇒ The ratio in the richest nation that is the **US, is 1 to 17**.
- ⇒ The Middle East and North Africa (MENA) are the most unequal regions in the world, whereas Europe has the lowest inequality levels.

### Indian Shuttler PV Sindhu won Silver at BWF World Tour Finals 2021

⇒ Indian Shuttler and 2-time Olympic medalist **Pusarla V Sindhu**, world's number 7, won the silver at the **2021 Badminton World Federation(BWF) World Tour Finals**, officially known as the HSBC BWF World Tour Finals 2021.

#### HSBC BWF World Tour Finals 2021 Winners:

Category	Winner	Runner-up
<b>Women's Singles title</b>	An Se Young (South Korea)	PV Sindhu (India)
<b>Men's Single title</b>	Viktor Axelsen (Denmark)	Kunlavut Vitidsarn (Thailand)
<b>Men's double Title</b>	Takuro Hoki and Yugo Kobayashi (Japan)	Marcus Fernaldi Gideon and Kevin Sanjaya Sukamuljo. (Indonesia)
<b>Women's Double Title</b>	Kim So-yeong and Kong Hee-yong (South Korea)	Nami Matsuyama and Chiharu Shida. (Japan)

### Argentina beat six-time champions Germany to lift Junior hockey world cup

⇒ **Argentina** showcased its organised game with great composure to beat six-time champion **German** side and win the title after 16 years in the men's Hockey Junior World Cup at the Kalinga Stadium.

⇒ Argentina has become the only third team after **Germany (six wins)** and **India (2001, 2016)** to win multiple Junior Hockey WC titles. Defending champions **India finished fourth in the junior hockey world cup 2021.**

⇒ The FIH Men's Hockey Junior World Cup 2021 was hosted by **Bhubaneswar, Odisha**. The top 16 teams had participated in the tournament .

#### Important Awards:

- Best Player of the Tournament: **Timothée Clément** (FRANCE)
- Best Goalkeeper of the Tournament: **Anton Brinckman** (GERMANY)
- Hockey India Maximum Team Goals: **NETHERLANDS** (45 goals)

### Fortune India's Most Powerful Women in India 2021 announced

⇒ Fortune India released the list of most powerful women in India 2021 in which **Nirmala Sitharaman** ranked **1st**.

⇒ **Fortune India's List of Top 3 Most Powerful Women in India:**

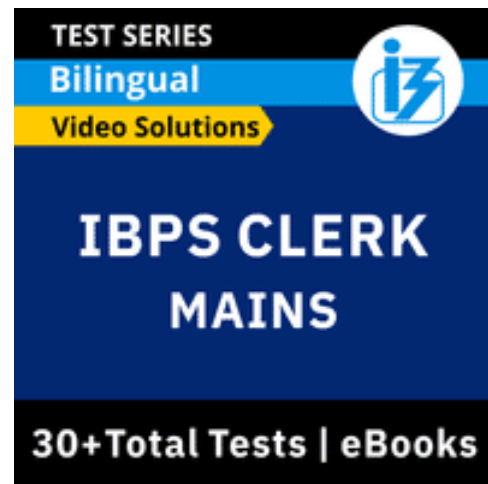
Rank	Name	Position
1	Nirmala Sitharaman	Union Ministry, Ministry of Finance
2	Nita Ambani	Reliance Foundation Chairperson and Goodwill Ambassador
3	Soumya Swaminathan	Chief Scientist, World Health Organization (WHO)

### World Athletics Awards 2021: Full list of winners:

⇒ Legendary Indian long jumper **Anju Bobby George** won the **Woman of the Year Award** by **World Athletics** at **World Athletics Awards 2021** for grooming talent in the country and advocating gender equality.

⇒ **She is the first Indian to be honoured by the sport's world body** during its annual awards function.

Category	Winners
<b>World Athletes of the Year</b>	<b>Elaine Thompson-Herah</b> (Jamaica) and <b>Karsten Warholm</b> (Norway)
<b>Female Rising Star</b>	<b>Athing Mu</b> (United States)
<b>Male Rising Star</b>	<b>Erriyon Knighton</b> (United States)
<b>Coaching Achievement Award</b>	<b>Bobby Kersee</b> (United States)
<b>Woman of the Year Award</b>	<b>Anju Bobby George</b>



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## Most Important Current Affairs November 2021

### National Sports Awards 2021 announced

⇒ National Sports Awards for the year 2021 announced by the Ministry of Youth Affairs & Sports.

**Major Dhyan Chand Khel Ratna Award 2021:**

Name of the Sportsperson	Discipline
Neeraj Chopra	Athletics
Ravi Kumar	Wrestling
Lovlina Borgohain	Boxing
Sreejesh P.R	Hockey
Avani Lekhara	Para Shooting
Sumit Antil	Para Athletics
Pramod Bhagat	Para-Badminton
Krishna Nagar	Para-Badminton
Manish Narwal	Para Shooting
Mithali Raj	Cricket
Sunil Chhetri	Football
Manpreet Singh	Hockey

**Arjuna Awards for outstanding performance in Sports & Games 2021:**

Name of the Sportsperson	Discipline
Arpinder Singh	Athletics
SimranjitKaur	Boxing
Shikhar Dhawan	Cricket
Bhavani Devi Chadalavada Anandha Sundhararaman	Fencing
Monika	Hockey
VandanaKatariya	Hockey
SandeepNarwal	Kabaddi
HimaniUttamParab	Mallakhamb
Abhishek Verma	Shooting
Ankita Raina	Tennis
Deepak Punia	Wrestling
Dilpreet Singh	Hockey
Harman Preet Singh	Hockey
Rupinder Pal Singh	Hockey
Surender Kumar	Hockey
AmitRohidas	Hockey
BirendraLakra	Hockey
Sumit	Hockey
Nilakanta Sharma	Hockey
Hardik Singh	Hockey
Vivek Sagar Prasad	Hockey
Gurjant Singh	Hockey
Mandeep Singh	Hockey
Shamsher Singh	Hockey
Lalit Kumar Upadhyay	Hockey

Name of the Sportsperson	Discipline
Varun Kumar	Hockey
Simranjeet Singh	Hockey
YogeshKathuniya	Para Athletics
Nishad Kumar	Para Athletics
Praveen Kumar	Para Athletics
SuhashYathiraj	Para-Badminton
SinghrajAdhana	Para Shooting
Bhavina Patel	Para Table Tennis
Harvinder Singh	Para Archery
Sharad Kumar	Para Athletics

**Dronacharya Award for outstanding coaches in Sports & Games 2021 (Life-Time Category):**

Name of the Coach	Discipline
T. P. Ouseph	Athletics
SarkarTalwar	Cricket
Sarpal Singh	Hockey
Ashan Kumar	Kabaddi
Tapan Kumar Panigrahi	Swimming

**Dronacharya Award for outstanding coaches in Sports & Games 2021 (Regular Category):**

Name of the Coach	Discipline
Radhakrishnan Nair P	Athletics
SandhyaGurung	Boxing
PritamSiwach	Hockey
Jai PrakashNautiyal	Para Shooting
Subramanian Raman	Table Tennis

**Dhyan Chand Award for Lifetime Achievement in Sports & Games 2021:**

Name	Discipline
Lekha K.C.	Boxing
AbhijeetKunte	Chess
Davinder Singh Garcha	Hockey
Vikas Kumar	Kabaddi
Sajjan Singh	Wrestling

**Rashtriya Khel Protsahan Puruskar 2021:**

Category	Entity recommended for Rashtriya Khel Protsahan Puraskar, 2021
Identification & Nurturing of Budding & Young Talent	ManavRachna Educational Institution
Encouragement to sports through Corporate Social Responsibility	Indian Oil Corporation Limited

**Maulana Abul Kalam Azad (MAKA) Trophy 2021:** Panjab University: Chandigarh.

### Public Affairs Index 2021: Kerala topped in governance performance

- ⇒ As per the **6th edition** of the **Public Affairs Index (PAI 2021)** report by the **Public Affairs Centre (PAC)**, a Bengaluru- based non-profit think tank, the top three taken by **Kerala, Tamil Nadu & Telangana** among 18 large states.
- ⇒ PAI 2021 highlights the **state government's quality governance & especially the state's government involvement over the curb of Covid-19.**

#### Toppers among large states

- Kerala (1.618)

#### Toppers among small states

- Sikkim (1.617)

#### Toppers among Union Territories

- Puducherry (1.182)

**About the PAI 2021:** It ranks the states & Union Territories based on three pillars of equity, growth & sustainability along with 5 themes, 14 Sustainable Development Goals (SDGs) & 43 indicators.

### Harbhajan Singh & Javagal Srinath awarded MCC life membership

- ⇒ **The Marylebone Cricket Club** released the list of 18 Cricketers who were selected for the **MCC awards Honorary Life Membership of the Club.** It witnessed the names of 2 former Indian cricketers – **Harbhajan Singh & Javagal Srinath.**
- ⇒ This year's list saw the names of 18 players, 16 Male & 2 Female players (**Sarah Taylor & Sara McGlashan**).

### MCC awards Honorary Life Membership Complete List:

England	Alastair Cook, Ian Bell, Marcus Trescothick, Sarah Taylor
South Africa	Hashim Amla, Herschelle Gibbs, Jacques Kallis & Morne Morkel
West Indies	Ian Bishop, Shivnarine Chanderpaul & Ramnaresh Sarwan
Australia	Alex Blackwell & Damien Martyn
India	Harbhajan Singh & Javagal Srinath
Sri Lanka	Rangana Herath
New Zealand	Sara McGlashan
Zimbabwe	Grant Flower

### PM Modi Unveils Shri Adi Shankaracharya Samadhi & Statue in Kedarnath

- ⇒ PM Modi visited **Kedarnath in Uttarakhand** to inaugurate key infrastructure projects related to the redevelopment of Kedarnath.
- ⇒ He inaugurated the reconstructed **Shri Adi Shankaracharya Samadhi (final resting place)** at the premises of the Kedarnath Temple in Rudraprayag district of Uttarakhand & unveiled the **statue of Shri Adi Shankaracharya at the Samadhi.**
- ⇒ The **12-foot long statue weighing around 35 tonnes (35,000kg)** constructed by **Mysore-based sculptor Arjun Yogiraj.**

### ICC Players of the Month for October revealed

- ⇒ Pakistan's **Asif Ali** & Ireland's **Laura Delany** voted the **ICC Players of the Month for October.**

### India bags 5 medals at inaugural ISSF President's Cup

- ⇒ **India** finished the inaugural **ISSF President's Cup with five medals**, including two Gold, two Silver & one Bronze. It was held at the **Wroclaw in Poland.** India's **Manu Bhaker** bagged two gold medals.

#### Medal Winners include:

##### Gold

- 25m Rapid Fire pistol Mixed Team competition: Manu Bhaker
- 10m air pistol mixed team competition: Manu Bhaker

##### Silver

- Women's 25m pistol silver individual competition: Rahi Sarnobat
- Men's 10m Air Pistol individual competition: Saurabh Chaudhary


##### Bronze

- Men's 10m Air Pistol individual competition: Abhishek Verma

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### National Education Day: 11 November

⇒ In India, the **National Education Day** is celebrated on **11 November** every year to commemorate the birth anniversary of **Maulana Abul Kalam Azad**, the first education minister of independent India.

### Centre To Roll Back 3 Farm Laws

⇒ PM **Modi** announced that his government will repeal the **three contentious agricultural laws & requested protesting farmers** to go back to their fields & homes.  
 ⇒ Since the three farm bills have already been passed into law, the government will have to formally bring three new bills to repeal them & get them passed in both Houses.

#### The three contentious bills are:

- The Farmer's Produce Trade & Commerce (Promotion & Facilitation) Bill, 2020,
- The Farmers (Empowerment & Protection) Agreement of Price Assurance & Farm Services Bill, 2020 and
- The Farmers' Produce Trade & Commerce (Promotion & Facilitation) Bill.

### Australia wins their maiden T20 World Cup title

⇒ **Australia** won their maiden **T20 World Cup** title as they defeated **New Zealand** in the final by 8 wickets.  
 ⇒ **Mitchell Marsh** was named as the player of the match.  
 ⇒ ICC Men's T20 World Cup 2021 **shifted to UAE & Oman** due to the **COVID-19** situation in India.

### ICC announces host nations of next 10 men's tournaments

⇒ ICC announced the **14 host countries** of the **ICC men's white-ball** events from **2024-2031**.  
 ⇒ India is set to host the **2029 Champions Trophy** & co-host the **2026 ICC Men's Twenty20 World Cup** with Sri Lanka & the **2031 ICC Men's 50-over World Cup** with Bangladesh.

#### Hosts of ICC Events

Event	Hosts
2024 ICC Men's T20 World Cup	USA & West Indies
2025 ICC Men's Champions Trophy	Pakistan
2026 ICC Men's T20 World Cup	India & Sri Lanka
2027 ICC Men's 50 over World Cup	South Africa, Zimbabwe & Namibia
2028 ICC Men's T20 World Cup	Australia & New Zealand
2029 ICC Men's Champions Trophy	India
2030 ICC Men's T20 World Cup	England, Ireland & Scotland
2031 ICC Men's 50 over World Cup	India & Bangladesh

### President Ramnath Kovind Presents Swachh Survekshan Awards 2021

⇒ President **Kovind** presented the **Swachh Survekshan Awards 2021** at the Swachh Amrit Mahotsav organised by the Ministry of Housing & Urban Affairs in New Delhi.  
 ⇒ 2021 is the **6th** edition of Swachh Survekshan awards in which as many as 4,320 cities were surveyed.  
 ⇒ **Indore** adjudged as the cleanest city of India for the fifth consecutive year.

#### Complete List of Award-Winning Cities:

- Cleanest City: **Indore**
- Cleanest Ganga town: **Varanasi**
- Cleanest State (with more than 100 urban local bodies): **Chhattisgarh**
- Cleanest State (with less than 100 urban local bodies): **Jharkhand**
- Cleanest City (with less than one lakh population): **Vita city of Maharashtra**
- Cleanest small city (1-3 lakh population): **New Delhi Municipal Council**
- Cleanest medium city (3-10 lakh population): **Noida**
- Cleanest big city' (10-40 lakh population): **Navi Mumbai**
- Cleanest cantonment board: **Ahmedabad cantonment**
- Cleanest District: **Surat**
- Fastest Mover small city: **Hoshangawad, Madhya Pradesh**
- Best Small City in Citizens' Feedback: **Triputi, Maharashtra**
- Top city in Safaimitra Suraksha Challenge: **Navi Mumbai**

### Jason Mott won 2021 National Book Award for fiction

⇒ **72nd** edition of the **National Book Award** organized as a virtual event by the National Book Foundation.  
 ⇒ **Jason Mott** won the **2021 National Book Award** for fiction for his novel "**Hell of a Book**".

#### Winners of 2021 National Book Awards:

Category	Book	Author
Fiction	<b>Hell of a Book</b>	<b>Jason Mott</b>
Non-Fiction	<b>All That She Carried: The Journey of Ashley's Sack, a Black Family Keepsake</b>	<b>Tiya Miles</b>
Young People's Literature	<b>Last Night at the Telegraph Club</b>	<b>Malinda Lo</b>
Poetry	<b>Floater</b>	<b>Martín Espada</b>

### President Kovind presents Vir Chakra, Kirti Chakra & Shaurya Chakra

- ⇒ President **Kovind** presented **Gallantry Awards & Distinguished Service Decorations** in Defence Investiture Ceremony at **Rashtrapati Bhavan**. The order of precedence of these awards is Vir Chakra, Kirti Chakra & Shaurya Chakra.
- ⇒ **Vir Chakra**: Group Captain **Abhinandan Varthaman** was accorded for his role in pushing back Pakistan's fighter jets in February 2019.
- ⇒ **Kirti Chakra**: (Posthumously) to **Sapper Prakash Jadhav** for neutralising terrorists in an operation in Jammu & Kashmir. His wife & mother received the award.
- ⇒ **Shaurya Chakra**
  - **Major Vibhuti Shankar Dhoundiyal** (posthumously) for his role in an operation where five terrorists were eliminated & 200 kg explosive material was recovered.
  - **Naib Subedar Sombir** posthumously for killing an A++ category terrorist during an operation in J&K.
  - To **Major Maheshkumar Bhure** (led an operation in which six top terrorist commanders were killed).

### International Emmy Awards 2021 announced

- ⇒ **2021 International Emmy Awards** was the **49th edition** of the annual ceremony held in New York City.
- ⇒ From India, **Nawazuddin Siddiqui** was nominated for Best Actor for his performance in Serious Men, **Sushmita Sen**-led Aarya was nominated for Best Drama & comedian **Vir Das** was nominated for Best Comedy.

#### List of Winners of 2021 International Emmy Awards:

1. Best Actor: David Tennant for Des (UK)
2. Best Actress: Hayley Squires for Adult Material (UK)
3. Best Drama Series: Tehran (Israel)
4. Best Comedy Series: Call My Agent Season 4 (France)
5. Best Documentary: Hope Frozen: A Quest To Live Twice (Thailand)

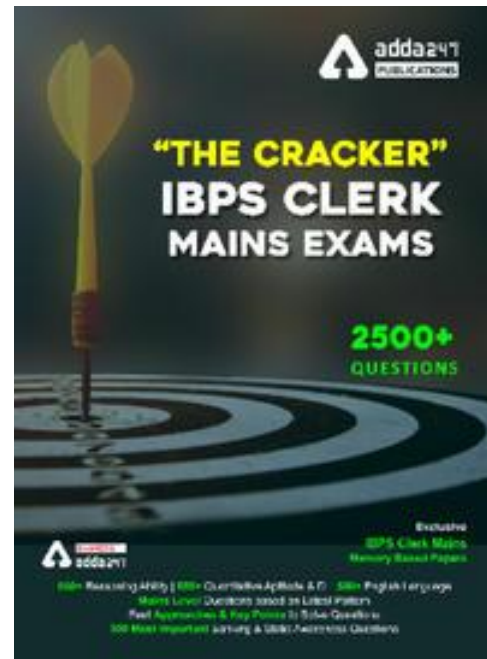
### 52nd International film festival of India concluded in Goa

- ⇒ **52nd edition** of the **International film festival of India** concluded in Goa.
- ⇒ **List of award winners in IFFI Goa**:
  - Most friendly State for film shooting: **Uttar Pradesh**
  - Silver Peacock for Best Actor (Male): **Jitendra Bhikulal Joshi** (Godavari)

- Best actor (female): **Angela Molina** (Paraguay) for Charlotte
- Best director: **Vaclav Kadrnka** (Czech Republic) for 'Saving One Who Was Dead'
- Golden Peacock Award for Best Film: Japanese film **Ring Wandering (Masakazu Kanyeko)**
- Indian Film Personality of the Year Award: **Prasoon Joshi**
- Jury Special Mention for Debut Feature Film: **The Wealth of the World**

### 6th BRICS Film Festival Awards 2021 announced

- ⇒ The **6th edition** of the **BRICS Film Festival awards** announced at the **52nd International Film Festival of India in Goa**.
- ⇒ For the first time, BRICS Film Festival was held alongside IFFI.
- ⇒ South African Film '**Barakat**' by Director Amy Jephta & Russian Film '**The Sun above Me Never Sets**' by Director Lyubov Borisova shared the **Best Film Award** in the Sixth edition BRICS Film Festival.
- ⇒ Brazilian filmmaker **Lúcia Murat** was awarded Best Director for her documentary '**Ana**'.
- ⇒ Indian actor **Dhanush** won Best Actor (Male) for his role in '**Asuran**'.
- ⇒ Brazilian actor **Lara Boldorini** was honoured with **Best Actor (Female)** for her role in 'On Wheels'.



## The Most Important Current Affairs October 2021

### Nobel Prize Winners 2021: Here's The Complete List Of Awardees

⇒ Nobel Prize is given to people who "have conferred the greatest benefit to humankind" by a foundation established by Swedish inventor Alfred Nobel

#### Nobel Prize winners 2021

##### Nobel Peace Prize 2021

⇒ Maria Ressa & Dmitry Muratov "for their efforts to safeguard freedom of expression, which is a precondition for democracy & lasting peace".

##### Nobel Prize in Literature 2021

⇒ **Abdulrazak Gurnah** "for his uncompromising & compassionate penetration of the effects of colonialism & the fate of the refugee in the gulf between cultures & continents."

##### Nobel Prize in Physics 2021

⇒ **Syukuro Manabe, Klaus Hasselmann, Giorgio Parisi** "for groundbreaking contributions to our understanding of complex systems."

##### Nobel Prize in Chemistry 2021

⇒ **Benjamin List & David MacMillan** "for the development of asymmetric organocatalysis."

##### Nobel Prize in Physiology or Medicine 2021

⇒ **David Julius & Ardem Patapoutian** "for their discoveries of receptors for temperature & touch."

##### Sveriges Riksbank Prize in Economic Sciences

⇒ **David Card** "for his empirical contributions to labour economics."

⇒ **Joshua D. Angrist & Guido W. Imbens** "for their methodological contributions to the analysis of causal relationships."

### Mukesh Ambani tops Hurun India Rich List 2021

⇒ Reliance Industries Chairman, **Mukesh Ambani** topped **IIFL Wealth Hurun India Rich List** for the **10th consecutive year**. In 2021, his total net worth was recorded at Rs 7,18,000 crore.

⇒ The Hurun India Rich list 2021 named the richest individuals in the country with a wealth of Rs 1,000 crore or more.

⇒ As per the report, India has **237 billionaires**, up 58 compared to last year.

### Gandhi Jayanti 2021: Remembering the Gandhi

⇒ Every year **2nd October** is celebrated as a **Gandhi Jayanti** to remember the birth anniversary of the father of our nation **Mahatma Gandhi**. The year 2021 marks the **152nd birth anniversary** of the global peace icon who was born on **2 October 1869**, in Porbandar in Gujarat. This day is referred to as Gandhi Jayanti in India.

⇒ On 15 June 2007, the **United Nations General Assembly** voted to establish **2 October** as the **International Day of Non-Violence**.

### Indian hockey players sweep FIH Stars Awards

⇒ **Indian hockey players** swept the 2020-21 edition of the **FIH Stars Awards**, the international hockey federation (FIH) announced.

⇒ **FIH Stars Awards 2020-21: Winners list**

- Player of the Year: **Harmanpreet Singh (men) & Gurjit Kaur (women)**
- Goalkeeper of the Year: **PR Sreejesh (men) & Savita Punia (women)**
- Rising Star of the Year: **Vivek Sagar Prasad (men) & Sharmila Devi (women)**
- Coach of the Year: **Graham Reid (men) & Sjoerd Marijne (women)**

### India slips 6 ranks on Henley Passport Index 2021

⇒ **India's** rank slipped by six places from last year to **90** on the **Henley Passport Index 2021**, which lists the world's most travel-friendly passports.

⇒ Japan & Singapore hold the first rank on the passport index.

⇒ The index covers **227 destinations & 199 passports**.

### Eight High Courts to get new Chief Justices

⇒ Government notified the appointments of **eight** & transfer of **five chief justices of high courts**.

⇒ **Eight High Courts** will get new Chief Justices, & **five Chief Justices** been transferred.

⇒ Justice Rajesh Bindal, Acting Chief Justice of Calcutta High Court appointed as the Chief Justice of the Allahabad High Court.

⇒ Justice Ranjit V. More appointed as the Chief Justice of the Meghalaya High Court.

⇒ Justice Satish Chandra Sharma, Acting Chief Justice of the Karnataka High Court appointed as the Chief Justice of the Telangana High Court.

⇒ Justice Prakash Srivastava, a Madhya Pradesh High Court judge appointed as the Chief Justice of the Calcutta High Court.

- ⇒ Justice R.V. Malimath appointed as the Chief Justice of the Madhya Pradesh High Court.
- ⇒ Justice Ritu Raj Awasthi appointed as the Chief Justice of the Karnataka High Court.
- ⇒ Justice Aravind Kumar appointed as the Chief Justice of the Gujarat High Court.
- ⇒ Justice Prashant Kumar Mishra would take over as the Chief Justice of the Andhra Pradesh High Court.

- ⇒ **Cameron Norrie** won his maiden ATP Masters 1000 by winning the Men's singles title at the 2021 BNP Paribas Open.
- ⇒ **Paula Badosa** defeats Victoria Azarenka to win the Women's Singles Title.
- ⇒ **Elise Mertens & Su Wei Hsieh** won the Women's Doubles title.
- ⇒ **John Peers & Filip Polasek** won the Men's Doubles title.

### Reliance Industries tops in Forbes World's Best Employer 2021 Ranking

- ⇒ Mukesh Ambani-led **Reliance Industries** topped the Indian corporates in the **World's Best Employers 2021 rankings** published by **Forbes**.
- ⇒ Globally, Reliance is placed at **52nd** position among 750 global corporates.
- ⇒ **South Korean** giant **Samsung Electronics** topped the overall ranking as World's Best Employers 2021.
- ⇒ **World's Best Employers 2021** prepared by Forbes in partnership with market research company Statista.

### India ranks 71st on 2021 Global Food Security Index

- ⇒ **India** achieved the **71st position** in the **Global Food Security (GFS) Index 2021** from among a list of 113 countries.
- ⇒ It is designed & constructed by London-based Economist Impact & is sponsored by **Corteva Agriscience**.
- ⇒ **Ireland, Australia, the UK, Finland, Switzerland, the Netherlands, Canada, Japan, France & the US** shared the top rank.
- ⇒ The GFS Index measures the factors **affecting food insecurity around the world based on 4 main factors & 58 unique food security indicators**. The factors include affordability, availability, quality & safety, & natural resources & resilience.

### India ranks 101 in Global Hunger Index 2021

- ⇒ **India's** rank dropped to the **101st position** among **116 countries** in the **Global Hunger Index (GHI) 2021**.
- ⇒ A total of 18 countries, including **China, Kuwait & Brazil**, shares the top rank.
- ⇒ Global Hunger Index (GHI) measures & tracks hunger at global, regional, & national levels. The index is published jointly by Welthungerhilfe (WHH) & Concern Worldwide

### THE's World Reputation Rankings 2021 announced

- ⇒ 4 Indian institutes made it to the **Times Higher Education (THE)'s World Reputation Rankings 2021**, the annual ranking that features the top 200 universities based on the votes from leading academics across the globe.
- ⇒ **Indian Institute of Science (IISc) Bengaluru** ranked among the top 100 (91-100) topped the Indian Institutes.
- ⇒ Other 3 Indian institutes are the IIT Bombay, the IIT Delhi, & the IIT Madras.
- ⇒ **Harvard University of the United States of America (USA)** has topped the 2021 ranking.

### IPL 2021 won by Chennai Super Kings

- ⇒ **Chennai Super Kings (CSK)** defeated **Kolkata Knight Riders (KKR)** in the finals to win the **2021 (14<sup>th</sup> Edition) Indian Premier League (IPL) title**.
- ⇒ This was the 4<sup>th</sup> win of **Chennai Super Kings (CSK)** in **IPL**, having previously won the tournament in **2010, 2011, & 2018**.
- ⇒ **M.S. Dhoni** is the captain of CSK the winning team.
- ⇒ Player of the Tournament: **Harshal Patel (RCB)**
- ⇒ Highest Run Scorer (Orange Cap): **Ruturaj Gaikwad (CSK) (635 runs)**
- ⇒ Highest Wicket Taker (Purple Cap): **Harshal Patel (RCB) (32 wickets)**

#### Globally:

Ranking	Institute
1	Harvard University (US)
2	Massachusetts Institute of Technology (US)
3	University of Oxford (UK)

### 2021 BNP Paribas Open held at Indian Wells

- The **2021 BNP Paribas Open tennis tournament**, also known as the 2021 Indian Wells Masters held at **Indian Wells, California, US**.
- ⇒ 47<sup>th</sup> edition of the men's BNP Paribas Open (ATP Masters) & the **32<sup>nd</sup> Edition** of the women's BNP Paribas Open (WTA Masters).

#### Ranking of Indian Institutes:

Ranking	Institute
91-100	IISc Bangalore
126-150	IIT Bombay
176-200	IIT Delhi
176-200	IIT Madras

### Viktor Axelsen & Akane Yamaguchi won Denmark Open 2021

- ⇒ Danish Olympic champion **Viktor Axelsen** won the **Mens' single 2021 Denmark Open** Badminton held at Odense Sports Park, Denmark. He defeated Kento Momota of Japan.
- ⇒ **Akane Yamaguchi** of Japan won her second title in the women's category defeating An Se-young (South Korea).
- ⇒ **List of all winners of Denmark Open 2021:**

Category	Winner
<b>Mens' single</b>	Viktor Axelsen (Denmark)
<b>Womens' single</b>	Akane Yamaguchi (Japan)



## The Most Important Current Affairs September 2021

### Tokyo Paralympics 2020: India finishes 24th with record 19 medals

- ⇒ **India** finished their campaign at the **Tokyo Paralympics 2020** with an all-time high of **19 medals** which includes five gold, eight silver, and six bronze. This is the best medal tally for India a single edition of the Paralympic Games.
- ⇒ India is placed at **24th position** in the overall medal tally out of a total of **162 nations**.
- ⇒ Tokyo Paralympics was the **16th** Summer Paralympic Games, held in Tokyo, Japan from **August 24, to September 05, 2021**.
- ⇒ **Badminton and Taekwondo** were inducted for the first time in Tokyo Paralympics.
- ⇒ Team **China** topped the final medal tally at Tokyo Paralympic Games. The country won a total of **207 medals** (96 golds, 60 silvers and 51 bronzes). **United Kingdom (124)** gets the second position followed by the **USA (104)**.
- ⇒ The closing ceremony was entitled '**Harmonious Cacophony**' and involved both able-bodied actors and others with disabilities. The theme was described by organizers as a '**world inspired by the Paralympics, one where differences shine**'.

#### Indian Flag Bearers:

- ⇒ Javelin thrower **Tek Chand** was the flag bearer at the opening ceremony of the Tokyo Paralympics.
- ⇒ Shooter **Avani Lekhara** was India's flag-bearer at the closing ceremony.

#### India at Paralympics 2020:

- ⇒ India sent its biggest ever contingent of **54 para-athletes** at Tokyo Paralympics to compete across as many as 9 sporting disciplines at the Games.
- ⇒ The Indian theme song of Paralympics 2020 "**Kar de kamaal tu**". The composer and singer of the song is **Sanjeev Singh**, a Divyang cricket player from Lucknow.

#### List of Indian medal winners of Tokyo Paralympics 2020:

##### Gold

- ⇒ Athletics: **Sumit Antil (Men's Javelin Throw)**
- ⇒ Badminton: **Pramod Bhagat (Men's Singles)**
  - Badminton: **Krishna Nagar (Men's Singles)**
  - Shooting: **Manish Narwal (Mixed 50m Pistol)**
  - Shooting: **Avani Lekhara (Women's 10m Air Rifle Standing)**

##### Silver

- Athletics: **Yogesh Kathuniya (Men's Discus Throw)**
- Athletics: **Nishad Kumar (Men's High Jump)**
- Athletics: **Mariyappan Thangavelu (Men's High Jump)**
- Athletics: **Praveen Kumar (Men's High Jump)**
- Athletics: **Devendra Jhajharia (Men's Javelin Throw)**
- Badminton: **Suhas Yathiraj (Men's Singles)**
- Shooting: **Singhraj Adhana (Mixed 50m Pistol)**
- Table Tennis: **Bhavina Patel (Women's Singles)**

##### Bronze

- Archery: **Harvinder Singh (Men's Individual Recurve)**
- Athletics: **Sharad Kumar (Men's High Jump)**
- Athletics: **Sundar Singh Gurjar (Men's Javelin Throw)**
- Badminton: **Manoj Sarkar (Men's Singles)**
- Shooting: **Singhraj Adhana (Men's 10m Air Pistol)**
- Shooting: **Avani Lekhara (Women's 50m Rifle 3 Positions)**

### 9 new Supreme Court judges, including 3 women, takes oath

- ⇒ **Nine** new judges, including three women, have been administered the oath of office as **judges** of the Supreme Court by Chief Justice of India (CJI) **NV Ramana**.
- ⇒ The strength of the Supreme Court would go up to **33**, including the CJI, out of the sanctioned strength of **34**, after the swearing-in of the nine new judges.
- ⇒ Three out of these nine new judges — **Justice Vikram Nath and Justice BV Nagarathna and Justice PS Narasimha** — are in line to become the chief justice of India.
- ⇒ This is the first time that nine judges were sworn in together in the history of the top court. Traditionally, new judges take the oath of office in the CJI's courtroom, but due to that Covid pandemic, the swearing-in ceremony would be held in the auditorium of the Supreme Court's additional building complex.

### Ramon Magsaysay Award 2021 names announced

- ⇒ **Ramon Magsaysay Award 2021** awardees announced. The winners will be formally awarded the Magsaysay Award during the November 28 event at the **Ramon Magsaysay Centre in Manila**.
- ⇒ Among the awardees is **Dr Firdousi Qadri** of Bangladesh and **Muhammad Amjad Saqib** of Pakistan, as well as Philippine fisheries and community environmentalist **Roberto Ballon**, American citizen **Steven Munci**, who works for humanitarian work and help refugees, and Indonesian **WatchDoc** for investigative journalism.

#### List of awardees of Ramon Magsaysay Awards 2021:

- **Muhammad Amjad Saqib**: A visionary who founded one of the largest microfinance institutions in Pakistan, servicing millions of families.
- **Firdausi Qadri**: A Bangladeshi scientist who has been instrumental in discovering vaccines that have saved millions of lives.
- **Steven Munci**: A humanitarian who has been helping the displaced refugees of Southeast Asia rebuild their lives.
- **WatchDoc**: A production house that ingeniously combines documentary filmmaking and alternative platforms to highlight underreported issues in Indonesia.
- **Roberto Ballon**: A fisherman from Southern Philippines who has led a community in restoring their rich aquatic resources and their primary source of livelihood.

### Govt introduces "Bharat series (BH-series)" registration

- ⇒ **Ministry of Road Transport & Highways** has introduced a new registration mark for new vehicles i.e. "**Bharat series (BH-series)**". The vehicles bearing the BH-series mark will not have to require the assignment of a new registration mark when the owner of the vehicle shifts from one State to another.
- ⇒ **Who can apply for "BH-Series"?**  
This facility is available on a voluntary basis to **Defense personnel, employees of Central Government/ State Government/ Central/ State Public Sector Undertakings** and private sector companies/organizations, which have their offices in **four or more States/Union territories**.

#### Format of Bharat series (BH-series) Registration Mark:

- YY – Year of first registration
- BH- Code for Bharat Series
- ####- 0000 to 9999 (randomized)
- XX- Alphabets (AA to ZZ)
- The motor vehicle tax will be levied for two years or in multiple of two. This scheme will facilitate the free movement of personal vehicles across States/UTs of India upon relocation to a new State/UT.

### University of Oxford tops Times World University Rankings 2022

- ⇒ The Times Higher Education (THE) **World University Rankings 2022** has been announced. The **University of Oxford** is at the top of the list, followed by the **California Institute of Technology** and **Harvard University** at the second and third positions, respectively. The Indian Institute of Science (IISc), **Bengaluru**, is placed between the 301-350 position.

#### Three Indian educational institutes have found a place in the top 400 list:

1. IISc Bangalore – 301-350 bracket
2. Indian Institute of Technology (IIT) Ropar – 351-400 bracket.
3. IIT Indore – 401-500 bracket.

#### Top 3 Universities in the world:

1. University of Oxford, UK
2. California Institute of Technology, US
3. Harvard University, US

### PM Modi, Mamata Banerjee among TIME's 100 Most Influential People list

- ⇒ **TIME** magazine unveiled its annual list of 'The 100 Most Influential People of 2021'.
- ⇒ Prime Minister **Narendra Modi**, West Bengal Chief Minister **Mamata Banerjee** and Serum Institute of India CEO **Adar Poonawalla** named among the world's 100 most influential people of 2021 by TIME magazine.
- ⇒ **A global list that includes:**
  - US President Joe Biden,
  - US Vice President Kamala Harris,
  - Chinese President Xi Jinping,
  - Duke and Duchess of Sussex Prince Harry and Meghan,
  - Former US President Donald Trump and
  - Co-founder of the Taliban Mullah Abdul Ghani Baradar.

### US Open 2021 Concludes: Complete List of Winners

- ⇒ In the men's category, **Daniil Medvedev** has lifted his first Grand Slam trophy after defeating **Novak Djokovic** in the US Open men's singles final at the Arthur Ashe Stadium in New York.
- ⇒ In the women's category, Great Britain's tennis player **Emma Raducanu** defeated Canada's **Leylah Annie Fernandez** to win the 2021 US Open women's singles final title.
- ⇒ **Complete List of Winners in Different Categories:**

Category	Winner	Runner Up
Men's Singles	Daniil Medvedev	Novak Djokovic
Women's Singles	Emma Raducanu	Leylah Annie Fernandez
Men's Doubles	Ram/Salisbury	Jamie Murray/Bruno Soares
Women's Doubles	Stosur/Zhang	Coco Gauff/ McNally
Mixed Doubles	Krawczyk/Salisbury	Giuliana Olmos/Marcelo Arevalo

### Joe Root, Eimear Richardson named ICC Players of the Month for August

- ⇒ England Test skipper **Joe Root** and Ireland's **Eimear Richardson** have been voted as the winners of the **ICC Players of the Month for August 2021**.

### Hindi Diwas celebrated on 14 September

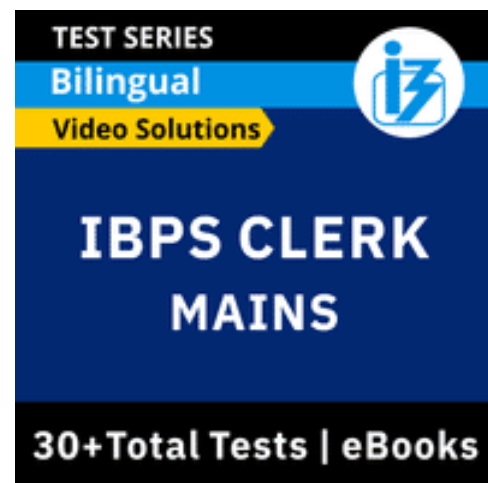
- ⇒ **Hindi Diwas** or **Hindi Day** is observed every year on **14 September** to mark the popularity of Hindi as an official language of India.
- ⇒ The language was adopted under **Article 343** of the Indian Constitution. The first Hindi day was celebrated on **14th September 1953**.

### IIT Madras Retains Top Spot in Overall Category of NIRF India Ranking 2021

- ⇒ The Union Minister of Education, **Dharmendra Pradhan** released the **NIRF India Rankings 2021**. It is the sixth edition of the annual list which ranks higher educational institutions in the country based on objective criteria to promote competitive excellence.
- ⇒ In Overall Winner: **The Indian Institute of Technology (IIT) Madras** has retained the top spot in the overall category.

#### List of Winners:

- Overall: Indian Institute of Technology Madras (IIT Madras)
- University: Indian Institute of Science, (IISc) Bangaluru
- Management: Indian Institute of Management (IIM) Ahmedabad
- College: Miranda House, Delhi
- Medical: All India Institute of Medical Sciences (AIIMS) Delhi
- Engineering: Indian Institute of Technology (IIT), Madras
- Architecture: Indian Institute of Technology, Roorkee
- Research Institutions: Indian Institute of Science, (IISc) Bangalore



### Uttarakhand, Punjab, Tamil Nadu get new governors

- ⇒ President **Ram Nath Kovind** appointed **Lt Gen Gurmit Singh**, who retired as the deputy chief of Army, governor of Uttarakhand, a post which fell vacant after **Baby Rani Maurya** tendered her resignation.
- ⇒ President also appointed **Banwarilal Purohit**, currently the Governor of Tamil Nadu, as the Governor of **Punjab**.
- ⇒ **R.N.Ravi**, presently the Governor of Nagaland, has been made the Governor of **Tamil Nadu**.
- ⇒ Professor **Jagdish Mukhi**, Governor of Assam is appointed to discharge the functions of the Governor of **Nagaland** in addition to his own duties until regular arrangements are made.

### 73rd Emmy award 2021 announced

- ⇒ **73rd Primetime Emmy Awards** ceremony held in **Los Angeles, California**. It is hosted by **Cedric the Entertainer** on CBS.

#### List of Important Winners for the 2021 Emmy Awards:

- **Outstanding Drama Series:** The Crown
- **Outstanding Comedy Series:** Ted Lasso
- **Outstanding Limited Series:** The Queen’s Gambit
- **Outstanding Actor–Comedy:** Jason Sudeikis (Ted Lasso)
- **Outstanding Actor–Drama:** Josh O’Connor
- **Outstanding Actor–Limited Series or Movie:** Ewan McGregor (Halston)
- **Outstanding Actress–Comedy:** Jean Smart (Hacks)
- **Outstanding Actress–Drama:** Olivia Colman (The Crown)
- **Outstanding Actress–Limited Series or Movie:** Kate Winslet (Mare of Easttown)
- **Outstanding Director–Comedy:** Lucia Aniello (Hacks)
- **Outstanding Director–Drama:** Jessica Hobbs (The Crown)
- **Outstanding Director–Limited Series, Movie or Dramatic Special:** Scott Frank (The Queen’s Gambit)

### Phumzile Mlambo-Ngcuka bags Global Goalkeeper Award 2021

- ⇒ **Bill & Melinda Gates Foundation** announced its annual Goalkeepers ‘**Global Goals Awards**’ 2021, as part of its annual Goalkeepers campaign.
- ⇒ Goalkeepers is the foundation’s campaign to accelerate progress towards the **Sustainable Development Goals (Global Goals)**.

#### Award were given in following categories:

- ⇒ **2021 Global Goalkeeper Award:**  
**Phumzile Mlambo-Ngcuka**, former United Nations under-secretary-general & executive director of UN Women.
- ⇒ **2021 Progress Award:**  
**Jenifer Colpas** from Colombia, for her work which centres around improving access to clean water & sanitation.
- ⇒ **2021 Campaign Award:**  
**Satta Sheriff** of Liberia, for her work promoting gender equality.

### India ranks 46th in Global Innovation Index 2021

- ⇒ **India** ranked at **46th place** in the **Global Innovation Index 2021** released by **World Intellectual Property Organization (WIPO)**. The Index 2021 captures the innovation ecosystem performance of 132 economies & tracks the most recent global innovation trends.
- ⇒ **Top 5 countries in Global Innovation Index 2021 rankings:**

Rank	Country	Score
1st	Switzerland	65.5
2nd	Sweden	63.1
3rd	United States of America	61.3

- ⇒ Global Innovation Index (GII) provides detailed metrics about the innovation performance of 132 countries & economies around the world.

### FSSAI’s 3rd State Food Safety Index 2021 released

- ⇒ Union Minister for Health & Family Welfare, **Mansukh Mandaviya** released the Food Safety & Standards Authority of India (FSSAI)’s **3rd State Food Safety Index (SFSI)** to measure the performance of States across five parameters of food safety.

#### List of nine leading States/UTs in the Index:

##### Larger States:

- Gujarat
- Kerala
- Tamil Nadu

##### Smaller States:

- Goa
- Meghalaya
- Manipur

##### Among UTs:

- Jammu & Kashmir
- Andaman & Nicobar Islands
- New Delhi

## Banking Current Affairs

### RBI in News

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1.	RBI appointed <b>Deepak Kumar and Ajay Kumar Choudhary</b> as new <b>executive directors (ED)</b> .
2.	RBI announced that it has extended the deadline for periodic KYC updates by <b>3 months till March 31, 2022</b> . Extension in view of prevalent uncertainty due to a new variant of <b>COVID-19 – Omicron</b> .
3.	RBI retained <b>State Bank of India, ICICI Bank and HDFC Bank</b> as <b>Domestic Systemically Important Banks (D-SIBs)</b> . These three banks have continued to be on the D-SIBs list published by RBI, since Sep 04, 2017. <b>Domestic Systemically Important Banks are those banks</b> which if fail would have a significant impact on the economy.
4.	RBI approved <b>Fino Payments Bank</b> for commencing international (Cross Border) remittance business under the <b>Money Transfer Service Scheme (MTSS)</b> . It will enable the customers of Fino Payments Bank to receive money sent from foreign countries.
5.	RBI issued a framework for facilitating small-value digital payments in offline mode using cards, wallets, mobile devices, etc, to push digital transactions in rural and semi-urban areas. The upper limit of an offline payment transaction was fixed at <b>Rs 200, with a total limit of Rs 2,000</b> at any point in time. The framework will enable the <b>Authorised Payment System Operators (PSOs) and Payment System Participants (PSPs)</b> , Acquirers and Issuers (banks and non-banks) to conduct small value offline digital payments.
6.	RBI cancelled the Certificate of Authorisation (CoA) of two Payment System Operators (PSOs): <b>Muthoot Vehicle and Asset Finance Limited and Eko India Financial Services Private Limited</b> , citing non-compliance with regulatory requirements under the Payment and Settlement Systems Act, 2007.
7.	RBI extended the <b>card-on-file (CoF) tokenization deadline</b> by 6 months i.e., to <b>June 30, 2022</b> .
8.	RBI imposed monetary penalties on two payment system operators, <b>One Mobikwik Systems Private Limited &amp; Spice Money Limited</b> , for violation of norms. Both fined <b>Rs 1 crore each</b> . It imposed the penalty for “committing offences of the nature referred to in <b>Section 26 (6) of the Payment &amp; Settlement Systems Act, 2007 (PSSAct)</b> .”
9.	RBI, in consultation with the Department of Financial Services, decided to make the <b>Scheduled payments banks &amp; scheduled small finance banks (SFBs)</b> eligible to conduct Government agency business.
10.	RBI announced the empanelment of <b>CSB Bank</b> , a private sector lender as an <b>'Agency Bank'</b> . With this, it will undertake the general banking business of the central & state governments under the guidelines set by the RBI.
11.	RBI made <b>Legal Entity Identifier (LEI)</b> mandatory for cross-border transactions for capital or current account transactions of <b>Rs 50 crore &amp; above</b> , from October 1 next year. The LEI is a <b>20-digit number</b> used to uniquely identify parties to financial transactions worldwide to improve the quality & accuracy of financial data systems.
12.	RBI introduced a <b>prompt corrective action (PCA) framework</b> for large <b>non-banking financial companies (NBFCs)</b> with effect from October 2022, putting restrictions on para-banks whenever vital financial metrics dip below the prescribed threshold.
13.	<b>Life Insurance Corporation of India</b> received approval from RBI to increase its stake to <b>9.99 per cent</b> in <b>IndusInd Bank</b> of the total issued & paid-up capital of the private sector lender.
14.	A penalty of <b>Rs 1.8 crores</b> imposed on <b>Punjab National Bank (PNB)</b> by RBI, while <b>ICICI Bank</b> fined <b>Rs 30 lakh</b> for deficiencies in regulatory compliances.
15.	RBI imposed several restrictions on <b>Nagar Urban Co-operative Bank Ltd, Ahmednagar, Maharashtra</b> , including restrictions on withdrawals up to <b>Rs. 10,000</b> for customers.
16.	<b>Paytm Payments Bank</b> given the <b>scheduled bank</b> status by RBI. It has been included in the Second Schedule to the <b>Reserve Bank of India Act, 1934</b> & the approval will help it to bring more financial services & products.
17.	RBI imposed a monetary penalty of <b>Rs 1 crore</b> on the <b>State Bank of India (SBI)</b> , for violating subsection (2) of section 19 of the Banking Regulation Act, 1949.
18.	RBI given its approval to <b>Life Insurance Corporation (LIC)</b> to raise its stake in private lender <b>Kotak Mahindra Bank</b> to <b>9.99 per cent</b> . Currently, LIC holds <b>4.96%</b> stake in the private lender.
19.	RBI superseded the <b>Board of Directors of Reliance Capital Ltd (RCL)</b> , a Non-Banking Financial Company (NBFC), by exercising its power conferred under <b>Section 45-IE (1) of the RBI Act, 1934</b> . RCL is promoted by Anil Dhirubhai Ambani's Reliance Group.
20.	RBI appointed <b>Bandhan Bank</b> as an <b>Agency Bank</b> of the RBI to conduct Govt. business. It will now be authorised to handle transactions related to GST, VAT & the collection of state taxes.

**RBI in News**

21.	RBI issued a revised <b>Prompt Corrective Action (PCA) framework</b> for banks to enable supervisory intervention at <b>"appropriate time"</b> & also act as a tool for effective market discipline. Capital, asset quality & leverage will be the key areas for monitoring in the revised framework. It will be effective from <b>January 1, 2022</b> .
22.	RBI launched its first global hackathon named <b>"HARBINGER 2021 – Innovation for Transformation"</b> . The theme is <b>'Smarter Digital Payments'</b> .
23.	<b>PM Modi</b> launched two innovative <b>customer-centric initiatives</b> of RBI. These are the <b>RBI Retail Direct Scheme</b> & the <b>Reserve Bank – Integrated Ombudsman Scheme</b> . There will be a single point of reference for customers to file their complaints, submit the documents, track status, & provide feedback.
24.	RBI lifted restrictions with immediate effect on credit card issuer <b>Diners Club International Ltd</b> to onboard new customers.
25.	RBI imposed strict restrictions on business activities on <b>Maharashtra-based Babaji Date Mahila Sahakari Bank</b> including imposing a withdrawal limit of Rs 5,000 for depositors.
26.	RBI announced to introduce the <b>Internal Ombudsman mechanism</b> for two types of <b>Non-Banking Financial Companies (NBFCs)</b> . These are Deposit-taking NBFCs (NBFCs-D) with <b>10 or more branches</b> & Non-Deposit taking NBFCs (NBFCs-ND) with asset size of <b>Rs.5,000 crore</b> & above having public customer interface.
27.	RBI authorized <b>RBL Bank</b> to collect direct taxes on behalf of the <b>Central Board of Direct Taxes (CBDT)</b> based on a recommendation from the Controller General of Accounts, Ministry of Finance & Govt. of India.
28.	RBI revealed a draft scheme for amalgamating the <b>Punjab &amp; Maharashtra Cooperative (PMC) Bank</b> with the Delhi-based <b>Unity Small Finance Bank Ltd (USFB)</b> . Unity Small Finance Bank is a joint venture between Centrum Group & Bharatpe.
29.	RBI granted the <b>National Asset Reconstruction Company (NARCL)</b> the license to register as an <b>asset reconstruction company (ARC)</b> .
30.	RBI granted a banking license to <b>Unity Small Finance Bank Ltd (USFBL)</b> which was established jointly by the <b>Centrum Financial Services Ltd (CFSL)</b> & Resilient Innovations Private Limited ( <b>BharatPe</b> ), to carry on a SFB business in India.
31.	RBI imposed a monetary penalty of <b>Rs 1 crore</b> on <b>SBI</b> . It is imposed for non-compliance with the directions contained in <b>"RBI (Frauds classification &amp; reporting by commercial banks &amp; select FIs) directions 2016"</b> .
32.	RBI authorised <b>Karur Vysya Bank (KVB)</b> to collect direct taxes on behalf of the <b>Central Board of Direct Taxes</b> .
33.	RBI imposed a fine of <b>Rs 1.95 crore</b> on the <b>Standard Chartered Bank</b> for failing to report a cyber security incident within the prescribed time period, & failure to credit the amount involved in unauthorised electronic transactions, among other reasons.
34.	RBI imposed a penalty of <b>Rs 1 crore</b> on <b>Paytm Payments Bank Limited (PPBL)</b> over certain specified violations, as referred in Section 26 (2) of the Payment & Settlement Systems Act, 2007.
35.	RBI increased the limit of fund transfer under the <b>Indo-Nepal Remittance Facility Scheme</b> from <b>Rs 50,000</b> per transaction to <b>Rs 2 lakh</b> per transaction. The ceiling limit of 12 transactions in a year also removed. For cash-based transfers, the per transaction limit of Rs 50,000 will still be present with a maximum number of transfers 12 in a year.
36.	RBI imposed a monetary penalty of <b>Rs 25 lakh</b> on <b>Axis Bank</b> for violating certain provisions of know your customer (KYC) norms.
37.	RBI announced the theme for the <b>Third Cohort under the Regulatory Sandbox (RS)</b> as <b>'MSME Lending'</b> . Regulatory Sandbox (RS) refers to live testing of new products or services in a controlled/test regulatory environment for which regulators may (or may not) permit certain regulatory relaxations for the limited purpose of the testing.
38.	RBI imposed a monetary penalty of <b>Rs 1 lakh</b> on <b>Jila Sahakari Kendriya Bank Maryadit</b> of Madhya Pradesh for violation of directions issued by the central bank on Know Your Customer (KYC).
39.	RBI imposed a penalty of <b>Rs. 2.44 lakh</b> on <b>Spice Money Limited</b> for contravention of certain norms. Spice Money is one of the largest Rural Fintech Companies in India.
40.	RBI has taken public sector lender <b>UCO Bank</b> out of the <b>Prompt Corrective Action (PCA) framework</b> on improvement in financial and credit profile.
41.	RBI allowed <b>lenders/banks to transfer of loans</b> that have been classified as fraud by these lenders to <b>Asset Reconstruction Companies (ARCs)</b> . Stressed loans including fraud loans that are in default for more than <b>60 days</b> or classified as NPA are permitted to be transferred to ARCs.

**RBI in News**

42.	RBI issued guidelines regarding the <b>Securitisation of Standard Assets</b> . As per this, the minimum ticket size for the issuance of securitization notes will be <b>Rs. 1 crore</b> .
43.	RBI set the limit for <b>Ways and Means Advances (WMA)</b> for the second half of the financial year 2021-22 i.e <b>October 2021 to March 2022</b> at <b>Rs. 50,000 crores</b> .
44.	RBI imposed a penalty of <b>Rs 2 crore</b> on <b>RBL Bank</b> for non-compliance with provisions of the <b>Banking Regulation Act, 1949</b> .
45.	RBI fined the <b>Jammu and Kashmir (J&amp;K) State Co-operative Bank, Srinagar</b> with an <b>Rs 11 lakh</b> penalty for inadequacy in regulatory adherence.
46.	RBI announced the removal of <b>Prompt Corrective Action (PCA)</b> restrictions on <b>Indian Overseas Bank (IOB)</b> .

**Public Sector Banks in News**

47.	<b>State Bank of India</b>	To acquire up to <b>9.95%</b> stake in <b>India International Clearing Corporation (IFSC) Ltd</b> subject to a maximum investment of <b>Rs 34.03 crores</b> . Clearing Corporation is a GIFT City (Gandhinagar, Gujarat) based Market Infrastructure Institution (MII). It is the first international clearing corporation to be set up at <b>Gujarat International Finance Tec-City International Financial Services Centre (IFSC)</b> .
48.	<b>State Bank of India</b>	Acquired a minority stake (less than 50%) in <b>JSW Cement Limited</b> for an investment of <b>INR 100 crore</b> through <b>Compulsory Convertible Preference Shares (CCPS)</b> . It is working as a strategic investor at JSW Cement & invested through CCPS.
49.	<b>Bank of Baroda</b>	Announced that it won the <b>#1 position</b> in overall digital transactions amongst large banks for <b>FY20-21</b> .
50.	<b>Central Bank of India &amp; U GRO Capital</b>	Signed a co-lending agreement & plans to disburse up to <b>Rs 1,000 crores</b> to medium, small & micro enterprises (MSMEs) over the next 12 months.
51.	<b>Bank of Baroda</b>	Launched a solution for digital banking payments, named <b>bob World Wave</b> . This is an innovative solution, intended to perfectly deliver preventive health actions as well as easier payment transactions.
52.	<b>Punjab National Bank</b>	Launched the <b>PNB Pride-CRMD module tool</b> , an android-based application for differently-abled employees to monitor & effectively follow up with the special mention account (SMA) borrowers.
53.	<b>State Bank of India (SBI)</b>	Listed its <b>USD 650-million green bonds</b> simultaneously on the <b>India International Exchange (India INX)</b> & the <b>Luxembourg Stock Exchange (LuxSE)</b> .
54.	<b>State Bank of India</b>	Launched a <b>video life certificate service for pensioners</b> . This will allow pensioners to submit their life certificates via video from their homes.
55.	<b>Indian Bank</b>	Launched <b>Video KYC (know your customer) facility</b> , which allows an applicant to open an account from anywhere by incorporating its <b>Video-Based Customer Identification Process (VCIP) technology</b> , on its web-based platforms.
56.	<b>State Bank of India</b>	RBI imposed a monetary penalty of <b>Rs 1 crore</b> on <b>SBI</b> for violating subsection (2) of section 19 of the Banking Regulation Act, 1949.
57.	<b>State Bank of India</b>	Announced the launch of <b>SBI's NAV-eCash card</b> on <b>INS Vikramaditya</b> , the largest naval aircraft carrier of India. It is set to change the payment ecosystem, while the ship is sailing with no dependency on utilization of any form of cash to avail any of the services on board.
58.	<b>Punjab National Bank</b>	Launched ' <b>6S Campaign</b> ' under a customer outreach programme to extend financial services at a concessional rate during the festival season. It encapsulates different schemes such as – <b>Swabhiman, Samruddhi, Sampark &amp; Shikhar, Sankalp &amp; Swagat</b> .
59.	<b>Union Bank of India</b>	Signed a MoU with the <b>Centre for Development of Advanced Computing (C-DAC), Hyderabad</b> to launch a 1st of its kind initiative on <b>Cyber Security Awareness</b> .
60.	<b>State Bank of India</b>	Opened a <b>floating ATM</b> on a <b>Houseboat at Dal Lake in Jammu and Kashmir's Srinagar</b> for the convenience of locals and tourists.
61.	<b>Bank of Baroda</b>	Announced the launch of its digital banking platform named ' <b>bob World</b> '. It will provide all banking services under one roof.

**Private Sector Banks in News**

62.	<b>HDFC Life</b>	Signed a <b>bancassurance (Bank-Insurance)</b> agreement with <b>South Indian Bank</b> to enable customers of SIB to avail HDFC Life's life insurance products & services.
63.	<b>IndusInd Bank</b>	Partnered with the <b>National Payments Corporation</b> to offer real-time cross-border remittances to India using UPI IDs, for its <b>Money Transfer Operator (MTO)</b> partners. It is the first Indian bank to go live on UPI for cross-border payments/NRI remittances.
64.	<b>IndusInd Bank</b>	Launched ' <b>green fixed deposits</b> ', whereby the deposit proceeds will be used to finance projects & firms supporting the <b>UN's Sustainable Development Goals (SDGs)</b> . A green deposit is a fixed-term deposit for investors looking to invest their surplus cash reserves in environmentally friendly projects.
65.	<b>Axis Bank</b>	Become the <b>second-largest merchant-acquiring bank</b> in the country by installing over two lakh card-swipe machines during the year.
66.	<b>Equitas Small Finance Bank</b>	Empanelled as the <b>banking partner</b> of the <b>state government of Maharashtra</b> with an aim to offer its services to employees of the State Govt. <b>Bandhan Bank, Karur Vysya Bank, &amp; the South Indian Bank</b> assigned the role of distributing salaries & allowances to the govt. employees.
67.	<b>Axis Bank</b>	Announced the approval to reclassify <b>Oriental Insurance Company Ltd (OICL)</b> from promoter category to public category shareholder in the bank.
68.	<b>Axis Bank</b>	Working with new digital services from provider <b>Swift</b> to provide a comprehensive digital solution to clients.
69.	<b>IDFC FIRST Bank</b>	Launched <b>FIRST Private Infinite</b> , the country's first-ever standalone metal debit card, in partnership with Visa. FIRST Private Infinite is a lifetime free card.
70.	<b>City Union Bank (CUB)</b>	With <b>National Payments Corporation of India (NPCI)</b> & its manufacturing partner <b>Seshaasai</b> launched RuPay On-the-Go contactless wearable keychain for its debit card customers.
71.	<b>Federal Bank</b>	Entered into a <b>Bancassurance</b> partnership with <b>Star Health &amp; Allied Insurance Co Ltd</b> as a corporate agent to provide health insurance products.
72.	<b>HSBC India</b>	Launched <b>India's 1st credit card</b> made from recycled <b>PVC (Polyvinyl chloride) plastic</b> .
73.	<b>Federal Bank</b>	Launched a feature-rich savings bank product for women. It is called <b>Mahila Mitra Plus</b> & provides a curated set of features, designed to make financial planning & investments easy.
74.	<b>Federal Bank &amp; Aditya Birla Health Insurance Co. Limited</b> entered into a Bancassurance Partnership. As a part of this alliance, Federal Bank will provide to its customer's innovative health insurance solutions offered by ABHICL.	
75.	<b>Yes Bank &amp; BankBazaar.com</b> together launched a <b>Co-Branded credit card</b> named <b>FinBooster</b> to measure the Creditworthiness of the customers. It is built around a credit fitness tracker	
76.	<b>Axis Bank</b>	signed MoU with <b>Indian Navy</b> to offer a defence service salary package under " <b>Power Salute</b> " at New Delhi.
77.	<b>HDFC Bank Ltd</b>	Launched the <b>second edition</b> of its " <b>Mooh Band Rakho</b> " campaign to raise awareness on fraud prevention in support of <b>International Fraud Awareness Week</b> (November 14-20, 2021).
78.	<b>ICICI Bank</b>	Launched an online platform called ' <b>Trade Emerge</b> ' for Indian exporters & importers to offer them digital banking & value-added services.
79.	<b>Equitas Small Finance Bank (SFB)</b> partnered with <b>HDFC Bank</b> to launch its new co-branded credit cards.	
80.	<b>HSBC India</b>	Launched <b>India's 1st credit card</b> made from recycled <b>PVC (Polyvinyl chloride) plastic</b> . It is introduced in partnership with global cards manufacturer IDEMIA to gradually eliminate single-use PVC plastic.
81.	<b>Kotak Mahindra Bank Ltd</b>	Received approval from the government for the collection of <b>direct &amp; indirect taxes</b> , such as <b>income tax, Goods &amp; Services Tax (GST)</b> etc, through its banking network. It becomes the <b>first scheduled private sector bank</b> to receive approval.
82.	<b>IndusInd Bank</b>	Has been authorised by the <b>RBI</b> for the collection of <b>Direct &amp; Indirect Taxes</b> , on behalf of the <b>Central Board of Direct Taxes (CBDT)</b> & the <b>Central Board of Indirect Taxes &amp; Customs</b> .
83.	<b>Kotak Mahindra Bank Ltd</b>	Announced the launch of <b>Micro ATMs</b> across the country.
84.	<b>ICICI Bank</b>	Crossed the market capitalization of <b>Hindustan Unilever</b> to become the fifth-largest company by market value.

**Private Sector Banks in News**

85.	<b>Karnataka Bank</b>	Launched an all-in-one Point-of-Sales (POS) swiping machine dubbed as ' <b>WisePOSGo</b> ', for its merchant customers to process business payments. It is made in collaboration with <b>Mswipe Technologies Pvt Ltd.</b>
86.	<b>Yes Bank</b>	Partnered with Visa to offer credit cards to its customers, following the regulatory ban on Mastercard by RBI.
87.	<b>Federal Bank</b>	Tie-up with <b>OneCard</b> for a mobile-first credit card that targets the country's young, tech-savvy population.
88.	As per the <b>Asiamoney 2021 Poll</b> , <b>HDFC Bank</b> received the most votes among listed companies in India, leading to the bank being awarded the ' <b>Overall Most Outstanding Company in India</b> .'	

**Other Banking Related Current Affairs**

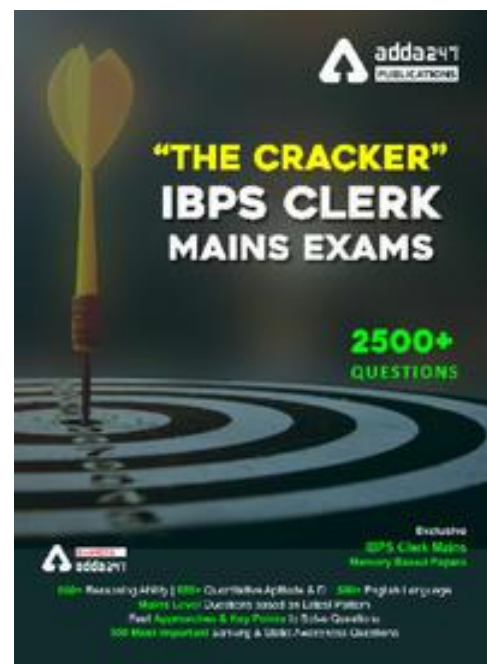
- ⇒ **Airtel Payments Bank** categorised as a scheduled bank by the **RBI** in the second schedule of the **Reserve Bank of India Act, 1934**. With this, Airtel Payments Bank can now pitch for the government. Airtel Payments Bank is among the fastest-growing digital banks in the country, with a base of **115 million users**.
- ⇒ **Paytm Payments Bank** partnered with **MoneyGram**, a peer-to-peer remittance company to enable international fund transfer directly to **Paytm Wallet**. Under this, MoneyGram users abroad can now transfer money to any full Know Your Customer (KYC)-compliant Paytm wallet. This is MoneyGram's first mobile wallet partnership in India.
- ⇒ **BOB Financial Solutions Ltd. (BFSL)**, a wholly-owned subsidiary of **BoB** & the **Indian Navy** introduced a co-branded credit card for the personnel of the **Indian Navy**. It is offered on the **RuPay platform**.
- ⇒ **Shivalik Small Finance Bank (SSFB)** signed a partnership agreement with fintech firm, **Indiagold** to launch India's first Loan against **Digital Gold**. It enables customers to use their digital gold balance to avail of instant & digital loans up to **Rs. 60,000**.
- ⇒ **Bajaj Allianz General Insurance** announced its partnership with **TropoGo** for the distribution of a **drone Insurance product**. With this Bajaj Allianz General Insurance becomes the 4th insurer to offer drone cover. **HDFC Ergo** was the first insurer.
- ⇒ **India1 Payments** crossed a milestone on deploying **10000 white-label ATMs**, which was called as "**India1ATMs**". India1 Payments is IPO-bound & is promoted by the Banktech Group of Australia. With this, **India1 Payments** become the largest player in this segment.
- ⇒ **Unity Small Finance Bank**, the joint venture between **Centrum Group & Bharatpe** commenced operations as a small finance bank. Unity Bank will be a digital-first bank with a business model of collaboration & open architecture.
- ⇒ **NABARD** announced the creation of an **Rs. 1,000 crore** Credit Guarantee Fund Trust for FPOs (CGFTFPO), a dedicated fund for providing credit guarantees to FPOs.
- ⇒ India's Largest **Small Finance Bank AU Small Finance Bank** launched **QR (Quick Response) Code Sound Box** to boost its digital payments while making it the first bank to launch such a product.
- ⇒ **DBS Bank** launched real-time online tracking for cross-border payments for its corporate clients, in partnership with **SWIFT Global Payments Innovation (GPI)**. DBS is the first bank in India and Asia-Pacific to offer this service to corporate clients, at no additional cost.
- ⇒ **Paytm Payments Bank Ltd** launched India's first FASTag-based metro parking facility, at the **Kashmere Gate metro station** in partnership with **Delhi Metro Rail Corporation (DMRC)**.

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## Economy/Financial/Business Current Affairs

- ⇒ **SBI Cards and Payment Services** tied up with **Paytm** for card tokenisation to protect the data of the cardholders. Tokenisation refers to masking the original card number by replacing it with a set of unique characters, termed as token, which secures the customer's card details when a transaction is under process.
- ⇒ **State Bank of India General Insurance Company Ltd** launched a campaign titled **'#BahaneChhodoTaxBachao'** to increase awareness around the need to buy health insurance to save tax.
- ⇒ **IRDAI** stated that **LIC, GIC Re and New India** continue to be identified as **Domestic Systemically Important Insurers (D-SIIs)** for 2021-22. D-SIIs refer to insurers of such size, market importance and domestic and global interconnectedness, whose distress or failure would cause significant dislocation in the domestic financial system.
- ⇒ **Life Insurance Corporation** inaugurated **"Digi Zone"**, at **Bandra Kurla Complex, Mumbai**, as part of its effort to enhance its digital footprint.
- ⇒ **Tech Mahindra** approved a proposal for the acquisition of a **100 per cent stake in Allyis India and Green Investments**, for a total consideration of up to **USD 125 million**.
- ⇒ **NTPC Ltd.** is set to acquire a 5% equity stake in **Power Exchange of India Ltd (PXIL)**.
- ⇒ **Nippon Life India Asset Management Limited**, asset manager of **Nippon India Mutual Fund (NIMF)** announced the launch of **India's First Auto sector ETF – Nippon India Nifty Auto ETF**.
- ⇒ **Google** acquired Israeli cybersecurity startup **Siemplify**, in a deal worth **\$500 million**. Siemplify will be integrated into Google Cloud's Chronicle operation.
- ⇒ **NPCI Bharat BillPay Ltd. (NBBL)** introduced a functionality called **'Unified Presentment Management System' (UPMS)**.
- ⇒ **Mukesh Ambani's Reliance Retail** invested \$200 million or around **Rs 1,488 crore** in Bengaluru-based quick commerce player **Dunzo** for a 25.8% stake on a fully diluted basis.
- ⇒ Total assets managed under **NPS and APY**, the two flagship pension schemes of the **Pension Fund Regulatory and Development Authority** crossed **₹6.99 lakh crore**. Total assets under management (AUM) as on **January 1, 2022**, stood at **Rs 6,99,172 crore**.
- ⇒ **ICICI Prudential Life Insurance** became the first Indian insurance company to sign **United Nations-supported Principles for Responsible Investment (UNPRI)**, to demonstrate commitment towards the environmental, social & governance (ESG) issues.
- ⇒ **Government of India & Germany Development Bank-KfW (Kreditanstalt fur Wiederaufbau)** signed a 26 million euros loan for a 40.35 km **Surat Metro Rail project** in Gujarat.
- ⇒ **Competition Commission of India** approved the acquisition of a shareholding in **Air India** by **Talace Private Limited**, a wholly-owned subsidiary of **Tata Sons**.
- ⇒ **Indian Oil Corporation Limited** announced that it has acquired a **4.93%** equity share in **Indian Gas Exchange Limited** – the country's first automated national level gas exchange.
- ⇒ **Mastercard & Google** announced a **tokenization method** that enables Google Pay users to safely transact using their Mastercard credit cards & debit cards. With this, Google Pay Android users can scan & pay across all Bharat QR-enabled merchants.
- ⇒ **Wipro** signed an agreement to acquire **Edgile**, a transformational cyber security consulting provider, for **\$230 million**.
- ⇒ **India** registered the highest ever annual **Foreign Direct Investment** inflow of **\$ 81.97 bn** in **2020-21**. FDI inflows in the last seven financial years is over **\$ 440 bn**, which is nearly **58%** of the total FDI inflow in the last 21 financial years. Top five countries from where FDI Equity Inflows were received during 2014-2021 are **Singapore, Mauritius, USA, Netherland & Japan**.
- ⇒ As per the finance ministry, **advance tax collection** increased by **53.50%** to **Rs 4.60 lakh crore** so far this fiscal year, indicating a recovery in the economy. **Direct tax collections for 2021-22, as of December 16**, show that net collections are at **Rs 9.45 lakh crore** compared.
- ⇒ **Bajaj Allianz General Insurance** started its **'#Care4Hockey'** Campaign to elevate field Hockey's recognition in India. It partnered with **Padma Shri (2020) Rani Rampal**, Indian Women's Hockey Team Captain, who will be the face of the campaign.
- ⇒ **Life Insurance Corporation of India** launched a new non-linked, non-participating, individual savings life insurance plan called **Dhan Rekha**. It offers special premium rates for female lives. It is also allowed for the third gender adding that all benefits under the plan are fully guaranteed. All Benefits under the plan are fully guaranteed.
- ⇒ **Paytm** announced the launch of **Paytm Wealth Academy**, a tech-powered educational platform.
- ⇒ **WhatsApp** announced the **Digital Payments Utsav for 500 villages in India**. It is a pilot program that promotes digital payments to empower individuals & businesses & is meant as a project to further the cause of financial inclusion.
- ⇒ **Asian Development Bank** approved **Rs 2653.05 crore** (USD 350 million) policy-based loan to improve urban services in India. This loan supports the policies formulated by **Ministry of Housing & Urban Affairs (MoHUA)** to benefit the urban poor, economically weaker sections, & low-income groups.
- ⇒ Producers' inflation based on the **Wholesale Price Index (WPI)** reached an all-time high in the current series at **14.23%** in November. Wholesale Price-based Index (WPI) inflation base year is **2011-12**. Also, the spike is highest since April 2005.

- ⇒ **Paytm** partnered with **Amazon Web Services** to offer **Paytm Startup Toolkit** with exclusive payment services to early-stage Indian startups.
- ⇒ **Phi Commerce's** API (Application programming interface) first digital payments platform, **PayPhi** become the **first certified tokenization service** for NTS supporting **tokenization of RuPay cards**. NPCI's NTS platform enables PayPhi Tokenization service to provide partner merchants & aggregators with TROF.
- ⇒ **Bharti Airtel & Invest India**, National Investment Promotion & Facilitation Agency jointly launched '**Airtel India Startup Innovation Challenge**' for Startups to develop solutions in 5G, IoT.
- ⇒ **ADB** approved a **\$500 million loan** to Government of India to help improve the quality of the country's school education & mitigate the impact of the Covid-19 pandemic on students' learning. The loan supports the Integrated Scheme for **School Education (Samagra Shiksha)** & the new Exemplar School Initiative of the **Ministry of Education (MOE)**.
- ⇒ Gross **GST revenue** collected in the month of **November 2021** is **Rs 1,31,526 crores**. The **CGST was Rs 23,978 crore, SGST is Rs 31,127 crore**. The IGST was Rs 66,815 crores (of this Rs 32,165 crores was collected from the goods imported).
- ⇒ The total corpus of **Payments Infrastructure Development Fund (PIDF)** of **RBI** reached **Rs 614 crores**. It was launched by **RBI in January 2021**, to subsidize deployment of **payment acceptance infrastructure (PoS)** in Tier-3 to Tier-6 centres with a special focus on the North-Eastern States of the country.
- ⇒ **Working Group on Digital Lending** including Lending through Online Platforms & Mobile Apps, which was constituted by the **RBI** submitted its report. It was formed by RBI with **Jayant Kumar Dash**, Executive Director, RBI, as the Chairman to study all aspects of digital lending activities in the regulated financial sector as well as by unregulated players.
- ⇒ **Gross Goods & service tax (GST) collection** for the month of **October** came in at **Rs 1,30,127 crore**, the second-highest collection since GST was implemented in July 2017. The highest-ever GST collection of ₹ 1.41 lakh crore was recorded in April 2021.
- ⇒ **Asian Development Bank** approved a **USD 250 million** (about **Rs 1,875 crore**) loan to support India's **National Industrial Corridor Development Program (NICDP)**. This is the first subprogram of the programmatic **USD 500 million** loans to develop 11 industrial corridors spanning 17 states.
- ⇒ **Indian Renewable Energy Development Agency Ltd. (IREDA)** launched a '**Whistle-blower Portal**' as a part of the celebration of '**Vigilance Awareness Week 2021**'. It was launched by Shri **Pradip Kumar Das**, Chairman & Managing Director (CMD), IREDA.
- ⇒ **NITI Aayog & the World Bank (WB)** are working together to facilitate a program for faster & easier financing of **electric vehicles (EVs)**. They are setting up a **\$300-million** 'first loss risk sharing instrument', with the **State Bank of India (SBI)** as its program manager.
- ⇒ **Ministry of Finance** approved the interest rate on **employees' provident fund (EPF)** deposits for 2020-21 at **8.5%**. The rate has been kept unchanged as for the year 2019-20.
- ⇒ Children-focussed fintech, **Junio** launched a **smart multipurpose card** for pre-teens & teenagers on the **RuPay platform**.
- ⇒ **NPCI Bharat BillPay Ltd.** tied up with **ICICI Prudential Life Insurance** to provide its marquee offering – **ClickPay** to the insurer's customers. It is the first insurance company to offer this facility of **ClickPay** to its customers.
- ⇒ **PhonePe** launched a tokenization solution named '**SafeCard**' for online debit & credit card transactions.
- ⇒ **BharatPe** launched the **World's 1st Merchant Shareholding Program (MSP)** for its merchant partners. It is a **\$100 million** worth program, under which the company offers its merchant customers an opportunity to buy **BharatPe's** equity shares & become a partner.
- ⇒ **Paytm Money**, the wholly-owned subsidiary of **Paytm** launched '**Voice Trading**', powered by artificial intelligence (AI). It will allow users to place a trade or get information about stocks via single voice command.
- ⇒ **ADB** approved a **\$1.5 billion loan (approx Rs 11,185 crore)** to help the Govt. of India purchase safe & effective vaccines against the coronavirus (COVID-19). The fund will be used to procure at least **66.7 crore** COVID-19 vaccine doses for an estimated **31.7 crore** people of the country.



- ⇒ **Central Board of Trustees (CBT) of the Employees' Provident Fund Organisation (EPFO)** approved that up to **5%** of the annual deposits can be invested in **alternative investment funds (AIFs)** including infrastructure investment trusts (InvITs).
- ⇒ **Bajaj Allianz General Insurance** announced its partnership with deep-tech startup **TropoGo** for the distribution of a **drone Insurance product**. With this, it becomes the **4th** insurer to offer drone cover. **HDFC Ergo** was the first insurer.
- ⇒ **RBI** given its approval to **Life Insurance Corporation (LIC)** to raise its stake in private lender **Kotak Mahindra Bank** to **9.99 per cent**. Currently, LIC holds **4.96%** stake in the private lender.
- ⇒ **NPCI** launched the **NPCI Tokenization system (NTS)** to further enhance the safety of customers & provide a seamless shopping experience to consumers.
- ⇒ **HDFC Bank, Mastercard, United States International Development Finance Corporation (DFC), & US Agency for International Development (USAID)** launched a **\$100 million** credit facility for **MSMEs** in India.
- ⇒ **Bharti AXA Life Insurance Company Limited (Bharti AXA Life)** entered into a bancassurance partnership with **Utkarsh Small Finance Bank** to ensure distribution of life insurance products through the bank's network across India.
- ⇒ **India's GDP** is expected to grow at **9.1%** in 2021-22 as the economic recovery. The survey was conducted in **September 2021**.
- ⇒ Gross **GST** revenue collected in the month of September was **1,17,010 crore rupees**, which included a CGST component of **20,578 crores**, SGST is **26,767 crore** & IGST components of **60,911 crore rupees**.
- ⇒ **Reliance New Energy Solar Ltd**, a wholly-owned subsidiary of Reliance Industries Ltd. acquired **100%** shareholding of **REC Solar Holdings AS (REC Group)**, a Chinese state-owned solar power company.
- ⇒ **Adani Group** took over the responsibilities of the **Jaipur International Airport** from the **Airports Authority of India (AAI)**.
- ⇒ The **crypto industry in India** has the potential to add **\$184 billion** of economic value, in the form of investments & cost savings, by **2030**, as per the report titled **Crypto Industry in India**.
- ⇒ **Muthoot Finance** joined hands with **Senseforth.ai**, a leader in Conversational AI technology to launch '**Mattu**', an AI-powered virtual assistant.
- ⇒ **Paytm** acquired a **100% stake** in Mumbai-based digital lending startup **CreditMate**.
- ⇒ Fintech company **BharatPe**, announced its entry into the '**Buy Now Pay Later**' (**BNPL**) category with the launch of '**postpe**'. It provides credit to customers to buy now, but pay later from anywhere.
- ⇒ **Tata Group**, the progenitor of the **Air India** airline, reclaimed it, nearly 60 years after it was nationalised. **Tata Sons** bid **₹180 billion** for the government's **100% stake in Air India**.
- ⇒ **ADB** announced an increase in its climate financing goals **2019-2030** for developing member countries (DMCs) by **\$20 billion to \$100 billion**.
- ⇒ **Government of India** accorded '**Maharatna**' status to the state-owned **Power Finance Corporation Ltd (PFC)**. PFC was incorporated in 1986, as an Indian financial institution under the ownership of **Ministry of Power**.
- ⇒ **Bharat Petroleum Corporation Limited** launched an automated fueling technology called "**UFill**", to provide a swift, secure & smart experience to its customers at outlets by providing them with control of fueling.
- ⇒ **IndiaFirst Life Insurance Company Limited**, a joint venture of Bank of Baroda & Union Bank of India introduced "**IndiaFirst Life Saral Bachat Bima Plan**". It is a savings & protection cover plan for the entire family.
- ⇒ **Reliance Brands Ltd (RBL)** & famous designer **Manish Malhotra** announced a strategic partnership to acquire a **40%** stake in Malhotra's **MM Styles Pvt Ltd**.
- ⇒ **Competition Commission of India** approved the acquisition of **4.99%** of the outstanding equity share capital in **HDFC ERGO General Insurance Company** by private sector lender **HDFC Bank**.
- ⇒ **Future Generali India Insurance** entered into a bancassurance tie-up with the **Bank of India** for further penetration of its general insurance products.
- ⇒ **ICICI Lombard** introduced **BeFit**, serviced through its **ILTakeCare app**. It provides customers with the benefits of OPD services i.e. doctor consultation, pharmacy & diagnostics services, & physiotherapy sessions in a cashless manner.
- ⇒ **HDFC Life** announced to acquire a **100%** stake in Exide Life Insurance Company in a stock and cash deal, for **Rs 6,887 crore**. Subsequently, Exide Life will be merged with **HDFC Life**.
- ⇒ **LIC** bought **3.9% stake** in the **Bank of India** through open market acquisition. Now, LIC has **7.05% stake in BOI**.
- ⇒ **PhonePe** launched a platform named **PhonePe Pulse**. It is India's first interactive platform with data insights and trends on digital payments.
- ⇒ **ADB & Government of India** signed a **USD 112 million loan** to develop water supply infrastructure and strengthen capacities of **urban local bodies (ULBs)** for improved service delivery in four towns in the state of **Jharkhand**.
- ⇒ **Government of India & the ADB** signed a **USD 300 million** loan as additional financing to scale up the improvement of rural connectivity to help boost the rural economy in the state of **Maharashtra**.

- ⇒ **NPCI** in partnership with **Fiserv Inc.** to launch the plug-and-play RuPay credit card stack, '**nFiNi**'. nFiNi is a ready stack of services required for fintechs and banks to issue RuPay credit cards and will enable fintech to co-create bank-sponsored credit cards. It is a **BaaS (banking-as-a-service) programme**.
- ⇒ **PFRDA** increased the entry age for the **National Pension System (NPS) from 65 years to 70 years**. Earlier the eligible age to invest in NPS was 18-65 years which has now been revised to **18-70 years**.
- ⇒ **Nirmala Sitharaman** chaired the **24th** meeting of the **Financial Stability and Development Council (FSDC)**. Finance Minister is the chairperson of FSDC. The FSDC Sub-Committee is chaired by the Governor, RBI. Financial Stability and Development Council (FSDC) is the apex level forum set up by the Government of India for strengthening and institutionalizing the mechanism for maintaining financial stability, enhancing inter-regulatory coordination and promoting financial sector development.
- ⇒ **LIC** launched a new mobile app '**PRAGATI**' for the exclusive use of its Development Officers. PRAGATI stands for "**Performance Review Application, Growth And Trend Indicator**".
- ⇒ **LIC** launched the mobile application of its digital paperless solution, "**ANANDA**" for LIC agents. ANANDA stands for **Atma Nirbhar Agents New Business Digital Application**.
- ⇒ **PhonePe** received an insurance broking licence from the **Insurance Regulatory and Development Authority of India (IRDAI)**. This means that it can now distribute insurance products from all insurance companies in India, on its platform.
- ⇒ **RuPay** launched a strategic campaign titled – **#FollowPaymentDistancing** to promote and encourage contactless payments among customers.
- ⇒ Netherlands-based **Prosus NV** announced to acquire the Indian digital payments provider **BillDesk** and merge it with its own fintech service business **PayU**. The size of the deal is **\$4.7 billion**.
- ⇒ **Power Finance Corporation Ltd (PFC)** successfully issued its maiden **Euro Green Bond**. The 7-year Euro 300 million Bond has been priced at 1.841 per cent. This Euro Green Bond is the **first-ever** Euro denominated Green bond issuance from India. It is also the first-ever Euro issuance by an Indian NBFC.
- ⇒ **Flipkart** unveiled the introduction of '**Flipkart Boost**,' an integrated initiative designed to help new era digital-first consumer companies to expand their growth to the next level
- ⇒ GOI appointed **10 merchant bankers** for managing the Initial Public Offering of **Life Insurance Corporation of India (LIC)**. The IPO of LIC is likely to be launched in the January-March quarter of 2022.
- ⇒ Govt. set up an asset management company (AMC) named **India Debt Resolution Company Ltd (IDRCL)** with a paid-up capital of **Rs. 80.5 lakh** on an authorized capital of **Rs 50 crore**. It will work in tandem with the **National Asset Reconstruction Company Ltd (NARCL)** to clean up **bad loans**.
- ⇒ **Muthoot Finance** joined hands with **Senseforth.ai**, a leader in Conversational AI technology to launch '**Mattu**', an AI-powered virtual assistant.

### India's GDP Reports by Different Organization

	Name of the Organization	GDP Growth of India predicted
1.	ICRA Credit rating agency	expected India's real gross GDP will grow with 9% rate in fiscal years 2022 & 2023.
2.	Asian Development Bank	GDP for 2021-22 at 9.7 per cent
3.	India Ratings and Research (Ind-Ra)	GDP for 2021-22 at 9.3 per cent
4.	Brickworks Ratings	GDP for 2021-22 at 8.5-9 per cent
5.	S&P Global Ratings	GDP for 2021-22 at 9.5 % & 7.8% for FY23.
6.	Wall Street brokerage, Goldman Sachs	GDP for 2021-22 at 8 % & 9.1 % for FY23.
7.	Fitch Ratings	GDP for 2021-22 at 8.4% & 10.3 % for FY23.
8.	Organization for Economic Co-operation & Development	GDP for 2021-22 at 9.4% & 8.1 % for FY23.
9.	India Ratings & Research (Ind-Ra) expects India's GDP in the Second Quarter of Financial Year-2022 (Q2 FY22) at 3 % & in FY22 at 9.4%	
10.	Singapore-based DBS Bank's economic research team	GDP for 2021-22 at 7%
11.	Brickwork Ratings	GDP at 10-10.5% for 2021-22 (FY22).
12.	RBI projected the CPI inflation at 5.3% for 2021-22.	
13.	The retail inflation, measured by the Consumer Price Index (CPI), slightly rose to 4.48% in October.	

	Name of the Organization	GDP Growth of India predicted
14.	Ministry of Commerce & Industry released its data on Wholesale Price Index (WPI). As per that, provisional Wholesale Price Index (WPI) based inflation accelerated to a five-month high to <b>12.54%</b> in <b>October 2021</b> .	
15.	UBS Securities	GDP at <b>9.5%</b> for 2021-22 (FY22).
16.	SBI's economists in its research report "Ecowrap"	GDP at <b>9.3% to 9.6%</b> for 2021-22 (FY22).
17.	Wall Street brokerage Goldman Sachs	GDP at <b>9.1%</b> for 2021-22 (FY22).
18.	Meeting of the <b>Economic Advisory Council</b> to the <b>PM (EAC-PM)</b> members held in <b>New Delhi</b> to examine the Indian economic growth in <b>2022-23 (FY23)</b> . It projected India's real GDP to <b>7-7.5%</b> & a nominal rate of growth of more than <b>11% in FY23</b>   They projected growth of <b>5%</b> for FY22.	
19.	Moody's Investors Service	GDP at <b>9.3%</b> for 2021-22 (FY22)   <b>7.9%</b> for (FY23)
20.	FICCI	GDP for 2021-22 at <b>9.1%</b>
21.	ICRA	GDP for 2021-22 at <b>9%</b>
22.	Moody's Investors Service upgraded India's sovereign rating outlook to 'stable' from 'negative'	
23.	World Bank	GDP for 2021-22 to grow by <b>8.3%</b>
24.	Fitch Ratings	GDP for 2021-22 at <b>8.7%</b>
25.	International Monetary Fund (IMF)	GDP for 2021-22 at <b>9.5%</b> GDP for 2022-23 at <b>8.5%</b>
26.	Moody's Investors Service	India's growth forecast for 2021 at <b>9.6%</b>
27.	Morgan Stanley	GDP growth forecast of India at <b>10.5%</b> for 2021-22
28.	India's economy grew by <b>20.1%</b> during the <b>April-June</b> quarter of this financial year, as against a <b>24.4%</b> contraction seen during the same period last year. For financial year 2020-21, India's GDP contracted by <b>7.3%</b> .	
29.	S&P Global Ratings	GDP growth forecast of India at <b>9.5%</b> for 2021-22
30.	United Nations Conference on Trade and Development (UNCTAD)	GDP growth forecast of India at <b>7%</b> for 2021-22
31.	Organisation for Economic Co-operation and Development	GDP growth forecast of India at <b>9.7%</b> for 2021-22
32.	Asian Development Bank	GDP growth forecast of India at <b>10%</b> for 2021-22
33.	ICRA	GDP growth forecast of India at <b>9%</b> for 2021-22

### Agreements/Memorandum of Understandings

- ⇒ United Nations' **World Food Programme** in India partnered with **The Akshaya Patra Foundation (TAPF)**, a not-for-profit organization, to enhance the effectiveness of the **Pradhan Mantri – Poshan Shakti Nirman (PM POSHAN) scheme** (earlier known as National Programme for Mid-Day Meal in Schools). It aims to enhance food safety and hygiene projects, capacity building of cooks-cum-helpers and nutritional quality of school meals.
- ⇒ **AIC STPINEXT Initiatives (STPINEXT)**, a special purpose vehicle of Software Technology Parks of India (STPI) signed two MoUs, one with **HDFC Bank** and another with **Excel point Systems India Pvt Ltd**, a niche technology player, for fostering entrepreneurship and nurturing tech startups in the country.
- ⇒ **Indipaisa** signed a partnership agreement with **NSDL Payments Bank** to launch Financial Technology (Fintech) solutions targeting India's 63 million **Small & Mid-sized Enterprise (SME)** sector.
- ⇒ **HDFC Bank** signed an MoU with **India Post Payments Bank (IPPB)** to offer banking services to over 4.7 crore customers of IPPB in **semi-urban & rural areas**. Under this, out of 4.7 crores, customers around 90 per cent reside in rural areas. HDFC bank aims to boost its financial inclusion drive by leveraging IPPB's network of 650 branches & over 136,000 banking access points.
- ⇒ **Small Industries Development Bank of India** entered into MoU with the Bengal government to develop its **MSME ecosystem**.
- ⇒ **Western Union**, a global leader in cross-border, cross-currency money movement & payments, & **NPCI International Payments Ltd** signed an MoU to enable **real-time bank account payouts in India**.
- ⇒ **Gujarat Alkalies & Chemicals Limited (GACL) & GAIL (India) Limited** has signed a memorandum of understanding (MoU) for setting up a **bioethanol plant**

- with a production capacity of **500-kilo litre per day (KLD)** in Gujarat.
- ⇒ **NPCI** signed a partnership agreement with **Udemy Business**, to encourage innovative learning & skill development for employees of NPCI. The 3-year partnership with Udemy Business will offer courses on in-demand skills such as tech, domain, behavioural, & leadership skills to all NPCI employees.
- ⇒ **NITI Aayog** signed a Statement of Intent with **United Nations World Food Program (WFP)**. It focuses on mainstreaming millets & supporting India in taking lead globally in knowledge exchange using the opportunity of 2023 as an International Year of Millets.
- ⇒ **NITI Aayog** in partnership with **Bharti Foundation** launched **Convoke 2021-22**. Convoke is a National research Symposium that aims at addressing challenges in imparting education & strengthening its quality with a special focus on all teachers, educationists, heads of schools across India.
- ⇒ Department of Youth Empowerment & Sports, **Government of Karnataka** signed a Letter of Understanding with the **United Nations Development Programme (UNDP)** as a part of the State-level initiative 'Code-Unnati' to improve the access to entrepreneurship & employment opportunities among the youths, including women.
- ⇒ **India Post Payments Bank** tied up with **National Payments Corporation of India's (NPCI)** bill payments system **Bharat BillPay** to facilitate cash-based bill payments service at customer's doorstep.
- ⇒ **Odisha** inked an agreement with **United Nations Capital Development Fund** to launch "Mission Shakti Living Lab" for the financial empowerment of women. With the use of digital technologies & e-commerce, it will increase the income & financial well-being of women, **self-help groups** & households by helping them in the factors of planning, saving, borrow or spending better.
- ⇒ **IIT-Delhi** signed an MoU with **Indian Air Force (IAF)** to support requirements towards indigenous solutions in various weapon systems. Under the MoU, IAF has identified key focus areas involving the development of technology & finding indigenous solutions towards the sustenance of various weapon systems.
- ⇒ **Food & Agriculture Organisation** signed an agreement with **Andhra Pradesh Government** to train the farmers in good farm management practices & sustainable agricultural methods.
- ⇒ India's **TVS Motor Company** will develop electric vehicles (EV) with **BMW's** motorcycle brand in India, joining a

- host of Indian automakers that have sought to expand their clean mobility offering.
- ⇒ **Bharat Petroleum Corporation Limited** tied up with **Bhabha Atomic Research Centre** to scale-up Alkaline Electrolyze technology for Green Hydrogen production. This is a first of its kind initiative to support India's commitment to achieve renewable energy targets & reduce greenhouse gas emissions.
- ⇒ **Adani Green Energy Ltd** signed a purchase agreement with **Solar Energy Corporation of India (SECI)** to supply **4,667 MW** of green power. It is the world's largest-ever green power purchase agreement (PPA).
- ⇒ **India & European Union** agreed to step up their **Clean Energy & Climate Partnership**. They jointly agreed on a detailed work program until **2023** to implement the **2016** India-EU Clean Energy & Climate Partnership.
- ⇒ **SBI** signed an MoU with **Kendriya Sainik Board** to support & educate the children of war veterans, ex-servicemen, & war widows. India's largest bank said it will provide a grant of **₹ 1,000 per month to 8,333 war veterans'**. The bank has contributed ₹ 10 crores to the Armed Forces Flag Day Fund. Armed Forces Flag Day is celebrated on December 7.
- ⇒ **State Bank of India** signed an agreement with **Usha International Limited (UIL)** for **empowering women entrepreneurs** by providing financial assistance.
- ⇒ **Walmart** & its subsidiary **Flipkart** signed an **MoU** with the **Department of MSME Enterprises**, Government of **Madhya Pradesh** to create an ecosystem of capacity building for **MSMEs in Madhya Pradesh**.
- ⇒ **Indian Renewable Energy Development Agency** signed a pact with **Brahmaputra Valley Fertilizer Corporation Ltd (BVFCL)** to provide its techno-financial expertise in developing renewable energy projects & fundraising.
- ⇒ **Kotak Mahindra Bank** partnered with **NPCI** to launch Kotak credit cards on the RuPay network named '**Veer**' for Indian armed forces i.e. the Army, Navy, & Air Force personnel.



- ⇒ **Indian Railway Catering & Tourism Corporation Limited** partnered with **Truecaller India** to provide

passengers with greater trust in communication. This partnership aims to reduce fraud in the railways.

- ⇒ **Flipkart** signed an MoU with the **Ministry of Rural Development of the Govt. of India**, for their ambitious Deendayal Antyodaya Yojana – National Rural Livelihood Mission program, to help empower local businesses & self-help groups – especially those that are led by women – by bringing them into the e-commerce fold.
- ⇒ **ESAF Small Finance Bank** launched **State Level Local Sustainable Economic Development Training Programme** in Kerala in collaboration with NABARD. Initially, this project will benefit 300 panchayats across Kerala. It was aimed at bringing financial empowerment & economic independence at the local level.
- ⇒ **Liberty General Insurance Ltd** has partnered with **PhonePe** to offer motor insurance digitally.
- ⇒ **Aadhar Housing Finance & UCO Bank** entered into a co-lending agreement to offer home loans at competitive interest rates.
- ⇒ **Tata Motors** signed a 5-year MoU with **Equitas SFB** to bring a set of attractive financial solutions to its customers.
- ⇒ **India Post Payments Bank, Department of Posts & Bajaj Allianz Life Insurance co.** announced a strategic partnership for offering term & annuity products to customers through the Bank's extensive network.
- ⇒ **Maharashtra Govt.** signed an MoU with the **United States-based Non-Profit Organisation, Rocky Mountain Institute (RMI)**, to provide technical support for **Maharashtra's Electric Vehicle (EV) policy**. It was signed at Glasgow, UK, at the **United Nations Conference on Climate Change (COP26)**.
- ⇒ **National Thermal Power Corporation Limited** signed an MoU with **Indian Oil Corporation Limited (IOCL)** to collaborate in the field of **Renewable Energy** & mutually explore opportunities for the supply of low carbon/RE RTC (round the clock) captive power.
- ⇒ **State Bank of India** signed a strategic agreement with **Jamshedpur Football Club**, a fully owned subsidiary of **Tata Steel**, to promote & support football in India.
- ⇒ **Small Industries Development Bank of India** entered into a collaboration with **Google India Pvt Ltd (GIPL)** for piloting a social impact lending programme with financial assistance up to Rs 1 crore at subsidized interest rates. It is launched as a crisis response related to **Covid-19** to reinvigorate the MSME sector in India.
- ⇒ **BOB Financial Solutions** partnered with the **National Payments Corporation of India** to launch BoB Credit Cards (Easy & Premier variants) on the RuPay platform.
- ⇒ **SBI** signed an MoU with **Pondicherry Co-op. Milk Producers' Union Ltd (PONLAIT)** for financing individual

dairy farmers up to **Rs 3 Lakh**. It will be made available through YONO application of the SBI Bank. SBI has introduced a technology product, named '**SAFAL-Simple & Fast Agriculture Loan**' for financing individual Dairy farmers.

- ⇒ **MakeMyTrip** partnered with the Ministry of Civil Aviation to promote regional air connectivity through the **UDAN scheme**.
- ⇒ **Indraprastha Gas** inked MoU with the **South Delhi Municipal Corporation** to establish waste-to-energy plant in Delhi to convert municipal solid waste into compressed bio-gas (CBG) for use as fuel for running vehicles.
- ⇒ **Tata Consultancy Services Ltd** bagged a five-year IT transformation contract from **NORD/LB**, a leading German commercial bank. TCS will work with the bank to simplify & transform its application estate across multiple businesses.
- ⇒ **ICICI Bank** partnered with **Amazon India** to offer overdraft (OD) facility of up to **₹ 25 lakh** to individual sellers & small businesses registered on the e-commerce player's online marketplace.
- ⇒ **Bharti Airtel** conducted a 5G network trial in partnership with **Ericsson** in a rural landscape, achieving a speed of over 100 Mbps on a smartphone.
- ⇒ **PNB Housing Finance** joined hands with **CSC e-Governance Services India** to provide last-mile home loan facilities to individuals living in tier 2 & 3 cities. CSC e-Governance Services India Limited, a Special Purpose Vehicle set up by the Ministry of Electronics & IT.
- ⇒ **Tata Consultancy Services** announced that its 20-year long partnership with **State Bank of India** extended for 5 more years.
- ⇒ **Electricite de France S.A.**, one of the world's leading power sector companies headquartered in Paris, & **NTPC Ltd**, India's largest energy integrated company signed a MoU to explore potential power project development opportunities in the **Middle East, Asia, Europe & Africa**.
- ⇒ **India** announced a **\$200-million** line of credit for **Kyrgyzstan** & signed an agreement to carry out small but high impact projects for community development in the Central Asian state.
- ⇒ **India** announced a **\$200-million** line of credit for **Kyrgyzstan** & signed an agreement to carry out small but high impact projects for community development in the Central Asian state.
- ⇒ MoU was signed between **All India Institute of Ayurveda (AIIA) & Croatia's Kvarner Health Tourism Cluster**. MoU with Croatia is a significant step towards bolstering India's ties with other countries & promoting academic research, clinical & educational activities, medical education, etc.

- ⇒ **Sarbanand Sonowal** announced forming of a Special Purpose vehicle (SPV) for development of a **Multimodal Logistics Park** at VOC Port in Chennai.
- ⇒ **NITI Aayog** launched the **Geospatial Energy Map of India** which will provide a holistic picture of all energy resources of the country. It is developed by NITI Aayog in collaboration with **ISRO** & the **Energy Ministries of the Government of India**.
- ⇒ **RailTel Corporation** signed MoU with the **Centre for Development of Telematics** to work together in several areas to help expand telecom in the country.
- ⇒ **J&K government** signed an MoU with **Dubai** for real estate development, industrial parks & super-speciality hospitals. MoU was signed for real estate development, industrial parks, IT towers, multi-purpose towers, logistics, medical colleges etc.
- ⇒ Agri-fintech firm **Dvara E-Dairy Solutions Pvt Ltd** entered into a partnership with **Jana Small Finance Bank** to service small dairy farmers.
- ⇒ **IndiGo & Kotak Mahindra Bank** entered into a strategic partnership for the launch of a co-branded credit card named '**Ka-ching**'.
- ⇒ **HDFC Ltd & IPPB** made a strategic partnership to offer HDFC Ltd's home loans to **4.7 crore** customers of IPPB through its wide network of 650 branches & over **1.36 lakh** banking access points.
- ⇒ MeitY Startup Hub, an initiative of the **Ministry of Electronics & Information Technology (MeitY)**, & **Google** partnered to launch '**Appscale Academy**', a growth & development programme, to train early to mid-stage startups across India.
- ⇒ **SBI General Insurance** made a technological partnership with **Google Pay** to enable users to buy **SBI General's health insurance** on the **Google Pay app**.
- ⇒ **Axis Bank** partnered with **BharatPe** for the point of sale (PoS) business of **BharatPe** named **BharatSwipe**. Under this, Axis Bank will be the acquiring bank for BharatSwipe and will provide acceptance of credit and debit cards for merchants associated with BharatPe.
- ⇒ **Jana Small Finance Bank** inked an MoU with **HCBL Co-operative Bank, Lucknow & Mysore Merchants Co-operative Bank** in a bid to provide digital infrastructure and payments services to the respective banks under the bank sponsorship programme of the Reserve Bank of India.
- ⇒ **National Mission for Clean Ganga (NMCG)** signed an MoU with **South Asian Institute for Advanced Research and Development (SAIARD)** to create an academic platform to engage young students as well as develop a research and capacity building hub to support regional development in the eastern region.
- ⇒ **Satellite narrowband Internet of Things (NB-IoT)** solution **Skylo** launched '**Fish Catch Report**' for the fishermen community to help initiate the selling process even before they dock boats on the shore.
- ⇒ **Bank of India** entered into a co-lending arrangement with **MAS Financial Services for MSME loans**. The tie-up comes on the occasion of the bank's **116th Foundation Day ('Azadi Ka Amrit Mahotsav')**.
- ⇒ **Rail Vikas Nigam Limited** Signed MoU with the **National Highway Authority of India** represented by the **National Highways Logistics Management Limited (NHLML)**. It is signed to develop Multi-Modal Logistics Parks (MMLPs) across the country under the **Bharatmala Pariyojana** programme.
- ⇒ **United Nations Development Programme (UNDP), HDFC Bank and the Greater Noida Industrial Development Authority (GNIDA)** inked a pact to set up a facility to manage up to 300 metric tonnes of dry waste in the city every month.
- ⇒ **Ministry of Defence, the Government of India and US Department of Defence** signed a Project Agreement (PA) for **Air-Launched Unmanned Aerial Vehicle (ALUAV)**. Under the collaboration, the two countries will work towards the design, development, demonstration, testing and evaluation of systems to co-develop an ALUAV Prototype.
- ⇒ **HDFC Bank** signed MoU with the **National Small Industries Corporation (NSIC)** for providing credit support to the micro, small and medium enterprise (MSME) sector. The branches of HDFC bank will extend support to the MSME projects in the areas they are located in and to other important industrial sectors across the country.
- ⇒ **NPCI International Payments Ltd (NIPL)** partnered with **Liquid Group Pte. Ltd.** to enable **UPI QR-based payments** acceptance in 10 markets across **North Asia and Southeast Asia**. This partnership will help BHIM App users to make UPI QR-based payments in the 10 markets of **Singapore, Malaysia, Thailand, Philippines, Vietnam, Cambodia, Hong Kong, Taiwan, South Korea, and Japan**, from early 2022.
- ⇒ **Niti Aayog's Atal Innovation Mission** in collaboration with **ISRO** and **CBSE** has launched '**Space Challenge**' for school students across India. It is designed for all the school students, mentors and teachers across the country who not only are associated with schools having **Atal Tinkering Labs (ATL) labs** but for all the non-ATL schools as well.
- ⇒ **HDFC Bank** announced its partnership with **Paytm**, to offer co-branded credit cards on the Visa platform to businesspersons, millennials and merchants.

- ⇒ Board of Directors of **ZEE Entertainment Enterprises Limited (ZEEL)** unanimously approved the merger of the company with **Sony Pictures Networks India (SPNI)**. Zee Entertainment will hold **47.07%** stake, while Sony India will hold a **52.93%** stake. **Puneet Goenka**, the CEO of Zee Entertainment, will be the MD and CEO of the merged entity for 5 years.
- ⇒ **Bharat Petroleum Corporation Limited & SBI Card** have joined hands to launch the '**BPCL SBI Card co-branded RuPay Contactless Credit Card**', offering fuel and other benefits.
- ⇒ **Government of India** and **Bill & Melinda Gates Foundation** signed a multi-year MoU to work together on sustainably improving India's livestock sector to support the nation's food and nutritional security, and protect the economic wellbeing of small-scale livestock producers.
- ⇒ **India Post Payments Bank (IPPB)** announced a strategic alliance with **Tata AIG General Insurance Co. Ltd.** for distribution of non-life insurance products across the country.
- ⇒ **NPCI** partnered with **YES Bank** to launch first-of-its-kind '**RuPay On-the-Go**' contactless payments solutions.
- ⇒ **Indraprastha Gas (IGL)** inked a MoU with the **South Delhi Municipal Corporation** to establish waste-to-energy plant in Delhi to convert municipal solid waste into compressed bio-gas (CBG) for use as fuel for running vehicles.

### New Appointments: National

	Designation/Post	Who is Appointed?
<b>Constitutional &amp; Other Posts</b>		
1.	<b>Deputy National Security Adviser</b> in the national security council secretariat.	Diplomat <b>Vikram Misri</b>
2.	<b>Director-General of Forests &amp; Special Secretary (DGF&amp;SS)</b> , Ministry of Environment, Forests & Climate Change.	<b>Chandra Prakash Goyal</b>
3.	ITBP director general <b>Sanjay Arora</b> to hold the additional charge of <b>Sashastra Seema Bal (SSB)</b> as the latter's chief <b>Kumar Rajesh Chandra</b> retired on 31st December 2021.	
4.	India's next permanent representative to the <b>UN Conference on Disarmament</b> in Geneva	Senior diplomat <b>Anupam Ray</b>
5.	India's next ambassador to Mexico	<b>Pankaj Sharma</b>
6.	President of <b>The Indian Newspaper Society for the year 2021-22</b>	<b>Mohit Jain</b> of "The Economic Times"
7.	CEO & MD, <b>BrahMos Aerospace Limited</b> (that manufactures the BrahMos supersonic cruise missile)	<b>Atul Dinkar Rane</b>
8.	India's next <b>Ambassador to China</b>	Senior diplomat <b>Pradeep Kumar Rawat</b>
9.	<b>Indian Olympic Association of India</b> appointed the Ice Hockey Association of India's general secretary, <b>Harjinder Singh</b> , as the <b>Chef de Mission of the country's</b> contingent for the upcoming <b>2022 Winter Olympics in Beijing</b> .	
10.	<b>Chairman and Chief Executive Officer</b> of Railway Board	<b>Vinay Kumar Tripathi</b>
11.	<b>24th Director General (DG) of the Indian Coast Guard</b>	<b>V.S. Pathania</b>
12.	<b>Director-General of the National Mission for Clean Ganga (NMCG)</b>	<b>G Asok Kumar</b>
13.	Chairman of the <b>Commission for Agricultural Costs &amp; Prices (CACP)</b>	<b>Vijay Paul Sharma</b>
14.	Chairperson, National Highways Authority of India (NHAI)	<b>Alka Upadhyaya</b>
15.	Central Provident Fund Commissioner in the Employees' Provident Fund Organisation (EPFO).	<b>Neelam Shammi Rao</b>
16.	Chairman, Central Board of Indirect Taxes & Customs (CBIC)	<b>Vivek Johri</b>
17.	New Chairperson of the National Company Law Appellate Tribunal (NCLAT)	Former Supreme Court Judge Justice <b>Ashok Bhushan</b>
18.	Next Chief of the Naval Staff (with effect from 30 Nov.)	<b>Vice Admiral R Hari Kumar</b>
19.	New DG of Central Industrial Security Force (CISF)	<b>Sheel Vardhan Singh</b>
20.	New DG of National Disaster Response Force (NDRF)	<b>Atul Karwal</b>
21.	New Director-General (DG) of Narcotics Control Bureau (NCB)	<b>Satya Narayan Pradhan</b>
22.	New <b>Secretary General Rajya Sabha</b>	<b>Pramod Chandra Mody</b>
23.	<b>Chairman, Central Board of Indirect Taxes &amp; Customs (CBIC).</b>	Senior bureaucrat, <b>Vivek Johri</b>

	Designation/Post	Who is Appointed?
24.	Chief Economic Adviser (CEA) <b>KV Subramanian</b> decided to return to academia after the completion of his three-year term in the <b>Finance Ministry of India</b> .	
25.	<b>Advisor to PM Narendra Modi</b> for two years on contract basis.	Former bureaucrat <b>Amit Khare</b>
26.	<b>CEO, Pradhan Mantri Fasal Bima Yojana &amp; Joint Secretary, Agriculture</b>	Senior bureaucrat <b>Ritesh Chauhan</b>
27.	Managing Director, <b>India Ports Global Limited (IPGL)</b>	Captain <b>Alok Mishra</b>
28.	Chairperson, <b>National Bank for Financing Infrastructure &amp; Development (NaBFID)</b> .	<b>K V Kamath</b>
29.	Tamil Nadu Governor <b>Banwarilal Purohit</b> given the additional charge of <b>Punjab and the Union Territory of Chandigarh</b> .	
30.	Chairman, <b>Central Board of Direct Taxes</b>	IRS officer <b>JB Mohapatra</b>
31.	<b>New Director General (DG), Border Security Force (BSF)</b>	<b>Pankaj Kumar Singh</b>
32.	<b>New DG, Indo-Tibetan Border Police (ITBP)</b> .	<b>Sanjay Arora</b>
33.	Rajya Sabha Chairman, <b>M Venkaiah Naidu</b> has appointed <b>Dr PPK Ramacharyulu</b> , who is the secretary in the <b>Rajya Sabha Secretariat</b> since 2018, as the <b>secretary general</b> .	
34.	<b>Acting Chairperson</b> of the appellate tribunal, <b>National Company Law Appellate Tribunal (NCLAT)</b>	Justice <b>M. Venugopal</b>
35.	President, <b>Income Tax Appellate Tribunal</b>	<b>G.S. Pannu</b>
36.	Chairman, <b>National Commission for Minorities</b>	Former IPS officer <b>Iqbal Singh Lalpura</b>
37.	<b>Next Chief of Air Staff</b> .	<b>Vivek Ram Chaudhari</b>
38.	<b>Rajiv Bansal</b> appointed as Secretary in the <b>Ministry of Civil Aviation</b> . He is currently the CMD of <b>Air India</b> .	
39.	Govt. accepts <b>RN Ravi's</b> resignation as interlocutor for <b>Naga peace talks</b> .	
40.	<b>34th Director-General of the National Cadet Corps (NCC)</b>	Lieutenant General <b>Gurbirpal Singh</b>
<b>CEO'S/Chairman of Companies/Organizations/Banks/ Other Appointments</b>		
41.	<b>Finance Industry Development Council (FIDC)</b> announced fresh appointments to its board of directors. <b>Kamlesh Gandhi</b> , CMD of MAS Financial Services appointed as Co-Chairman, FIDC in addition to <b>Umesh Revankar</b> , CEO & MD of Shriram Transport Finance Group. <b>Sanjay Chamria</b> resigned as the Co-Chairman & Director, FIDC.	
42.	Interim Managing Director & Chief Executive Officer, RBL Bank	<b>Rajeev Ahuja</b>
43.	<b>India Yamaha Motor (IYM) Pvt Ltd.</b> announced that <b>Eishin Chihana</b> taken charge of the Group's India operations as its new <b>Chairman</b> . He has replaced <b>Motofumi Shitara</b> .	
44.	<b>MD &amp; CEO of Punjab National Bank (From 1<sup>st</sup> Feb)</b>	<b>Atul Kumar Goel</b>
45.	<b>Managing Director &amp; Chief Executive Officer in UCO Bank</b>	<b>Soma Sankara Prasad</b>
46.	<b>MD &amp; CEO of Equitas Small Finance Bank Limited (ESFBL)</b>	<b>Vasudevan Pathangi Narasimhan</b>
47.	<b>Director General &amp; CEO, Indian Institute of Corporate Affairs (IICA)</b>	<b>Praveen Kumar</b>
48.	<b>Chief Executive Officer, Energy Efficiency Services</b>	<b>Radhika Jha</b>
49.	<b>Hyundai Motor Company</b> appointed <b>Unsoo Kim</b> as the <b>Managing Director (MD)</b> of <b>Hyundai Motor India Limited</b> .	
50.	Bollywood actors <b>Vijay Raaz &amp; Varun Sharma</b> named as brand ambassadors for <b>EaseMyTrip.com</b> .	
51.	<b>MD &amp; CEO, IFFCO-TOKIO General Insurance</b>	<b>HO Suri</b>
52.	CEO of Central Board of Film Certification (CBFC), <b>Ravinder Bhakar</b> assumed charge of National Film Development Corporation (NFDC), Films Division, & Children Films Society of India (CFSI).	
53.	<b>Director General, Software Technology Parks of India</b> .	<b>Arvind Kumar</b>
54.	<b>MD &amp; CEO of Jammu &amp; Kashmir Bank</b>	<b>Baldev Prakash</b> (for three years)
55.	<b>CEO of Vistara Airlines</b>	<b>Vinod Kannan</b>
56.	<b>Vistara's Chief Commercial Officer</b>	<b>Deepak Rajawat</b>
57.	Director HR in ONGC, <b>Alka Mittal</b> given the additional charge as the <b>new interim CMD</b> of <b>Oil and Natural Gas Corporation</b> . She is the first woman to head the top post at the Maharatna company. She replaces <b>Subhash Kumar</b> .	
58.	<b>Bank of Baroda</b> signed cricketer <b>Shafali Verma</b> as its brand endorser.	
59.	<b>Strategic Group Advisor of Oyo Hotels &amp; Homes (Oyo)</b>	<b>Rajnish Kumar</b> (Former SBI Chairman)

	Designation/Post	Who is Appointed?
60.	<b>Kinara Capital</b> signed the Indian cricketer <b>Ravindra Jadeja</b> , as its official brand ambassador on the occasion of the company's 10th anniversary.	
61.	<b>Unix</b> , an Indian Mobile Accessories manufacturing brand signed Indian Cricket Fast Bowler, <b>Jasprit Bumrah</b> as its Brand Ambassador to increase the visibility of their products.	
62.	<b>MD &amp; CEO, Ujjivan Small Finance Bank</b>	<b>Ittira Davis</b>
63.	<b>Federation of Indian Chambers of Commerce &amp; Industry (FICCI)</b> appointed <b>Sanjiv Mehta</b> (CMD of Hindustan Unilever Limited) as its <b>President</b> .	
64.	First woman president of the <b>Indian Mountaineering Foundation (IMF)</b>	Noted mountaineer from Uttarakhand, <b>Harshwanti Bisht</b>
65.	<b>Hero MotoCorp</b> announced the appointment of former chairman of SBI <b>Rajnish Kumar</b> as an independent non-executive director on the board of the company.	
66.	IIT Madras incubated startup, <b>GUVI</b> signed Indian Women's cricketer <b>Smriti Mandhana</b> as its brand ambassador.	
67.	Commandant of <b>National Defence College (NDC)</b> , New Delhi	<b>Lt Gen Manoj Kumar Mago</b>
68.	Chairman, <b>India Tourism Development Corporation (ITDC)</b>	<b>Sambit Patra</b>
69.	<b>MD, India Tourism Development Corporation (ITDC)</b>	<b>G. Kamala Vardhana Rao</b>
70.	<b>Chairman, National Asset Reconstruction Company (NARCL)</b>	<b>Pradip Shah</b>
71.	<b>VVS Laxman</b> will be the next head of the <b>National Cricket Academy (NCA)</b> .	
72.	<b>Sourav Ganguly</b> appointed as the <b>Chairman</b> of the <b>ICC Men's Cricket Committee</b> . He will replace <b>Anil Kumble</b> . <b>Johnny Grave</b> appointed as the <b>Chairman</b> of <b>ICC Women's Cricket Committee</b> .	
73.	Games24x7 fantasy cricket platform ' <b>My11Circle</b> ' announced Indian Cricketer <b>Mohammad Siraj</b> as its new brand ambassador.	
74.	Amway India announced the appointment of Bollywood megastar <b>Amitabh Bachchan</b> as its brand ambassador.	
75.	<b>Bandhan Bank</b> announced Popular Assamese & Bollywood singer <b>Zubeen Garg</b> as the brand ambassador for the Bank in Assam.	
76.	<b>Plaeto</b> appointed <b>Rahul Dravid</b> as its brand ambassador & mentor.	
77.	Director-General, <b>Federation of Indian Chambers of Commerce &amp; Industry (FICCI)</b>	<b>Arun Chawla</b>
78.	<b>Rajib Kumar Mishra</b> shall exercise the power of chairman & managing director of <b>PTC India Ltd</b> , subsequent to relieving of <b>Deepak Amitabh</b> . PTC India Ltd. (formerly known as Power Trading Corporation of India Limited), was incorporated in 1999 to undertake the trade of power to achieve economic efficiency & security of supply & to develop a vibrant power market in the country.	
79.	<b>Arjun Munda</b> inaugurated <b>TRIFED (Tribal Cooperative Marketing Development Federation Ltd) Aadi Mahotsav</b> at Dilli Haat in New Delhi. Olympic medallist & boxer Padma Vibhushan <b>MC Mary Kom</b> declared as the brand ambassador of the TRIFED Aadi Mahotsav.	
80.	First woman president of <b>Indian Mountaineering Foundation (IMF)</b>	<b>Harshwanti Bisht</b>
81.	Independent non-executive director, <b>Hero MotoCorp</b>	<b>Rajnish Kumar</b>
82.	<b>MD &amp; CEO, National Securities Depositories (NSDL)   Padmaja Chunduru</b>	
83.	<b>MD &amp; CEO of rating agency CRISIL   Amish Mehta replaced Ashu Suyash</b>	
84.	<b>Managing Director of Life Insurance Corporation of India   BC Patnaik</b>	
85.	<b>Secretary-General &amp; Executive Head, Indian Steel Association (ISA)   Alok Sahay</b>	
86.	<b>Sanjay Bhargava</b> to head <b>Starlink</b> satellite broadband venture in India.	
87.	<b>CEO, Energy Efficiency Services Limited (EESL)   Arun Kumar Mishra</b>	
88.	<b>BharatPe</b> appointed former SBI Chairman <b>Rajnish Kumar</b> as the <b>Chairman</b> of its board.	
89.	<b>Vinod Aggarwal</b> appointed as the President of <b>Automotive Skills Development Council (ASDC)</b> . He replaced <b>Nikunj Sanghi</b> .	
90.	<b>Crypto exchange CoinDCX</b> roped in <b>Amitabh Bachchan</b> as a brand ambassador to spread awareness about cryptocurrencies.	
91.	<b>A K Goel</b> , MD & CEO of <b>UCO Bank</b> elected as the chairman of <b>Indian Bank's Association (IBA)</b> for 2021-22. He replaced <b>Rajkiran Rai G.</b>	
92.	<b>Navrang Saini</b> given the additional charge as the <b>Chairperson</b> of <b>Insolvency &amp; Bankruptcy Board of India (IBBI)</b> . The post fell vacant after M.S. Sahoo retired after a five-year tenure.	

	Designation/Post	Who is Appointed?
93.	RBI approved the appointment of <b>Pradeep Kumar Panja</b> as the Chairman of <b>Karnataka Bank Ltd.</b>	
94.	RBI approved the re-appointment of <b>Amitabh Chaudhry</b> as <b>MD &amp; CEO</b> of <b>Axis Bank</b> for a period of three years.	
95.	<b>Sahdev Yadav</b> unanimously elected as the <b>President</b> of the <b>Indian Weightlifting Federation (IWLf)</b> .	
96.	Commodore <b>Amit Rastogi (Retd)</b> appointed as the <b>CMD</b> of the <b>National Research Development Corporation.</b>	
97.	<b>Ayushmann Khurrana</b> associated with <b>CoinDCX's 'Future Yahi Hai'</b> campaign.	
98.	<b>A Balasubramanian</b> elected as the new Chairman of the <b>Association of Mutual Funds in India (AMFI).</b>	
99.	Director-producer <b>Imtiaz Ali</b> roped in as the ambassador of the <b>Russian Film Festival in India.</b>	
100.	<b>Sports Authority of India</b> appointed Commodore <b>PK Garg</b> as the <b>Chief Executive Officer (CEO)</b> of the <b>Target Olympic Podium Scheme (TOPS).</b>	
101.	<b>Chairman of Indian Society of Advertisers (ISA)   Sunil Kataria</b>	
102.	<b>Chairman of Paradip Port Trust (PPT)   P L Haranadh</b>	
103.	<b>President, Consumer Electronics &amp; Appliances Manufacturers Association   Eric Braganza</b>	
104.	<b>E.R. Sheikh</b> assumed charge as <b>first Director-General</b> of the <b>Ordnance Directorate (Co-ordination &amp; Services).</b>	
105.	Indian wearable brand <b>Fire-Boltt</b> named cricket captain <b>Virat Kohli</b> as its <b>new brand ambassador.</b>	
106.	<b>Chairman, World Steel Association (WSA) for 2021-22   Sajjan Jindal</b>	
107.	<b>Ramnath Krishnan</b> appointed as the new <b>Managing Director &amp; Group Chief Executive Officer (CEO)</b> of rating agency <b>ICRA.</b> He replaced <b>N Sivaraman.</b>	
108.	<b>Oravel Stays Ltd (OYO)</b> appointed <b>Deepa Malik</b> , an Indian athlete & a silver-medalist as an independent director on the company's board of directors.	
109.	<b>Adidas</b> roped in Bollywood actress <b>Deepika Padukone</b> as global ambassador for women sports.	
110.	<b>Managing Director, Eicher Motors Ltd   Siddhartha Lal</b>	
111.	<b>FloBiz</b> , a neobank for <b>Indian Small to Medium-sized Businesses (SMBs)</b> , announced actor <b>Manoj Bajpayee</b> as the brand ambassador for its flagship product.	
112.	<b>RBI</b> approved the appointment of <b>Baldev Prakash</b> as <b>Managing Director &amp; CEO</b> of <b>J&amp;K Bank.</b>	
113.	<b>Appointments Committee of the Cabinet</b> approved the reappointment of <b>Shaktikanta Das</b> as the Governor of the Reserve Bank of India (RBI) for a further period of three years.	
114.	<b>Former State Bank of India chairman, Rajnish Kumar</b> appointed as an independent director of the <b>Hongkong and Shanghai Banking Corporation (HSBC) Asia entity.</b>	
115.	<b>Adidas</b> roped in Tokyo Olympic Silver-medalist <b>Mirabai Chanu</b> as the face of its "Stay in Play" campaign for its latest product innovation designed to keep more menstruating women in sports.	
116.	Chairman & managing director of disinvestment-owned steel company <b>Rashtriya Ispat Nigam Ltd (RINL)</b>	<b>Atul Bhatt</b>
117.	<b>First woman Chairperson and Managing Director</b> of public sector enterprise <b>Engineers India Ltd</b>	<b>Vartika Shukla</b>
118.	<b>Vice-Chairman, Gandhi Smriti and Darshan Samiti (GSDS)</b>	<b>Vijay Goel</b>
119.	Former managing director of Mahindra & Mahindra <b>Pawan Kumar Goenka</b> appointed as the chairperson of the <b>Indian National Space Promotion Authorization Centre (In-SPACe).</b>	
120.	Former Supreme Court judge, Justice (Retired) <b>Indu Malhotra</b> will be the new <b>Ombudsman cum Ethics Officer</b> of <b>Delhi and Districts Cricket Association (DDCA)</b> for a period of one year.	
121.	<b>Chief Technology Officer (CTO), RBI Innovation Hub</b>	<b>Amit Saxena</b>
122.	<b>Chairman cum Managing Director, National Small Industries Corporation Ltd.</b>	<b>Alka Nangia Arora</b>
123.	<b>Equitas Small Finance Bank</b> roped in Indian women hockey player, <b>Rani Rampal</b> and cricketer <b>Smriti Mandhana</b> as the brand ambassadors of the company.	
124.	Chairman-cum-Managing Director, <b>United India Insurance Company Limited.</b>	<b>S.L. Tripathy</b>
125.	<b>Fino Payments Bank</b> appointed Indian actor <b>Pankaj Tripathi</b> as its first brand ambassador, for a period of two-year.	
126.	Managing Director, <b>Export-Import Bank of India (EXIM Bank)</b>	<b>Harsha Bhupendra Bangari (Replaced MD David Rasquinha)</b>

	Designation/Post	Who is Appointed?
127.	President of the India Chapter of the <b>International Road Federation (IRF)</b>	Ashoka Buildcon Managing Director and promoter <b>Satish Parekh</b>
128.	<b>Tata AIA Life Insurance</b> announced the signing of a multi-year brand partnership with Indian athlete and Olympic gold medallist <b>Neeraj Chopra</b> , as its brand ambassador.	
129.	Managing Director & Chief Executive Officer, <b>IDFC First Bank</b>	<b>V. Vaidyanathan</b>
130.	<b>Chairman and Managing Director, National Fertilizers Ltd (NFL)</b>	<b>Nirlep Singh Rai</b>
131.	<b>Facebook India</b> appointed former IAS officer <b>Rajiv Aggarwal</b> as the Director of Public Policy. He succeeds <b>Ankhi Das</b> .	
132.	<b>President of the National Rifle Association of India (NRAI)</b>	<b>Raninder Singh</b>
133.	Chairman of the <b>Audit Bureau of Circulations (ABC)</b> for 2021-2022.	<b>Debabrata Mukherjee</b>
134.	<b>Chairman of Press Trust of India (PTI)</b>	<b>Aveek Sarkar</b>
135.	President, <b>All India Management Association (AIMA)</b>	<b>CK Ranganathan</b>
136.	<b>MD &amp; CEO, National Securities Depositories (NSDL)</b>	<b>Padmaja Chunduru</b>
137.	<b>Automotive Skills Development Council (ASDC)</b> appointed automobile industry veteran <b>Vinod Aggarwal</b> as its president.	
138.	Executive Council of the <b>Indian Society of Advertisers (ISA)</b> elected <b>Sunil Kataria</b> , Chief Executive Officer, India and SAARC, Godrej Consumer Products Limited as the <b>Chairman of the ISA</b> .	

### New Appointments: International

	Designation/Post	Who is Appointed?
<b>President/PM/Heads of Countries/Organizations</b>		
1.	Indian origin, <b>Narandran 'Jody' Kollapen</b> appointed to <b>South Africa's</b> highest judicial bench, the <b>Constitutional Court</b> .	
2.	<b>Mohammed Ben Sulayem</b> of the <b>United Arab Emirates</b> elected successor to <b>Jean Todt</b> as the first non-European president of motorsport's world governing body, the <b>International Automobile Federation (FIA)</b> .	
3.	UN Secretary-General <b>Antonio Guterres</b> appointed <b>Catherine Russell</b> as the head of UN children's agency UNICEF, also known as the <b>United Nations Children's Fund</b> . Russell will succeed <b>Henrietta Fore</b> .	
4.	French fashion house <b>Chanel</b> named <b>Leena Nair</b> as its new global CEO.	
5.	Tesla founder and CEO <b>Elon Musk</b> disclosed that Indian-origin <b>Ashok Elluswamy</b> was the first employee to be hired for his electric vehicle company's Autopilot team.	
6.	Indian-origin American diplomat <b>Atul Keshap</b> appointed as the President of the <b>U.S.-India Business Council (USIBC)</b> by the US Chambers of Commerce. His term is effective from January 05, 2022.	
7.	Barclays new CEO is CS Venkatakrishnan, an Indian-American & the first person of color to hold that position.	
8.	Morinari Watanabe re-elected as President of the International Gymnastics Federation for a period of 3 years.	
9.	<b>International Human Rights Foundation (IHRF)</b> appointed the Spaniard <b>Daniel del Valle</b> as the High Representative for Youth due to his achievements in the thematic area of youth empowerment & youth participation for the United Nations.	
10.	<b>Professor Bimal Patel of India</b> elected to the International Law Commission for a period of five-year.	
11.	United Nations Secretary-General, Antonio Guterres appointed <b>Shombi Sharp of the US</b> , a sustainable development expert, as the <b>UN Resident Coordinator in India</b> .	
12.	ICC appointed Geoff Allardice as the permanent CEO of the <b>International Cricket governing body</b> .	
13.	<b>CBI special director Praveen Sinha</b> elected the delegate for Asia in the executive committee of the International Criminal Police Organization (Interpol).	
14.	International Criminal Police Organization (INTERPOL) elected <b>Inspector General Ahmed Naser Al-Raisi (United Arab Emirates)</b> as its President for a 4-year term. He replaces Kim Jong Yan.	
15.	Indian-origin technology executive, <b>Parag Agrawal</b> appointed as the new CEO of <b>Twitter</b> after the social media giant's co-founder <b>Jack Dorsey</b> stepped down.	

	Designation/Post	Who is Appointed?
<b>President/PM/Heads of Countries/Organizations</b>		
16.	<b>Board member of Reliance Jio Infocomm, Reliance Retail &amp; Reliance Foundation, Isha Ambani</b> appointed on the Board of Trustees of Smithsonian's National Museum of Asian Art. The appointment is for 4 years. Antoine van Agtmael is the chair of the museum's board of trustees.	
17.	<b>Dorje Angchuk, an Engineer in charge at the Indian Astronomical Observatory of the Indian Institute of Astrophysics (IIA) at Hanle</b> in the Ladakh region admitted as an Honorary Member of the International Astronomical Union (IAU). Angchuk is the first and only Indian to bag the position.	
18.	<b>Yahoo</b> named <b>Jim Lanzone</b> as its new chief executive officer (CEO).	
19.	<b>Adobe</b> announced the appointment of <b>Prativa Mohapatra</b> as vice president and managing director for Adobe India.	
20.	India's <b>Raja Randhir Singh</b> taken over as acting president of the <b>Olympic Council of Asia</b> as <b>Sheikh Ahmad Al-Fahad Al-Sabah</b> appeals a guilty verdict in a Swiss forgery trial.	
21.	Squash Rackets Federation of India (SRFI) Secretary-General, <b>Cyrus Poncha</b> unanimously elected as Vice-President of the Asian Squash Federation (ASF).	
22.	Comptroller and Auditor General (CAG) of India, <b>GC Murmu</b> elected as the chairman of the assembly of the <b>Asian Organization of Supreme Audit Institutions (ASOSAI)</b> for a period of three years from <b>2024 to 2027</b> .	
23.	Nobel Peace Laureate <b>Kailash Satyarthi</b> appointed by UN Secretary-General Antonio Guterres as a Sustainable Development Goals (SDG) Advocate in the 76th UN General Assembly.	
24.	<b>WHO</b> announced the appointment of <b>The Rt Hon Gordon Brown</b> , former PM of <b>United Kingdom</b> , as WHO Ambassador for <b>Global Health Financing</b> .	
25.	<b>Mastercard Inc.</b> has named <b>Magnus Carlsen</b> , the highest-rated chess player of all time, as its global brand ambassador.	

## Awards & Recognition

	Name of the Award	Winner
<b>Awards for Literature/Journalism</b>		
1.	<b>Sushila Devi Award 2021</b>	<b>Anukruti Upadhyay</b> (For her novel, <i>Kintsugi</i> )
2.	Photojournalist <b>Danish Siddiqui</b> , who died during an assignment in Afghanistan posthumously awarded as the ' <b>Journalist of the Year</b> ' for 2020 by the <b>Mumbai Press Club</b> . Senior journalist <b>Prem Shankar Jha</b> , 83, was bestowed with the <b>lifetime achievement award</b> "for his long and distinguished career of incisive and analytical writing".	
3.	<b>Zishaan A Latif</b> won <b>Ramnath Goenka Award</b> in the <b>Photo Journalism</b> category. He won the award for his photo essay, <i>The arduous struggle for inclusion in the NRC</i> , which was published in <i>The Caravan</i> in October 2019.	
4.	<b>56th Jnanpith Award</b>	Assamese poet <b>Nilmani Phookan Jr</b>
5.	<b>57th Jnanpith Award</b>	Konkani novelist <b>Damodar Mauzo</b>
6.	<b>International Press Institute (IPI) India Award for Excellence in Journalism 2021</b>	<b>Sreenivasan Jain &amp; Mariyam Alavi of NDTV, &amp; Lakshmi Subramanian &amp; Bhanu Prakash Chandra of "The Week"</b> .
7.	<b>IPI India Award for Excellence in Journalism 2020</b>	<b>Ritika Chopra of The Indian Express</b> .
8.	<b>4th Kamaladevi Chattopadhyay NIF (New India Foundation) Book Prize 2021</b>	A biography titled ' <b>Naoroji: Pioneer of Indian Nationalism</b> ', authored by <b>Dinyar Patel</b>
9.	<b>2021 Booker Prize (For "The Promise")</b>	South African playwright & novelist, <b>Damon Galgut</b>
10.	Novelist <b>Beryl Thanga</b> received the <b>12th Manipur State Award for Literature 2020</b> for his book – <i>Ei Amadi Adungeigi lthat' (I &amp; the then island)</i> .	
11.	<b>2021 JCB prize for Literature</b>	Author <b>M Mukundan</b> (for his book ' <i>Delhi: A Soliloquy</i> ')
12.	<b>45th Vayalar Ramavarma Memorial Literary Award</b>	Malayalam writer <b>Benyamin</b> for his book <i>Mantharilire 20 Communist Varshangal</i>

	Name of the Award	Winner
13.	<b>Peace Prize of the German Book Trade 2021</b> awarded to the Zimbabwean author & a filmmaker <b>Tsitsi Dangarembga</b> for a "new Enlightenment".	
14.	<b>Women's Prize for Fiction 2021</b>	Author <b>Susanna Clarke</b> (for her novel <b>Piranesi</b> )
15.	<b>7<sup>th</sup> Yamin Hazarika Woman of Substance Award</b>	Writer <b>Namita Gokhale</b>
<b>Country's Highest Honour Given</b>		
16.	<b>Viral Sudhirbhai Desai</b> (popularly known as the Greenman of Gujarat) honoured with the <b>Global Environment &amp; Climate Action Citizen Award 2021</b> . Among the 28 personalities from 11 countries, he was the only Indian to win the honour.	
17.	<b>Divya Hegde</b> , an Indian Climate Action Entrepreneur from Udupi, Karnataka won <b>UN Women's Award for Leadership Commitment at the 2021 Regional Asia-Pacific Women's Empowerment Principles Awards Ceremony</b> .	
18.	Environmentalist <b>Dr Anil Prakash Joshi</b> , who was conferred the Padma Bhushan this year, awarded the <b>Mother Teresa Memorial Award for Social Justice 2021</b> . <b>Vidyut Mohan</b> , the winner of the Earth shot Prize, & <b>Ridhima Pandey</b> , a young environmental activist from Uttarakhand, were also the recipients of the award.	
19.	Indian Mathematician <b>Neena Gupta</b> received the <b>2021 DST-ICTP-IMU Ramanujan Prize for Young Mathematicians from Developing Countries</b> for her outstanding work in affine algebraic geometry & commutative algebra.	
20.	<b>Azim Premji</b> , founder chairman of <b>Wipro Limited</b> , is this year's recipient of the <b>10th annual Dr Ida S. Scudder Humanitarian Oration</b> . It is presented to Mr Premji in recognition of his contributions to society.	
21.	<b>Bhutan</b> honoured <b>PM Modi</b> with its highest civilian award, <b>Ngadag Pel gi Khorlo</b> . Bhutan's PM <b>Lotay Tshering</b> announced PM Modi's name for Bhutan's highest honour.	
22.	Indian-American mathematician, <b>Nikhil Srivastava</b> , who teaches at the University of California, Berkeley along with <b>Adam Marcus &amp; Daniel Spielman</b> awarded the First <b>Ciprian Foias Prize</b> in Operator Theory by the <b>American Mathematical Society (AMS)</b> .	
23.	Two Delhi-based teenage brothers <b>Vihaan (17) &amp; Nav Agarwal (14)</b> won the 17th annual KidsRights International Children's Peace Prize for tackling pollution in their home city by recycling household waste.	
24.	Pratham NGO awarded the <b>Indira Gandhi Peace Prize 2021</b> for its work on expanding the scope for education in India.	
25.	Delhi-based environmental organisation " <b>Legal Initiative for Forest &amp; Environment (LIFE)</b> " felicitated with <b>2021 Right Livelihood Award</b> (also known as Sweden's alternative <b>Nobel Prize</b> )	
26.	<b>US India Business Council</b> chosen <b>Shiv Nadar &amp; Mallika Srinivasan</b> as the recipient of its <b>2021 Global Leadership Award</b> .	
27.	Indian American Microsoft CEO, <b>Satya Nadella</b> won the prestigious <b>C K Prahlad award for Global Business Sustainability Leadership for the year 2021</b> , along with three other top leaders of Microsoft. Microsoft's President & Vice-Chair <b>Brad Smith</b> , Chief financial officer <b>Amy Hood</b> & chief environment officer <b>Lucas Joppa</b> shared the award for Global Business Sustainability Leadership.	
28.	A team from <b>5th Battalion-4 (5/4) Gorkha Rifles (Frontier Force)</b> representing the Indian Army won the <b>gold medal</b> at the <b>prestigious Cambrian Patrol Exercise</b> that held in <b>United Kingdom</b> .	
29.	<b>Kung Fu Nuns</b> of <b>Drukpa order of Buddhism</b> won the inaugural <b>UNESCO's Martial Arts Education Prize 2021</b> , for their brave & heroic acts of service & championing of gender equality across the Himalayas.	
30.	Hyderabad-based <b>International Crops Research Institute for the Semi-Arid Tropics (ICRISAT)</b> awarded the <b>Africa Food Prize for 2021</b> for improving food security in sub-Saharan Africa.	
31.	<b>National Institute of Open Schooling</b> run by the education ministry bagged global recognition from <b>UNESCO</b> for its innovative approach towards education. The recognition is for educating differently-abled people through technology-enabled inclusive learning material.	
<b>Film/Music Awards</b>		
32.	Kannada actor <b>Puneeth Rajkumar</b> posthumously conferred the <b>Basavashree award 2021</b> .	
33.	Actor & BJP leader <b>Hema Malini</b> , & lyricist & former CBFC chief <b>Prasoon Joshi</b> to be facilitated with the <b>Indian Film Personality of the Year award</b> at the International Film Festival of India 2021.	
34.	Well-known Telugu filmmaker <b>B Gopal</b> , alias <b>Bejawada Gopal</b> chosen for the fourth <b>Satyajit Ray Award</b> for his overall contribution to Indian cinema.	
35.	Hollywood veteran <b>Martin Scorsese</b> & celebrated Hungarian filmmaker <b>Istevan Szabo</b> to be honoured with the <b>Satyajit Ray Lifetime Achievement award</b> at this year's <b>International Film Festival of India</b> that held in <b>Goa</b> .	

	Name of the Award	Winner
36.	Actor <b>Rajinikanth</b> honoured with the prestigious <b>51st Dadasaheb Phalke Award</b> at the <b>67th National Film Awards</b> ceremony.	
<b>Other Awards Conferred</b>		
37.	India's one of the top numerologists, <b>JC Chaudhry</b> achieved the first-ever <b>Guinness World Record in Numerology</b> and the <b>first world record of 2022</b> by educating about ancient science to around 6000 participants, enthusiasts of numerology.	
38.	<b>South Indian Bank (SIB)</b> won <b>UiPath Automation Excellence Awards 2021</b> for Best Automation under 'Crisis for Business Continuity'.	
39.	<b>Vayana Network</b> , one of India's largest trade finance platforms, & <b>Federal Bank</b> awarded the ' <b>Most Effective Bank-Fintech Partnership: Agile &amp; Adaptable</b> ' at the <b>IBSi-Global Fintech Innovation Awards 2021</b> .	
40.	<b>HDFC Bank</b> named under ' <b>Most Innovative Best Practice</b> ' at the coveted Confederation of Indian Industry (CII) <b>Digital Transformation Award 2021 or CII DX Award 2021</b> .	
41.	All India Co-ordinated Research Project (AICRP) on poultry breeding, Mannuthy, under the Kerala Veterinary & Animal Science University (KVASU), bagged the national breed conservation award for 2021.	
42.	Indian shooter <b>Avani Lekhara</b> , who has created history by winning India's first Gold medal in Shooting at the <b>2020 Tokyo Paralympics</b> , won the " <b>Best Female Debut</b> " honour at the <b>2021 Paralympic Sport Awards</b> .	
43.	<b>Steel Authority of India Ltd.</b> awarded with the prestigious <b>Golden Peacock Environment Management Award 2021</b> for successive three years for significant achievements in Environment Management.	
44.	<b>IIT Roorkee</b> selected by the prestigious <b>Confederation of Indian Industry (CII)</b> for the <b>Industrial Innovation Awards</b> . It bagged the first position under the Most Innovative Research Institutions category this year.	
45.	<b>Karnataka Bank</b> conferred with <b>two DigiDhan awards</b> instituted by the <b>Union Ministry of Electronics &amp; Information Technology</b> . The award recognized banks for achieving the target with the highest percentage in <b>BHIM-UPI transactions</b> under the private sector bank category consecutively for two years <b>2019-20 &amp; 2020-21</b> .	
46.	<b>TIME magazine</b> named <b>Elon Musk</b> , the CEO of Tesla, as the " <b>2021 Person of the Year</b> ."	
47.	<b>Simone Biles</b> named <b>Time magazine's 2021 Athlete of the Year</b> . World's most decorated gymnast, a four-time Olympic medalist, was hailed for putting her mental health first when she withdrew from four event finals at the Tokyo Olympics.	
48.	Aditya Birla Group's chairman, <b>Kumar Mangalam Birla</b> received <b>Global Entrepreneur of the Year Award- Business Transformation</b> from <b>The Indus Entrepreneurs (TiE)</b> based out of Silicon Valley. Birla is the first Indian Industrialist to receive the award for global entrepreneurship along with top global business leaders <b>Satya Nadella, Elon Musk, &amp; Jeff Bezos</b> .	
49.	Lewis Hamilton picked up a new title only days after losing one on the track. The seven-time Formula One champion received a knighthood at Windsor Castle, London.	
50.	Nizamuddin Revival Project, India's project on the holistic urban revitalisation of the historic Nizamuddin Basti community, in New Delhi won the UNESCO Asia-Pacific Awards for Cultural Heritage Conservation 2021.	
51.	Ropesh Goyal from IIT-Kanpur won the 'Young Geospatial Scientist' award in recognition of his unique contribution to developing the Indian Geoid Model & computation software.	
52.	Royal Institute of British Architects (RIBA) announced that <b>Indian architect Balkrishna Doshi will be the recipient of the 2022 Royal Gold Medal</b> .	
53.	<b>Lionel Messi</b> won the <b>Ballon d'Or</b> for a seventh time after being named as the best player in 2021 by France Football.	
54.	Vice-Chancellor (VC) of Professor Jayashankar Telangana State Agricultural University, V Praveen Rao <b>wins the 7th Dr M S Swaminathan Award for the period 2017-19</b> .	
55.	Priyanka Mohite was selected for the prestigious ' <b>Tenzing Norgay National Adventure Award 2020</b> ' for outstanding contribution in the field of land adventure.	
56.	Union Minister of Youth Affairs & Sports Shri <b>Anurag Thakur</b> presented the first-ever <b>SAI Institutional Awards</b> to <b>246 athletes &amp; coaches</b> in <b>New Delhi</b> . A total of 162 athletes & 84 coaches have been conferred awards in the Outstanding Award & Best Award category for their performance in national & international competitions, with cash awards amounting to a total of <b>Rs 85.02 Lakhs</b> during the ceremony at the <b>Jawaharlal Nehru Stadium</b> .	
57.	Karnataka Vikas Grameena Bank (KVGB) got the award for the best 'Digital Financial Services', in line with India's vision of 'Atmanirbhar Bharat', under the RRBs category by Associated Chambers of Commerce & Industry of India.	

	Name of the Award	Winner
58.	Indian badminton legend <b>Prakash Padukone</b> selected for the prestigious <b>Lifetime Achievement Award for 2021</b> by the <b>Badminton World Federation (BWF) Council</b> .	
59.	India's one of the best-selling authors, <b>Anita Desai</b> conferred with the <b>Tata Literature Live! Lifetime Achievement Award for 2021</b> .   Poet Laureate award 2021 conferred upon Indian poet <b>Adil Jussawala</b> .	
60.	<b>Doordarshan &amp; radio show by All India Radio</b> received multiple awards at <b>ABU – UNESCO Peace Media Awards-2021</b> at Kuala Lumpur in Malaysi. 'Ethical & Sustainable Relationship with Nature' award: <b>AIR's 'Living on the edge – The coastal lives'</b> . Living Well with Super-Diversity category: <b>Doordarshan's programme 'DEAFinitely Leading the Way</b> .	
61.	<b>Dr S K Sohan Roy</b> from Kerala, CEO, & founder of Aries Group of Companies become the first Indian to be honoured with the <b>Knighthood of Parte Guelfa</b> for his humanitarian & Environmental protection efforts in business & movies.	
62.	<b>International Press Institute (IPI) India Award for Excellence in Journalism 2021</b> awarded jointly to <b>Sreenivasan Jain &amp; Mariyam Alavi of NDTV, &amp; Lakshmi Subramanian &amp; Bhanu Prakash Chandra of "The Week"</b> . IPI India Award for Excellence in Journalism 2020 awarded to <b>Ritika Chopra of The Indian Express</b> .	
63.	VP <b>Naidu</b> presented <b>Lokapriya Gopinath Bordoloi Award</b> for National Integration & National Contribution. It is conferred to eminent writer <b>Nirode Kumar Barooah, Assam Branch of the Kasturba Gandhi National Memorial Trust &amp; Shillong Chamber Choir</b> .	
64.	Professor Eric A. Hanushek & Dr Rukmini Banerji awarded the 2021 Yidan Prize for Education Development for improving learning outcomes in schools at scale. It is the world's highest education accolade.	
65.	<b>Karnataka Vikas Grameena Bank (KVGB)</b> , sponsored by Canara Bank bagged two national awards (' <b>APY Big Believers' &amp; 'Leadership capital'</b> ) for significant enrolment under the <b>Atal Pension Yojana (APY)</b> from <b>PFRDA</b> .	
66.	Chairman DRDO <b>Dr G Satheesh Reddy</b> conferred the prestigious <b>Aryabhata Award</b> by the <b>Astronautical Society of India (ASI)</b> for his outstanding lifetime contribution to the promotion of astronautics in India.	
67.	VP <b>Naidu</b> presented <b>22nd Lal Bahadur Shastri National Award for Excellence</b> to the eminent pulmonologist & Director of AIIMS, <b>Dr Randeep Guleria</b> .	
68.	<b>Vidyut Mohan</b> is among the five global winners for inaugural ' <b>Earthshot Prize</b> ', also known as ' <b>Eco-Oscars</b> ', that honours people trying to save the planet. He was awarded in the Clean our Air category, for his technology called ' <b>Takachar</b> '.	
69.	<b>European Parliament</b> awarded the European Union's top human rights prize, Sakharov Prize for Freedom of Thought for 2021, to the imprisoned Russian opposition leader <b>Alexei Navalny</b> .	
70.	<b>Parambikulam Tiger Conservation Foundation</b> bagged the <b>Earth Guardian Award</b> instituted by the NatWest Group.	
71.	Former Chief Scientist at CSIR-National Institute of Oceanography (NIO), <b>Dr. Rajiv Nigam</b> selected for the <b>2022 Joseph A. Cushman Award</b> for Excellence in Foraminiferal Research.	
72.	<b>TVS Motor Company</b> awarded the ' <b>Outstanding Renewable Energy User</b> ' at the <b>third Edition of India Green Energy Award 2020</b> by the <b>Indian Federation of Green Energy (IFGE)</b> .	
73.	Odisha-born neurosurgeon <b>Dr Basant Kumar Misra</b> conferred the prestigious American Association of Neurological Surgeons' ' <b>International Lifetime Achievement Award in Neurosurgery</b> '. Misra is the first Indian physician to receive the AANS honor. He was the world's first surgeon to perform Computer-Guided Aneurysm surgery.	
74.	Mexican photographer <b>Alejandro Prieto</b> emerged as the winner of the <b>Bird Photographer of the Year (BPOTY) 2021</b> . He has won for capturing a photograph of a greater roadrunner staring up at the barbed-wire-clad border wall between the <b>USA and Mexico</b> , with what almost looks like a sense of bewilderment.	
75.	<b>Power Grid Corporation of India Limited (POWERGRID)</b> awarded the coveted " <b>Association for Talent Development (ATD) 2021 BEST Award</b> ". POWERGRID securing <b>8th</b> rank among the 71 organizations from around the globe, thus becoming the only PSU to win this award and one of the only two companies of India in the Top 20.	
76.	Mathematician <b>Anand Kumar</b> conferred with the <b>Swami Brahmanand Award 2021</b> for his contribution in the field of education through his ' <b>Super 30'</b> initiative, which prepares underprivileged students for the IIT entrance exam.	
77.	<b>Florence Nightingale Award</b> will be given to a nurse, <b>Bhanumati Gheewala</b> , from Sir <b>Sayajirao General Hospital, Gujarat</b> . She has been in charge of COVID-19 positive pregnant women's deliveries as well as infant care.	
78.	A 12-year-old environmental activist from Mumbai, Maharashtra, <b>Ayaan Shankta</b> named as " <b>2021 International Young Eco-Hero</b> ".	
79.	<b>National Teachers' Award 2021</b> awarded by <b>President Ram Nath Kovind</b> . He gave the awards to 44 finest teachers in the country for their dedicated contribution. The award was also bestowed upon Pramod Kumar Shukla of <b>Eklavya</b>	

	Name of the Award	Winner
	<b>Model Residential School</b> , Chhattisgarh. It is the second award in a row for an EMRS established under the <b>Ministry of Tribal Affairs</b> .	
80.	Indian biologist <b>Shailendra Singh</b> awarded the <b>Behler Turtle Conservation Award</b> for bringing three critically endangered turtle conservation species back from the brink of extinction.	
81.	Indian advertising doyen <b>Ramesh Narayan</b> will be inducted into the <b>Asian Federation of Advertising Associations (AFAA) Hall of Fame at AdAsia 2021</b> .	
82.	<b>Golden Rock Railway Workshop (GOC)</b> , Tiruchchirappalli bagged <b>22nd National Award for Excellence in Energy Management</b> from the <b>Confederation of Indian Industry (CII)</b> for having adopted and implemented various energy conservation measures.	
83.	Brigadier <b>SV Sarasvati</b> , the Deputy Director-General of Military Nursing Service honoured with the <b>National Florence Nightingale Award 2020</b> . It is the highest national distinction a nurse can achieve.	
84.	<b>Fairooz Faizah Beether</b> of Bangladesh chosen for the <b>2021 Changemaker Award</b> for her work promoting good health and well-being by the <b>Bill and Melinda Gates Foundation</b> .	
85.	<b>National Institute of Rural Development and Panchayati Raj, Hyderabad</b> under the auspices of the Ministry of Rural Development presented <b>Hunarbaaz Awards</b> to 75 differently-abled candidates from <b>15 states</b> .	
86.	A <b>humanitarian organization from Yemen</b> declared as the winner of <b>2021 UNHCR Nansen Refugee Award</b> . It is named as <b>"Jeel Albena Association for Humanitarian Development"</b> , founded in 2017 by <b>Ameen Jubran</b> .	

### Summits | Events | Festivals (National/International)

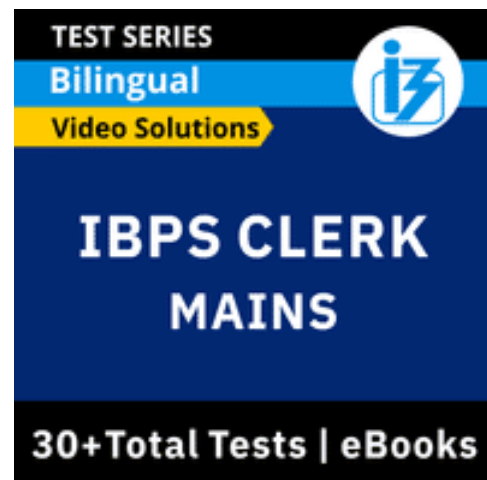
	Name of the Summit/Events	Venue
<b>Summits Held Nationally</b>		
1.	<b>India</b> to chair the <b>Counter-Terrorism Committee of UNSC</b> in <b>January 2022 after 10 years</b> . It was established by <b>Security Council resolution 1373</b> adopted unanimously on 28 September 2001 in the wake of the 9/11 terror attacks in the US.	
2.	<b>Department for Promotion of Industry &amp; Internal Trade</b> launched the <b>Unified Logistics Interface Platform's (ULIP) hackathon – 'LogiXtics'</b> to crowdsource more ideas that will benefit the logistics industry. It is being organised by <b>NITI Aayog &amp; Atal Innovation Mission</b> .	
3.	<b>3<sup>rd</sup> Annual Defence Dialogue</b> between <b>India &amp; France</b> took place between Defence Minister <b>Rajnath Singh</b> & his French counterpart <b>Florence Parly</b> in <b>New Delhi</b> .	
4.	<b>GST Council's 46th meeting</b> held in <b>New Delhi</b> under the chairmanship of <b>Smt. Nirmala Sitharaman</b> . GST Council recommended deferring the decision to change the rates in textiles recommended in the 45th GST Council meeting. Consequently, the existing <b>GST rates of 5% instead of 12%</b> in textile sector would continue.	
5.	<b>Dr Jitendra Singh</b> inaugurated the <b>24th National Conference on e-Governance</b> in <b>Hyderabad, Telangana</b> . The theme was <b>'India's Techade: Digital Governance in a Post Pandemic World'</b> .	
6.	<b>PM Modi</b> virtually inaugurated a thought leadership forum on FinTech, <b>'InFinity Forum'</b> . It was hosted by <b>International Financial Services Centres Authority (IFSCA)</b> , under the aegis of <b>GoI</b> in collaboration with <b>GIFT City &amp; Bloomberg</b> . <b>Indonesia, South Africa &amp; the United Kingdom</b> were the partner countries in the 1st edition.	
7.	<b>PM Modi &amp; Russian President Vladimir Putin</b> held the <b>21st India-Russia Annual Summit</b> to discuss the entire gamut of relations, including regional & global issues. During his visit, <b>India &amp; Russia</b> signed <b>28 agreements</b> .	
8.	<b>Shri Hardeep S. Puri</b> chaired the valedictory session of the <b>14th edition of Urban Mobility India (UMI) Conference 2021</b> .	
9.	3rd edition of <b>Goa Maritime Conclave (GMC) 2021</b> organised by the Indian Navy at <b>Naval War College, Goa</b> . Theme is <b>"Maritime Security &amp; Emerging Non-Traditional Threats: A Case for Proactive Role for IOR Navies"</b> .	
10.	<b>General Bipin Rawat</b> inaugurated the <b>14th edition of 'cocon'</b> , an annual Hacking & Cyber Security Briefing. The theme of this year's 'cocon' is <b>Improvise, Adapt &amp; Overcome</b> .	
11.	India's President <b>Kovind</b> addressed the <b>51st Conference of Governors &amp; Lieutenant Governors</b> at <b>Rashtrapati Bhavan</b> in <b>New Delhi</b> . It is the <b>fourth</b> conference to be presided over by the President.	
12.	<b>PM Modi</b> inaugurated <b>82nd All India Presiding Officers Conference (AIPOC)</b> in <b>Shimla</b> . AIPOC is celebrating its hundred years in <b>2021</b> .	

	Name of the Summit/Events	Venue
13.	<b>Amit Shah</b> is chairing the <b>Southern Zonal Council meeting</b> at Tirupati in Chittoor district of Andhra Pradesh. <b>Southern Zonal Council</b> comprises Andhra Pradesh, Tamil Nadu, Karnataka, Kerala, Telangana, & Union Territories of Puducherry, Lakshadweep, & the Andaman & Nicobar Islands.	
14.	PM Modi will inaugurate the <b>First Global Innovation Summit of the Pharmaceuticals sector</b> .	
15.	<b>Confederation of Indian Industry (CII)</b> organise its flagship event ' <b>Connect 2021</b> ' in Chennai, Tamil Nadu. Connect is an international conference & exhibition on information & communication technology. Theme: " <b>Building a Sustainable Deep T'ech'N'ology Ecosystem</b> ".	
16.	<b>5<sup>th</sup> World Congress on Disaster Management (WCDM)</b> virtually inaugurated by Union Defence Minister, <b>Rajnath Singh</b> . It was organised at the IIT Delhi campus with the theme <b>Technology, Finance &amp; Capacity for Building Resilience to Disasters in the Contexts of Covid-19</b> .	
17.	<b>7<sup>th</sup> edition of India International Science Festival (IISF)</b> is scheduled to be held in <b>Panaji, Goa</b> . Theme is " <b>Celebrating Creativity in Science, Technology &amp; Innovation for Prosperous India</b> ".	
18.	Union Minister of State for Tourism, <b>Ajay Bhatt</b> flagged off the " <b>Buddhist Circuit Train FAM Tour</b> " from Safdarjung railway station. It is organized as part of the Union government's " <b>Dekho Apna Desh</b> " initiative.	
19.	<b>International Financial Services Centres Authority (IFSCA)</b> launched the global FinTech Hackathon Series ' <b>I-Sprint'21</b> '. The first Sprint of the series is " <b>Sprinto1: BankTech</b> ", which focuses on FinTechs for the Banking sector.	
20.	CII organised an International Conference & Exhibition on Digital technologies, " <b>Future Tech 2021- a Journey of digital transformation to technology adoption &amp; acceleration</b> ".	
21.	<b>UIDAI</b> is hosting a Hackathon titled " <b>Aadhaar Hackathon 2021</b> ". With new challenges & themes, the Hackathon 2021 will have two topics. The first theme is around " <b>Enrolment &amp; Update</b> " & 2 <sup>nd</sup> theme is " <b>Identity &amp; Authentication</b> ".	
22.	<b>Ministry of Food Processing Industries</b> , under <b>Pradhan Mantri Formalisation of Micro food processing Enterprises Scheme</b> organised the <b>Food Tech Summit</b> .	
23.	<b>Nirmala Sitharaman</b> participated in the <b>6<sup>th</sup> Annual Meeting of the Board of Governors of Asian Infrastructure Investment Bank (AIIB)</b> through a video conference. The theme was " <b>Investing Today &amp; Transforming Tomorrow</b> ".	
24.	<b>Dr Mansukh Mandaviya</b> participated in the <b>CII Asia Health 2021</b> summit. The theme was ' <b>Transforming Healthcare for a better tomorrow</b> '.	
25.	<b>Fourth General Assembly of the International Solar Alliance (ISA)</b> organised virtually. It is presided over by President of the ISA Assembly <b>RK Singh</b> .	
26.	<b>India</b> hosted the <b>8<sup>th</sup> Meeting of Agriculture Experts of Bay of Bengal Initiative for Multi-Sectoral Technical and Economic Cooperation (BIMSTEC)</b> Countries through video conferencing. It was chaired by <b>Dr Trilochan Mohapatra</b> , Secretary, Department of Agricultural Research & Education & Director General of ICAR. BIMSTEC comprise of seven Member States.	
27.	<b>India</b> is all set to host a key conference as part of the <b>International Climate Summit (ICS) 2020-21</b> to build a dialogue for India's transition to clean energy.	
28.	<b>India and Australia</b> are undertaking their first-ever <b>2+2 ministerial dialogue</b> at the <b>Hyderabad House in New Delhi</b> .	
29.	<b>India</b> and the <b>United States of America</b> launched the " <b>Climate Action and Finance Mobilization Dialogue (CAFMD)</b> ". It will strengthen India-US bilateral cooperation on climate and environment.	
30.	Gol proposed to institutionalise the <b>India-Africa Defence Dialogue</b> , as a regular event, to be held on the sidelines of the biennial <b>DefExpo military exhibition</b> . Theme of the 2nd India Africa Defence Dialogue will be ' <b>India – Africa: Adopting Strategy for Synergizing and Strengthening Defence and Security Cooperation</b> '.	
31.	<b>India</b> is set to host the first-ever <b>Global Buddhist Conference</b> in Nava Nalanda Mahavihara campus, in <b>Nalanda, Bihar</b> . It is being organised by <b>Indian Council for Cultural Relations (ICCR)</b> , will become an annual feature.	
32.	India will hold the G20 presidency from December 1, 2022, and will convene the G20 leaders' summit in 2023 for the first time. Piyush Goyal, Union Minister of Commerce and Industry Minister appointed as India's Sherpa for the G20 in 2023 (18th edition). 2021 edition of the G20 meet will be held in Rome, Italy & 2022 G20 meet to be held in Bali, Indonesia.	
33.	PM Modi chaired the <b>13<sup>th</sup> BRICS Summit</b> , through video conferencing. The theme of the India-led Summit was <b>BRICS @15: Intra-BRICS Cooperation for Continuity, Consolidation and Consensus</b> . PM Modi called for enhanced BRICS cooperation under the motto of ' <b>Build-back Resiliently, Innovatively, Credibly and Sustainably</b> '.	

	Name of the Summit/Events	Venue
34.	Govt. of India hosted the first India-United Kingdom Consular Dialogue in the virtual medium. Joint Secretary in the Ministry of External Affairs, Devesh Uttam led the Indian delegation.	
35.	Amit Shah inaugurated and addressed the first-ever National Cooperative Conference (Sehkarita Sammelan) at the Indira Gandhi Indoor Stadium in New Delhi.	
36.	<b>Dr Bharati Pravin Pawar</b> led the Indian delegation at the <b>4th Indo-US Health Dialogue</b> , held in <b>New Delhi</b> .	
<b>Summits Held Internationally</b>		
37.	S. Jaishankar visited Abu Dhabi, United Arab Emirates (UAE) to attend the 5th Indian Ocean Conference. Theme was 'Indian Ocean: Ecology, Economy, Epidemic'. It is chaired by Sri Lankan President, Gotabaya Rajapaksa.	
38.	US President Joe Biden hosting the first of two Summits for Democracy. A total of 100 nations participated in this 'Summit for Democracy'.	
39.	India joined 'G2o Troika' & will work closely with Indonesia & Italy to ensure consistency & continuity of G2o's agenda. Apart from India, Troika consists of Indonesia & Italy. India will assume G2o Presidency in December 2022 from Indonesia & will convene the G2o Leaders' Summit for the first time in 2023.	
40.	Addressing the <b>COP26 Glasgow Climate Summit</b> held in <b>Scotland</b> , PM <b>Narendra Modi</b> said that India will reach net-zero carbon emission by <b>2070</b> . PM Modi stressed on a five-point plan or ' <b>Panchamrit</b> ' to fight the devastating effects of global warming & climate change.	
41.	<b>2021 G2o (Group of Twenty) Summit</b> held in <b>Rome, Italy</b> . It was the <b>16th</b> meeting of the G2o group. The meeting was held under the chairmanship of Italian PM <b>Mario Draghi</b> .	
42.	PM <b>Modi</b> delivered keynote address at <b>The Sydney Dialogue</b> , via video conferencing. PM addressed the event on the theme ' <b>India's technology evolution &amp; revolution</b> '. It was organized by Australian Strategic Policy Institute.	
43.	<b>India</b> reaffirmed its strong commitment to strengthening <b>Indian Ocean Rim Association (IORA)</b> in the <b>21st Annual Council of Ministers (COM) meeting</b> . It was held in a hybrid format in Dhaka.	
44.	<b>13th</b> edition of the <b>ASEM (Asia-Europe Meeting) Summit</b> organised. It is hosted by <b>Cambodia</b> as ASEM Chair. The theme is <b>Strengthening Multilateralism for Shared Growth</b> .	
45.	External Affairs Minister, <b>S. Jaishankar</b> led the Indian delegations at the <b>20th Meeting of Shanghai Cooperation Organisation (SCO) Council of Heads of Govt. (CHG)</b> . The meeting was held in <b>Nur-Sultan</b> in virtual format under the chairmanship of <b>Kazakhstan</b> .	
46.	PM <b>Modi</b> participated virtually in the <b>G2o Extraordinary Summit on Afghanistan</b> . It was convened by <b>Italy</b> , which currently holds the G2o Presidency, & chaired by Italian PM, <b>Mario Draghi</b> .	
47.	<b>India, Australia, &amp; the UK</b> in collaboration with <b>small island developing states (SIDS)</b> planned to launch a new initiative " <b>Infrastructure for Resilient Island States (IRIS)</b> ", on the sidelines of the <b>Conference of Parties (COP26)</b> .	
48.	PM <b>Modi</b> participated in <b>16th East Asia Summit</b> through a video conference. He re-affirmed India's focus on a free, open & inclusive Indo-Pacific & the principle of <b>ASEAN Centrality</b> in the region. It was hosted under the Chairmanship of Brunei.	
49.	<b>Indo-Pacific Regional Dialogue (IPRD) 2021</b> organized. It will focus on the theme ' <b>Evolution in Maritime Strategy during the 21st Century: Imperatives, Challenges &amp; Way Ahead</b> '.	
50.	PM <b>Modi</b> attended the <b>18th Association of Southeast Asian Nations (ASEAN)-India Summit</b> virtually. It was held under the chairmanship of the Sultan of <b>Brunei</b> .	
51.	PM Modi virtually addressed the plenary session of the <b>6th Eastern Economic Forum (EEF)</b> , organised in <b>Vladivostok, Russia</b> . An Indian delegation led by Minister of Petroleum and Natural Gas, <b>Hardeep Singh Puri</b> participated.	
52.	PM <b>Modi</b> is set to attend the first-ever in-person <b>QUAD (Quadrilateral Security Dialogue) Leaders' Summit</b> at the <b>White House</b> , in Washington D.C. Quad nation comprises of <b>India, Japan, the US and Australia</b> . PM Modi will also address the <b>United Nations General Assembly (UNGA)</b> in New York.	
53.	<b>21st</b> Meeting of the <b>Shanghai Cooperation Organisation (SCO) Council of Heads of State</b> held in hybrid format in <b>Dushanbe, Tajikistan</b> . It was held under the Chairmanship of the President of Tajikistan, <b>Emomali Rahmon</b> . This was the first SCO Summit held in a hybrid format.	
54.	PM Modi embarked on a three-day visit to the <b>United States</b> . He is accompanied by a high-level delegation consisting of National Security Advisor <b>Ajit Doval</b> and senior officials including <b>Harsh Vardhan Shringla</b> . He will address the General Debate of the High-Level Segment of <b>76th Session of UN General Assembly (UNGA)</b> on September 25 in New York.	

## Committees in News

- ⇒ **Securities and Exchange Board of India** restructured its primary **market advisory committee on data**. It aims to measure pertaining to areas such as securities market data access and privacy. Sebi has appointed Professor at National Law University, Delhi and former chairperson, Insolvency and Bankruptcy Board of India **S Sahoo** as Panel Head.
- ⇒ The parliamentary standing committee constituted to examine **"The Prohibition of Child Marriage (Amendment) Bill, 2021"** comprise of a total of 31 members, including only one women representative. TMC MP **Sushmita Dev** is the sole woman representative in the committee. It seeks to raise the legal age of marriage for women in India from 18 to 21.
- ⇒ **Government of India** decided to constitute a 'five-member' committee to look into the demand for withdrawal of **Armed Forces (Special Powers) Act "AFSPA"** in **Nagaland**. It is headed by **Vivek Joshi**, the Registrar General & Census Commissioner of India.
- ⇒ **SEBI** set up an **Advisory Committee for Leveraging Regulatory & Technology Solutions (ALeRTS)** to enhance technological capabilities & explore suitable technology solutions for the early detection of market anomalies. It is a 7-member committee headed by **Madhabi Puri Buch**.
- ⇒ **RBI** had formed an **Internal Working Group (IWG)** in June 2020, to review the extant guidelines on ownership & corporate structure for **Indian private sector banks**. **Shrimohan Yadav** is the convenor. The initial lock-in requirements will continue as a minimum of 40 per cent of the paid-up voting equity share capital of the bank for the first five years. The cap on promoters' stake in the long run of 15 years raised from 15% (earlier) to 26% of the paid-up voting equity share capital of the bank.
- ⇒ **Ministry of Social Justice & Empowerment** formed a three-member committee to review the criteria for reservation for the **Economically Weaker Sections (EWS) category** in terms of the provisions of the explanation to **Article 15** of the Constitution. Former Finance Secretary **Ajay Bhushan Pandey** will head the committee.
- ⇒ **SEBI** constituted a four-member **"high powered advisory committee on settlement orders & compounding of offences"**. The Chairman of the committee will be **Vijay C Daga**, retired judge of the High Court of Bombay.
- ⇒ **International Financial Services Centres Authority** constituted an Expert Committee to recommend an approach towards the development of the **Sustainable Finance Hub at IFSC**. It will be chaired by **C.K. Mishra**.
- ⇒ **Central Government of India** reconstituted the seven-member **Economic Advisory Council to the PM (EAC-PM)**. **Bibek Debroy** continues to be the **Chairman** of the Council. EAC-PM has been reconstituted for a period of **2 years**.
- ⇒ **Supreme Court of India** appointed a three-member committee to look into allegations of unauthorized surveillance using **Pegasus**, a spyware developed by Israeli firm NSO Group. It will be headed by retired judge **Justice R V Raveendran**.
- ⇒ **RBI** will set up a committee to scrutinize applications and give recommendations on **New Umbrella Entity (NUE) licenses**. It will be headed by **Shri. P. Vasudevan**.
- ⇒ **Ministry of Defence** constituted a High-Level Expert Committee, for a comprehensive review of the **National Cadet Corps (NCC)**. Former Member of Parliament (MP) **Baijayant Panda** will be the Chairperson of the Committee.
- ⇒ **Union education ministry** formed a **12-member committee** to develop new curriculums for school, early childhood, teacher and adult education. It will be headed by National Education Policy-2020 (NEP-2020) drafting committee chairperson **K Kasturirangan**.
- ⇒ **Ministry of Corporate Affairs (MCA)** again extended the tenure of the **Company Law Committee** by one year. Corporate affairs secretary **Rajesh Verma** is the present chairperson of the committee.
- ⇒ **International Financial Services Centres Authority (IFSCA)** constituted an Expert Committee to recommend an approach towards the development of the **Sustainable Finance Hub at IFSC**. It will be chaired by **C.K. Mishra**.



## National Current Affairs

- ⇒ Govt. approved the issuance of the **19th tranche of electoral bonds**, which will be open for sale from **January 1 to 10, 2022**, ahead of assembly elections in five states **Uttar Pradesh, Uttarakhand, Punjab, Himachal Pradesh and Goa**. SBI has been authorised to issue and encash electoral bonds through its 29 specialised branches. There is no limit on the number of bonds an individual or company can purchase. An electoral bond will be valid for 15 days.
- ⇒ **Dharmendra Pradhan** launched a 100-day reading campaign '**Padhe Bharat**'. It is in alignment with the **National Education Policy (NEP) 2020** which lays emphasis on the promotion of joyful reading culture for children by ensuring the availability of age-appropriate reading books for children in local/mother tongue/regional/tribal language.
- ⇒ PM Modi to lay the foundation stone of **Major Dhyan Chand Sports University in Meerut**. It will be established at Salawa and Kaili villages of Sardhana town in Meerut at an estimated cost of about **700 Crore rupees**.
- ⇒ **Ashwini Vaishnav** launched the **India Semiconductor Mission (ISM)** to attract large investments for setting up semiconductor wafer fabrication facilities in India.
- ⇒ **Dharmendra Pradhan** launched **National Educational Alliance for Technology (NEAT 3.0)**, and regional language textbooks prescribed by the **All-India Council for Technical Education (AICTE)**. NEAT 3.0 aims to provide the best-developed ed-tech solutions and courses to students on a single platform.
- ⇒ **Sarbananda Sonowal** laid the foundation stone of the **Heartfulness International Yoga Academy in Hyderabad, Telangana**.
- ⇒ **Raj Kumar Singh** dedicated **Automatic Generation Control (AGC)** to the nation. The AGC sends signals to power plants every four seconds to maintain the frequency and thereby reliability of India's power system. It will help in achieving the government's target of 500 GW non-fossil fuel-based generation capacity by 2030.
- ⇒ **Puducherry** has been handpicked by PM Modi to host the **25th National Youth Festival**. The festival has been organised as part of the **Azadi ki Amrit Mahotsav** marking the 75th year of Independence.
- ⇒ India's Permanent Representative to the UN, **T S Tirumurti** appointed as the Chair of the **UN Security Council Counter-Terrorism Committee for 2022**. India has assumed the chairmanship for one year, beginning from **January 01, 2022**.
- ⇒ **Docprime tech** launched India's first health locker integrated with **Ayushman Bharat Digital Mission (ABDM)**. It was launched in August 2020 for developing an integrated digital health infrastructure in the country. ABDM integrated Health Locker will provide users a digital & self-consented health data management system without any charges. It will store & manage health records electronically.
- ⇒ PM **Modi** inaugurated & laid the foundation of hydropower projects worth **Rs 11000 crore in Mandi, Himachal Pradesh**. He inaugurated the **Sawra-Kuddu Hydro Power Project**, a 111 MW Project built at a cost of around Rs 2,080 crore.
- ⇒ Under the **National Blockchain Project**, PM **Modi** launched blockchain-based digital degrees at the **54th Convocation Ceremony of IIT Kanpur**. He also inaugurated the completed section of the Kanpur Metro Rail Project & the Bina-Panki Multiproduct Pipeline Project.
- ⇒ PM **Modi** inaugurated the 356 Km long **Bina Refinery (Madhya Pradesh)- POL Terminal at Panki (Kanpur, UP) Multiproduct pipeline project** (capacity of 45 million metric tonnes per annum) with an outlay of Rs 1524 crore (Rs. 1227 crores in UP & Rs. 297 crores in MP).
- ⇒ Governor of Sikkim, **Ganga Prasad** named a new road **Narendra Modi Marg**. The Governor viewed the road under Kabi Lungchok from Kyongsala, 4th mile. This is an alternative to **Jawahar Lal Nehru Marg**.
- ⇒ PM **Modi** laid the foundation stone of **Ganga Expressway in Shahjahanpur, Uttar Pradesh**. After completion of work, it will become the longest expressway of Uttar Pradesh. It will connect the western & eastern regions of the state. It starts near the Bijauli village in Meerut. It will extend till near the Judapur Dandu village in Prayagraj.
- ⇒ On the occasion of **Goa Liberation Day**, PM **Modi** inaugurated & laid the foundation stone of several development projects worth over 650 crores rupees in **Goa**. He felicitated freedom fighters & veterans of '**Operation Vijay**' at the function.
- ⇒ The total number of beneficiaries under the Centre's financial inclusion scheme, Pradhan Mantri Jan Dhan Yojana (PMJDY) crossed the 44 crores mark. The total number of accounts opened under PMJDY stood at 44.05 crores, with a total balance of ₹1,47,812 crore as on December 8. Uttar Pradesh tops the list.
- ⇒ **Niti Aayog's Atal Innovation Mission** unveiled **Vernacular Innovation Programme**. It will enable innovators & entrepreneurs in India to have access to the innovation ecosystem in 22 scheduled languages by the Centre. This will help in overcoming the barriers of language & empower innovators.

- ⇒ **United Nations General Assembly** granted Observer Status to **International Solar Alliance (ISA)** by adopting resolution.
- ⇒ **India** assumed the Chairmanship of Council of **Regional Anti-Terrorist Structure of Shanghai Cooperation Organization (RATS SCO)** for 1 year from October 28, 2021.
- ⇒ **NITI Aayog** planned to establish **1000 Atal Tinkering Laboratories** in **Jammu & Kashmir**. Out of 1000 Atal Tinkering Laboratories, 187 will be established by the end of the financial year 2021-22.
- ⇒ **India** re-elected to **International Maritime Organisation (IMO) Council** for the **2022-2023** biennium under category B states.
- ⇒ **PM Modi** inaugurated the first phase of the **Rs 339 crore Kashi Vishwanath Corridor project** that connects the temple town's two iconic landmarks – **Kashi Vishwanath temple & Ganga ghats**.
- ⇒ **Dr Virendra Kumar** launched **National Helpline against atrocities on SCs, STs**. The objective of the helpline, reportedly, is to build awareness about the provisions of the Act that are aimed at ending discrimination & providing protection to all. The Helpline will be available 24-7 on toll-free number – **14566**.
- ⇒ **PM Modi** has inaugurated the **Saryu Nahar National Project** in **Balrampur, Uttar Pradesh**. It will provide assured water for irrigation to over 14 lakh hectares of land & benefit about 29 lakh farmers, mainly in eastern Uttar Pradesh.
- ⇒ **Amit Shah** laid the foundation stone of **Umiya Mata Dham temple & temple premises** under **Maa Umiya Dham Development Project** at Umiya Campus in Sola in **Ahmedabad, Gujarat**. Both will be developed at a cost of **Rs 1,500 crore on 74,000 square yards of land**.
- ⇒ **Dr Jitendra Singh** inaugurated the seventh edition of the **India International Science Festival at Panaji, Goa**. The theme is '**Azadi Ka Amrit Mahotsav**' – "**Celebrating Creativity, Science, Technology & Innovation for a prosperous India**".
- ⇒ The proposal to raise the **minimum age of marriage for women from 18 to 21** was cleared by the **Union Cabinet**. Presently, the minimum age of marriage for men is 21 but for women, it is 18. The government will now look to introduce amendments to the **Prohibition of Child Marriage Act, Special Marriage Act, & the Hindu Marriage Act** to bring the plan into action.
- ⇒ **PM Modi** inaugurated & laid the foundation stone of multiple projects worth **Rs 18,000 crore at Dehradun, Uttarakhand**. It is focusing on making travel safer including the 120 MW Vyasi Hydroelectric Project, along with Himalayan Culture Centre in Dehradun.
- ⇒ Former chief election commissioner (CEC) **Sunil Arora** has been invited to join the board of advisers at the **International Institute for Democracy & Electoral Assistance**, also known as International IDEA. IDEA has a 15-member board of advisers, all of whom are eminent personalities from a wide variety of backgrounds.
- ⇒ **NITI Aayog** launched the '**e-Sawaari India Electric Bus Coalition**' in partnership with Convergence Energy Service Ltd (CESL) & World Resources Institute, India & with the support from Transformative Urban Mobility Initiative (TUMI). The objective is to share knowledge of various stakeholders on accelerating the process towards seamless adoption of e-bus services in India.
- ⇒ **Dr Subhas Sarkar** informed that the government is all set to launch **Bhasha Sangam** mobile app. It is developed to give users familiarity with common expressions of daily conversation in scheduled Indian languages.
- ⇒ **Ministry of Power** is celebrating the **Energy Conservation Week** from **8th to 14th December 2021** under "**Azadi Ka Amrit Mahotsav**".
- ⇒ **First Edition** of the **Indian Young Water Professionals Programme** launched virtually. It was taken up under National Hydrology Project. It focuses on the engaged Training & Learning Model.
- ⇒ **All India Radio** decided to begin a new programme called **AIRNxt** to offer youth a platform to air their voices as part of the ongoing **Azadi Ka Amrit Mahotsav** celebrations.
- ⇒ **International Telecommunication Union (ITU) & the Department of Telecommunications** operating under the Ministry of Communications conducted a **Joint Cyber Drill 2021**. It was conducted for the **Critical Network Infrastructure operators of India**.
- ⇒ **India & Bangladesh** decided to celebrate **December 6**, the day on which India formally recognized Bangladesh, as "**Maitri Diwas**" (**Friendship Day**).
- ⇒ India will have nine nuclear reactors by **2024** & a new nuclear project, the first in northern India, will come up **150 kms away from Delhi in Gorakhpur of Haryana**, the government informed the Rajya Sabha. By 2024, India will have nine nuclear reactors plus 12 new additional ones which were approved during the Covid times with a capacity of **9000 MW**.
- ⇒ **Anurag Singh Thakur & UP CM Yogi Adityanath** inaugurated **Earth Station of Doordarshan Kendra** at **Gorakhpur**.
- ⇒ Union Minister **Dr Jitendra Singh** dedicated to the nation "**Sardar Patel Leadership Centre**" at **Lal Bahadur Shastri National Academy of Administration (LBSNAA)** in Mussoorie.

- ⇒ Union Agriculture Minister, **Narendra Singh Tomar** & Lt Governor, **Manoj Sinha** virtually inaugurated **Apple Festival**, organized for the first time in **Srinagar, Jammu & Kashmir**.
- ⇒ 5th edition of **Ganga Utsav** organized. “**Ganga Utsav 2021 – The River Festival**” will not only celebrate the glory of the river Ganga but all the rivers of the country to promote the celebration of ‘**Nadi Utsav**’ (River Festival).
- ⇒ As part of ‘**AzadiKaAmritMahotsav**’ – to celebrate **75 years of Independence & in remembrance of the Iron Man of India Shri Vallabhbhai Patel**, REC Limited, a public sector company under the Ministry of Power organized a ‘**BijliUtsav**’ near **Statue of Unity** in Kevadia, Gujarat.
- ⇒ PM **Modi** laid the foundation stone & dedicated various **National Highway & Road projects** to the nation in the temple town of **Pandharpur in Maharashtra**. It aimed at improving connectivity in the region to facilitate the hassle-free & safe movement of devotees.
- ⇒ **Union Cabinet** chaired by PM Modi approved **November 15 as Janjatiya Gaurav Divas**. This is chosen as this date marks the birth anniversary of **Sri Birsa Munda** who is revered as Bhagwan (God) by tribal communities across the country.
- ⇒ Union Minister of Housing & Urban Affairs & Petroleum & Natural Gas, **Hardeep S. Puri** unveiled the statue of **Rani Lakshmi Bai** at the **Maharani Lakshmi Bai college for Women, Bhiwani Rohilla in Hisar (Haryana)** through video conferencing.
- ⇒ **Dr. Jitendra Singh** inaugurated a new Biotechnology Centre for Northeast tribals in remote area of Arunachal Pradesh at Kimin.
- ⇒ The central Govt. of India promulgated two ordinances for extending the tenure of Directors of the **Enforcement Directorate (ED) & Central Bureau of Investigation (CBI)** for up to five years. At present, the director of CBI & ED have been appointed for two-year tenure in office.
- ⇒ **Audit Diwas** is celebrated to mark the historic origin of the institution of **Comptroller & Auditor General of India (CAG)** & the contribution it has made to the governance, transparency & accountability over the past several years. Currently, former Lt. Governor of UT of Jammu Kashmir **G. C. Murmu** is serving as CAG of India.
- ⇒ PM **Modi** inaugurated the **341-km long Purvanchal Express** in **Sultanpur district, Uttar Pradesh**. The expressway links state capital Lucknow with Ghazipur. It is constructed at an estimated cost of **Rs 22,500 crore**. The 3.2 km long airstrip to enable landing & take-off of Indian Air Force fighter planes in case of emergency.
- ⇒ 3-day **Rashtra Raksha Samparpan Parv** to be held in **Jhansi, Uttar Pradesh** as part of **Azadi Ka Amrit Mahotsav** celebrations. **19th of November** is the Birth Anniversary of **Rani Lakshmi Bai**. It will be organised from **November 17 to November 19, 2021**.
- ⇒ The first-of-its-kind, dedicated **fisheries business incubator** inaugurated in **Gurugram** of Haryana to nurture fisheries start-ups under real market-led conditions. The incubator is known as **LINAC- NCDC Fisheries Business Incubation Centre (LIFIC)**. It was inaugurated by the Union Minister of Fisheries, Animal Husbandry & Dairying, **Shri Parshottam Rupala**.
- ⇒ Union Minister, **Piyush Goyal** virtually launched India’s first **Digital Food Museum** in **Thanjavur, Tamil Nadu**. It is a 1,860-sqft museum co-developed by the **Food Corporation of India (FCI)** & Visvesvaraya Industrial & Technological Museums, Bengaluru (Karnataka) with an estimated outlay of **Rs 1.1 crore**.
- ⇒ **India** has been re-elected to the Executive Board of **UNESCO** for the term **2021-25**. India received **164 votes** to get re-elected to a four-year term of office. Apart from **India, Japan, Philippines, Vietnam, Cook Islands & China** have also been elected in Group IV Asian & Pacific States category.
- ⇒ President **Kovind** visited **Sui village** in the **Bhiwani district of Haryana**, to inaugurate various public facilities in the village. It is being developed as Adarsh Gram (Model village) by Mahadevi Parameshwaridas Jindal Charitable Trust under the Swa-Prerit Adarsh Gram Yojana (SPAGY) scheme of the Haryana Govt..
- ⇒ Union Minister of Law & Justice, **Kiren Rijju** launched the Citizen’s **Tele-Law Mobile App**. This app would connect the beneficiaries directly with panel lawyers offering legal advice & consultation.
- ⇒ PM **Modi** dedicated to the Nation various developmental projects in **Mahoba & the Jhansi district of Uttar Pradesh**. At Mahoba, PM inaugurated multiple projects with a cumulative cost of more than **Rs. 3250 Crore**, related to alleviating the issue of water shortage in the region. These projects include **Arjun Sahayak Project, Ratauli Weir Project, Bhaoni Dam Project & Majhgaon-Chilli Sprinkler Project**.
- ⇒ Union Education Minister **Dharmendra Pradhan** inaugurated the state-of-the-art **Centre for Nanotechnology & Centre for Indian Knowledge System** at IIT Guwahati.
- ⇒ **Amit Shah** laid the foundation for ‘**Rani Gaidinliu Tribal Freedom Fighters Museum**’ in **Manipur**, through video conferencing. It will be set up at Luangkao village in the **Tamenglong district of Manipur**, which is the birthplace of freedom fighter Rani Gaidinliu.

- ⇒ Minister of Railways, **Ashwini Vaishnaw** announced the launch of **Bharat Gaurav**, which will be run in theme-based circuits by both the private sector & the **IRCTC**. The Indian Railways is in the process of finalising theme-based tourist circuit trains through private & state-owned service providers in a move to display the country's rich cultural heritage.
- ⇒ **Labour ministry** released the new series of **wage rate index (WRI)** with the base year being **2016**. The new series of WRI with base **2016=100** will replace the old series with base **1963-65**.
- ⇒ **PM Modi** laid the Foundation Stone of **Noida International Airport at Jewar in Uttar Pradesh**. The Jewar airport is the second international aerodrome in Delhi-National Capital Region (NCR). It is the fifth international airport in Uttar Pradesh. Uttar Pradesh has now become the state with the highest number of international airports in India.
- ⇒ **Dr Jitendra Singh** inaugurated Project **SWADESH**. The project SWADESH is a first of its kind large-scale multimodal neuroimaging database designed specifically for the Indian population. It is developed by the **DBT-National Brain Research Centre (DBT-NBRC), Gurgaon, Haryana**.
- ⇒ **PM Modi** chaired the **38th PRAGATI** meeting to review multiple projects, grievances & programmes of central & state government. PRAGATI stands for **Pro-Active Governance & Timely Implementation**.
- ⇒ The **world's largest national flag**, made up of **Khadi cloth** installed in **Leh, Ladakh**, on the occasion of the **152nd birth anniversary of Mahatma Gandhi on October 02, 2021**. The tricolour is 225-feet long & 150-feet wide.
- ⇒ **GOI** launched a web portal called **"Waste to Wealth"** to enhance cooperation for sustainable development through economy & community participation. The web portal will bring together technology providers, government stakeholders & urban local bodies to find solutions to India's waste problems.
- ⇒ **Kiren Rijiju** inaugurated the **first Sports Arbitration Centre of India** at **Ahmedabad in Gujarat**. It will serve as an independent body to fast-track disputes in the sports sector & serve as a mechanism to redress issues related to sports.
- ⇒ **PM Modi** inaugurated '**Azadi@75 – New Urban India: Transforming Urban Landscape**' Conference-cum-Expo in **Lucknow** as a part of Azadi@75 celebrations. The theme is **"New Urban India"**.
- ⇒ **Tax Inspectors Without Borders (TIWB)** launched its programme in **Seychelles**. India has been chosen as the Partner Administration for this programme. The country will be providing its Tax Expert in support of the initiative.
- ⇒ **VP Naidu** inaugurated the **Mahabahu Brahmaputra River Heritage Centre** in the presence of Governor Jagdish Mukhi & CM Himanta Biswa Sarma in Guwahati in the state of **Assam**. It originally served as the residence of the **British deputy commissioner of Kamrup**.
- ⇒ Centre approved the setting up of seven new mega textile parks, or **PM MITRA parks** across the country in an effort to help furthering the growth of the textile sector in the economy & position India strongly on the Global textiles map. The **Mega Integrated Textile Region & Apparel Parks (PM MITRA)** will be based on 5F vision of PM. The '5F' Formula consists of **Farm to fibre; fibre to factory; factory to fashion; fashion to foreign**.
- ⇒ **PM Modi** dedicated **35 Pressure Swing Adsorption (PSA) Oxygen Plants** to the nation during an event at **AIIMS Rishikesh, Uttarakhand**. These have been established under PM CARES, across 35 States & Union Territories. Now all districts of the country have commissioned PSA Oxygen Plants.
- ⇒ **India** officially joined the **High Ambition Coalition for Nature & People**, a group of more than 70 countries encouraging the adoption of the global goal to protect at least 30% of the world's land & ocean by **2030 (30x30)**.
- ⇒ **Jyotiraditya M. Scindia** flagged off the **Doon Drone Mela 2021** in **Dehradun, Uttarakhand**.
- ⇒ **PM Modi** launched the **Indian Space Association (ISpA)** via videoconferencing. Its founding members include Bharti Airtel, Larsen & Toubro, Nelco (Tata Group), OneWeb, Mapmyindia, Walchandnagar Industries & Ananth Technology Limited. It is a private industry body that will act as a premier industry body for space & satellite companies in the country.
- ⇒ Centre government launched **'MyPortApp'** in **Kolkata** for digital monitoring of port operation. It is launched for promoting transparency & to provide port-related information.
- ⇒ **PM Modi** addressed the **28th NHRC Foundation Day programme**, through video conferencing in the presence of Union Home Minister **Amit Shah** & NHRC chairperson.
- ⇒ With the vision of holistic & integrated infrastructure development in the country, **PM Modi** inaugurated **PM Gati Shakti-National Master Plan**, from **Pragati Maidan in New Delhi**. The **Rs 100 lakh crore** Plan aims to provide multi-modal connectivity to economic zones in the country.

- ⇒ **Anurag Singh Thakur** inaugurated the **'MyParkings'** app. The IOT technology-enabled app developed by **Broadcast Engineering Consultants India Limited (BECIL)** with South Delhi Municipal Corporation (SDMC) to digitize all authorized parking under SDMC municipal limits.
- ⇒ **PM Modi** dedicated seven new **Defence PSUs**, carved out of OFBs, to the nation. These 7 new companies have been formed following the dissolution of the 200-year-old **Ordnance Factory Board (OFB)**. Under the OFB, there were 41 factories & 9 ancillary bodies. The seven new defence PSUs includes: Munition India Ltd, Armoured Vehicles Nigam Ltd, Advanced Weapons & Equipment India Ltd, Troop Comforts Ltd, Yantra India Ltd, India Optel Ltd, Gliders India Ltd.
- ⇒ **India** re-elected to the **United Nations Human Rights Council (UNHRC)** for a sixth term. The new three-year term of India will be effective from **January 2022 to December 2024**.
- ⇒ **Amit Shah** flagged off **"Five Mobile Medical Vans"** dubbed as Modi Van in the **Kaushambi district of Uttar Pradesh**. These vans have been launched under the **'Seva Hi Sangathan'** programme of BJP to commemorate PM Modi completing 20 years as the Head of Government.
- ⇒ **PM Modi** has inaugurated the **Kushinagar International Airport** in **Uttar Pradesh**. It is built at an estimated cost of **Rs. 260 crores**, by the Airport Authority of India. Besides, it has the longest runway in Uttar Pradesh.
- ⇒ **India** completed **100 crore doses of COVID-19 vaccines** on **21st October**, in about 9 months since the drive began.
- ⇒ **PM Modi** inaugurated the Infosys Foundation made **806-bedded Vishram Sadan** at National Cancer Institute (NCI) in **Jhajjar Campus of AIIMS New Delhi**.
- ⇒ **Election Commission of India** launched the **Garuda app** for digital mapping of all polling stations, to ensure faster, smarter, transparent & timely completion of election work. Through the Garuda app, Booth Level Officers (BLO) will upload photos & location information of the polling stations.
- ⇒ **Invest India**, a young startup within the **GOI** unanimously elected as the President of the **World Association of Investment Promotion Agencies** for 2021-2023. Invest India is the National Investment Promotion & Facilitation Agency to help investors looking for investment opportunities & options in India.
- ⇒ **Atal Innovation Mission (AIM)** of **NITI Aayog** launched a Digi-book named **"Innovations for You"**. The sector in focus in this Digi-book is Healthcare.
- ⇒ **G.K Reddy** launched the **Amrit Mahotsav Podcast**, as a part of the Azadi ka Amrit Mahotsav celebration by the ministry. It is a tribute to the Indian National Army (persons & movements), which significantly contributed to India's freedom struggle.
- ⇒ **R K Singh** launched a new market segment, **"Green Day Ahead Market (GDAM)"**. This makes India as the only large electricity market in the world to implement a GDAM exclusively for renewable energy.
- ⇒ **Nitin Gadkari** launched a knowledge App & platform **CUNSLT**. Emphasizing innovation, entrepreneurship, science technology, research & skill for knowledge transformation. It is the first such global facility by which people who need information, advice, counsel, guidance can contact & call up experts in multiple sectors.
- ⇒ **Raksha Mantri, Rajnath Singh** visited the **Army Sports Institute (ASI), Pune** and named the Army Sports Institute stadium as **"Neeraj Chopra Stadium"**. The focus is to identify and train promising sportspersons in 11 disciplines.
- ⇒ **PM Modi** dedicated to the nation the renovated complex of **Jallianwala Bagh Smarak** in Punjab's Amritsar, to mark 102 years of the **Jallianwala Bagh massacre**.
- ⇒ Union AYUSH Minister, **Sarbananda Sonowal** launched **'Y Break' Yoga protocol mobile application** in New Delhi. It is developed by **Morarji Desai National Institute of Yoga (MDNIY)**.
- ⇒ Union Minister for Women and Child Development, **Smriti Zubin Irani** inaugurated **NUTRI GARDEN** to mark the beginning of **Poshan Maah – 2021** at **All India Institute of Ayurveda (AIIA)**.
- ⇒ **Ministry of Information and Broadcasting** decided to form a committee to review the existing guidelines of the **Journalist Welfare Scheme (JWS)**. It is chaired by **Ashok Kumar Tandon**.
- ⇒ **International Monetary Fund (IMF)** made an allocation of **Special Drawing Rights (SDR) 12.57 billion** to India. (approx USD 17.86 billion). With this, the total SDR holding of India has gone upto SDR 13.66 billion (equivalent to around USD 19.41 billion).
- ⇒ **PM Modi** inaugurated the **Sardardham Bhavan** in **Ahmedabad, Gujarat**, via video conferencing.
- ⇒ India's largest open-air **fernery** inaugurated in **Ranikhet of Uttarakhand**. It will serve the dual objective of **'conservation of fern species** as well as **'create awareness about their ecological role and promote further research**.
- ⇒ **Nitin Gadkari** launched **'iRASTE'**, an Artificial Intelligence-powered project. It aims to help reduce road accidents, understand the factors responsible for these events and come up with solutions to mitigate them. iRASTE stands for **Intelligent Solutions for Road Safety through Technology and Engineering**.

- ⇒ Niti Aayog in collaboration with US-based Rocky Mountain Institute (RMI) and RMI India launched a campaign named **Shoonya**, to promote zero-pollution delivery vehicles by working with consumers and industry.
- ⇒ **Central Board of Indirect Taxes and Customs (CBIC)** has declared **Kushinagar Airport** as a **Customs notified airport**. This would also facilitate international passenger movements including that of Buddhist pilgrims.
- ⇒ PM Modi launched **Sansad TV**, which has been created by merging **Lok Sabha TV and Rajya Sabha TV**, jointly with Vice President M Venkaiah Naidu and Lok Sabha Speaker Om Birla.
- ⇒ Union Cabinet, chaired by PM Modi approved a number of structural and process reforms in the **Telecom sector**, to provide relief to ailing telecom service providers, struggling with high levels of debt. A total of 9 structural and 5 process reforms approved by the Cabinet.
- ⇒ **India** become the **first country in Asia** to launch a **Plastics Pact**, a new platform to promote a circular system for plastics. It is launched by the British High Commissioner to India, **Alexander Ellis**, at the **16th Sustainability Summit** hosted by the **Confederation of Indian Industry (CII)**.
- ⇒ As a part of the **Azadi Ka Amrit Mahotsav** celebration, the Ministry of AYUSH launched a campaign titled '**AYUSH AAPKE DWAR**', which aims to distribute medicinal plant saplings to **75 lakh** households in one year.
- ⇒ **Tribal Cooperative Marketing Development Federation of India (TRIFED)** in collaboration with the **Ministry of External Affairs**, is setting up an **Atmanirbhar Bharat corner** in 75 Indian Missions/ Embassies across the world in the next 3 months. The first such corner was successfully inaugurated at Indian Embassy in **Bangkok, Thailand**.
- ⇒ PM Modi inaugurated the "**Shikshak Parv-2021**" and addressed the inaugural conclave through a video conference. The theme is "**Quality and Sustainable Schools: Learnings from Schools in India**".
- ⇒ Union Minister of Environment, Forest, and Climate Change, **Bhupender Yadav** launched a portal named **PRANA**, for the regulation of air pollution in 132 cities across the country. PRANA stands for **Portal for Regulation of Air pollution in Non-Attainment cities**.
- ⇒ **Rajnath Singh** and **Nitin Gadkari** inaugurated the **Emergency Landing Facility** on a National Highway in **Rajasthan**. It is constructed on the **Satta-Gandhav stretch of National Highway (NH) 925A** in **Barmer, Rajasthan**. This is the first time that a national highway (NH-925) will be used for the emergency landing of IAF aircraft.
- ⇒ Department of Justice under the **Ministry of Law and Justice** launched the "**Ek Pahal**" campaign to encourage mass registration under Tele-Law. It will run across the country from 17th September till 2nd October. It will cover 51,434 Common Service Centres in 50,000 Gram Panchayats in 633 districts across 34 States and UTs.
- ⇒ **Piyush Goyal** launched the '**National Single Window System (NSWS)**', for investors and businesses. NSWS is a single-window portal that will act as a one-stop shop for investors or entrepreneurs, to get approvals and clearances needed from Government.
- ⇒ **Pension Fund Regulatory and Development Authority (PFRDA)** will observe **October 01, 2021** as the **National Pension System Diwas (NPS Diwas)**. It is started by PFRDA under the 'Azadi Ka Amrit Mahotsav' to promote pension and retirement planning for a carefree 'azad' retirement.
- ⇒ PM Modi to announce the nationwide roll-out of the **National Digital Health Mission (NDHM)**. This will be renamed as Pradhan Mantri Digital Health Mission (PM-DHM). Under this, a unique digital health ID will be provided to the people, which will contain all the health records of the person. The id will be created using details such as Aadhaar and the user's mobile number.
- ⇒ **Supreme Court of India** approved an electronic system named **FASTER (Fast and Secured Transmission of Electronic Records)**. It will be used for transferring **e-authenticated copies from courts to prisons**.
- ⇒ **India** elected as the external auditor to the **International Atomic Energy Agency (IAEA)**, a prestigious institution that promotes peaceful use of nuclear energy, for a period of six years from **2022 to 2027**. India's comptroller and auditor general **GC Murmu** was selected as the external auditor of IAEA.
- ⇒ **Ministry of Social Justice & Empowerment** launched India's first Pan-India helpline for senior citizens named '**Elder Line**' for which the toll-free number is **14567**. It will allow senior citizens to connect and share their concerns, get information and guidance on problems that they face on a day-to-day basis.
- ⇒ PM Modi chaired the **38th PRAGATI** meeting to review multiple projects, grievances and programmes of central and state government. PRAGATI stands for **Pro-Active Governance and Timely Implementation**.

## Current Affairs Related to States in India

### Northern States

- ⇒ **Himachal Pradesh** became the first **LPG enables**, also, **smoke-free state**. This milestone was achieved due to the **Ujjwala Scheme and Grahini Suidha Yojana** by Centre. The Ujjwala scheme was introduced by the government to get rid of the smoke.
- ⇒ **Rajnath Singh** laid the foundation stone of the **BrahMos Aerospace cruise missile manufacturing unit** in **Lucknow**. He also laid the foundation of **DRDO Defence Technology & Test Centre** in **Lucknow**.
- ⇒ Haryana CM **Manohar Lal Khattar** launched the '**Haryana Kaushal Rozgar Nigam portal**' & announced to set up the **Atal Park & Smriti Kendra** in **Gurugram**, Haryana. He also honoured 78 officers & employees for delivering the best services in various fields. He also launched a magazine '**Vyavastha Parivartan Se Susashan**'.
- ⇒ Haryana's Minister of State for Sports & Youth Affairs, **Sandeep Singh** launched '**Khel Nursery Scheme 2022-23**' to promote sports in the state. State government is always striving to develop new sports talents in the state.
- ⇒ Uttarakhand CM **Pushkar Singh Dhami** announced that Indian wicket-keeper batsman **Rishabh Pant** appointed as the brand ambassador of the state.
- ⇒ **Haryana** CM **Khattar** opened the new **Integrated Command & Control Center (ICCC)** under the **Karnal Smart City project**. It will enable the functioning of advanced systems such as adaptive traffic control, automatic number plate recognition, detection of red-light violation & speed violation.
- ⇒ Punjab CM **Charanjit Singh Channi** declared **Lord Krishna Balram Jagannath Rath Yatra** as an annual state festival.
- ⇒ **Yogi Adityanath** government in **Uttar Pradesh** is set to launch the ambitious '**Free Smartphone Yojana** on December 25, which is the birth anniversary of senior BJP leader & former PM **Atal Bihari Vajpayee**. Under this, the state government will distribute smartphones & tablets to final year students of graduation & above.
- ⇒ **Himachal Pradesh** govt announced setting up a Commission for upper castes, on the lines of Madhya Pradesh. The Commission, to be named as '**Samanya Varg Aayog**', will be formalised through a legislative enactment in three months' time.
- ⇒ An area of **454.65 square kilometres** around the boundary of **Askot Wildlife Sanctuary** in the **Pithoragarh** district of Uttarakhand declared as the **Askot Wildlife Sanctuary Eco-sensitive Zone (ESZ)**.
- ⇒ **Uttar Pradesh** Cabinet approved the **Atma Nirbhar Krishak development scheme** for boosting the agriculture sector. It will be implemented from the current financial year. Under this scheme, **1,475 Farmer Producer Organisations (FPOs)** will be formed in the next three years in each development block.
- ⇒ Uttarakhand CM **Pushkar Singh Dhami** launched the **Milk Price Incentive Scheme** in **Dehradun**. It aimed to provide incentives benefiting around 53,000 people of Uttarakhand. It is a **Direct Bank Transfer (DBT) scheme**, the amount under the scheme would go directly into the accounts of the beneficiaries through their linked bank accounts.
- ⇒ **Haiderpur Wetland** abutting the **Madhya Ganga barrage**, about 10 km from **Bijnor** in western **Uttar Pradesh** recognised under the **1971 Ramsar Convention on Wetlands**. **Uttar Pradesh** is now home to **9 Ramsar wetlands**.
- ⇒ **Varanasi**, a city in **Uttar Pradesh** is all set to become the first Indian city to start ropeway service as a mode of public transport in order to ease the traffic congestion.
- ⇒ **Himachal Pradesh Police** conducted the '**President's Colour Award**' ceremony at Shimla's historic Ridge Ground. The Governor bestowed the 'President's Color Award' to the State Police on this occasion.
- ⇒ Haryana CM **Khattar** launched the '**Uttam Beej portal**' which will benefit the farmers of Haryana by providing quality seeds with transparency.
- ⇒ MoS IT **Shri Rajeev Chandrasekhar** inaugurated the **10th internet exchange of NIXI in India (At Dehradun)**. It will help in enhancing & improving the quality of Internet & Broadband services in Uttarakhand.
- ⇒ **Punjab** Cabinet headed by CM **Charanjit Singh Channi** approved the '**Punjab Tissue Culture Based Seed Potato Rules-2021**' to develop Punjab as a standard potato seed centre.
- ⇒ **Union Ministry of Minority Affairs** organised the 31st Hunar Haat the Kumbh of Kaushal Kuber & Braj Raj Utsav at Vrindavan (Mathura, UP) to provide a platform to the country's talented craftsmen, artisans & culinary experts.
- ⇒ India's first '**grass conservatory**' or '**germplasm conservation centre**' spread over an area of 2 acres inaugurated at **Ranikhet** in **Almora** district of **Uttarakhand**. It is funded under the Central Govt.'s **CAMPA (Compensatory Afforestation Fund Management & Planning Authority)** scheme.
- ⇒ Union Minister of Heavy Industries **Mahendra Nath Pandey** inaugurated the first air pollution control tower of the state of **Uttar Pradesh** in **Noida**. It has been developed by state-run **Bharat Heavy Electricals Ltd (BHEL)**.

- ⇒ Central government decided to set-up a weaver Services & Design Resource Centre at **Kullu in Himachal Pradesh**, which will be one of its own kind hub to promote & facilitate the continuous growth of the local handloom projects to compete in the global market.
- ⇒ **Uttar Pradesh govt.** led by CM **Yogi Adityanath** named veteran Bollywood actor **Kangana Ranaut** as the brand ambassador of “**One District One Product (ODOP) scheme**” of the state.
- ⇒ **CSIR’s Institute of Himalayan Bioresource Technology** introduced cinnamon cultivation in **Himachal Pradesh** on a pilot basis. It is grown mainly in **Sri Lanka**.
- ⇒ Facing farmers’ protests over new farm laws for over a year now, the **Haryana government** has banned the participation of its **employees in politics & elections**.
- ⇒ **Varanasi** of **Uttar Pradesh** to become the **first city in India** to use **ropeway services in public transportation**. Overall, Varanasi will be the third city in the world after **Bolivia & Mexico City** to use ropeway in public transportation. The total distance of 4.2 km will be covered in just 15 minutes.
- ⇒ In **Punjab**, CM **Charanjit Channi** launched a new scheme titled ‘**Mera Ghar Mere Naam**’, which aims to confer proprietary rights on the people living in the houses within the ‘Lal Lakir’ of villages & the cities. The land area which is a part of the village habitation & is used for non-agriculture purposes only is known as Lal Lakir.
- ⇒ **Rajasthan Govt.** launched a mega campaign named ‘**Prashasan Gaon Ke Sang**’ till December 17, 2021, to provide local access to government services in the remotest villages of the state.
- ⇒ **Uttar Pradesh government** decided to rename the **Faizabad Junction** to **Ayodhya Cantt railways station**. Opened in 1874, the Faizabad railway station comes under the Northern Railway zone.
- ⇒ **Uttarakhand** gets India's largest aromatic garden in the **Nainital district**. The biggest aromatic garden of India was inaugurated in **Lalkuan** of Nainital district.
- ⇒ **Punjab Cabinet** gave a nod to a new scheme that will help the unemployed youth in the state to hone their skills and increase their chances of getting a job. These youngsters will be given short-term skill training free of cost under the “**Mera Kaam Mera Maan**” scheme of the state government. A target of 30,000 beneficiaries has been proposed, at a cost of **₹ 90 crores**.
- ⇒ **Haryana** topped among all other states of the country in terms of installation of off-grid solar pumps under **Pradhan Mantri Kisan Urja Suraksha Evam Utthan Mahaabhiyaan (PM-KUSUM)**, as per the data by the Union Ministry of New and Renewable Energy. Haryana has installed 14,418 pumps against 15,000 sanctioned pumps for the year 2020-21.

- ⇒ **Uttarakhand** Governor **Baby Rani Maurya** announced her resignation from the position.
- ⇒ Congress party has elected **Charanjit Singh Channi**, the outgoing technical education minister, as the new chief minister of Punjab after Captain **Amarinder Singh** resigned from the post. He has been elected as the leader of the Punjab Congress Legislative Party (CLP).
- ⇒ **Yogi Adityanath** led **Uttar Pradesh government** cleared a proposal to develop an ‘**Electronic Park**’, along the **Yamuna Expressway Industrial Development Authority (YEIDA)** area, near Noida, to promote the electronics industry.
- ⇒ The world’s highest **electric vehicle charging station** inaugurated in **Kaza village** of Lahaul and Spiti district in **Himachal Pradesh**. It is set up at a height of **500 ft**.
- ⇒ Central government decided to set-up a weaver Services and Design Resource Centre at Kullu (HP), which will be one of its own kind hub to promote and facilitate the continuous growth of the local handloom projects.

#### Eastern States (Bihar, Jharkhand, Odisha & West Bengal)

- ⇒ **Odisha** CM **Naveen Patnaik** launched an online service for the verification of identity and submission of life certificates for pensioners of the state government.
- ⇒ **Odisha’s Ganjam** declared itself a **child marriage free district**, the first in the State. The district administration has been able to stop as many as 450 child marriages and video-record 48,383 marriages in two years — 2020 and 2021.
- ⇒ Odisha CM **Naveen Patnaik** inaugurated the state’s longest bridge, ‘**T-Setu**’, built over the **Mahanadi River** in Cuttack District, Odisha. The bridge in the shape of the English alphabet ‘T’ was constructed at a cost of **Rs 111 crore**. The 4-km-long bridge connecting Gopinathpur in Badamba, Baideswar in Banki to Singhanath Pitha in Cuttack, will cut the distance between Badamba & Banki Baideswar by almost 45 km.
- ⇒ Jharkhand CM, **Hemant Soren** has launched a web portal named ‘**Hamar Apan Budget**’ & a mobile application prepared by the state finance Department from the CM’s residential office in **Ranchi**. Through this portal, the general public of the state can share their suggestions for the **2022-23 budget**.
- ⇒ **Odisha Govt.** launched a first of its kind road safety initiative named **Rakshak**, to train first responders of road accidents. Under this, 300 master trainers will train 30,000 local people, staying or working at the eateries & different business establishments located near accident-prone spots.

- ⇒ On Karthika Purnima, which is also known as **Boita Bandana** is celebrated at various water bodies of Odisha.
- ⇒ **Nuakhai Juhar**, the agrarian festival of **Western Odisha**, was celebrated with religious fervour and tradition. It is celebrated 1 day after the celebration of **Ganesh Chaturthi**. Nuakhai is a crop festival celebrated by people of Western Odisha and Southern Chhattisgarh, to welcome the new rice of the season.

### North-Eastern States

- ⇒ **Nagaland** govt. announced the creation of three new districts, namely **Tseminyu, Niuland & Chumoukedima**. This comes less than a year after the 12th district of the state—Noklak—was inaugurated.
- ⇒ **Asian Development Bank** approved a **\$112 million loan** to strengthen skills education & training through the establishment of the **Assam Skill University (ASU)**. The Loan will create a path for skill development to enhance the productivity & competitiveness of Assam's economy & industries.
- ⇒ On the occasion of **Assam Divas**, the Assam Govt. decided to accolade renowned industrialist **Ratan Tata** with the '**Asom Bhaibav**' award, the highest civilian state award for his contribution to cancer care in the state.
- ⇒ **Shillong Cherry Blossom Festival 2021** inaugurated by CM of Meghalaya, **Conrad K Sangma**, & Ambassador of Japan to India, **Satoshi Suzuki**.
- ⇒ Nagaland DGP **T. John Longkumer** officially launched the '**Call your Cop**' mobile App at Police Headquarters in **Kohima**. It will enable all citizens of the state especially those in distress to get in touch directly with the police as easily available with just one click away.
- ⇒ **Nagaland** is celebrating its **59th Statehood Day** on **1 December 2021**.
- ⇒ **Arunachal Pradesh (AP) Government** signed Bollywood actor **Sanjay Dutt** as the brand ambassador & award-winning filmmaker & branding expert **Rahul Mittra** as brand advisor marking the **50th year** of the naming of the state.
- ⇒ The biggest cultural extravaganza of **Nagaland**, the **Hornbill Festival** kicked off. This is the **22nd edition**.
- ⇒ **Meghalaya Cabinet** approved the proposal of the creation of a new district called **Eastern West Khasi Hills district**. It is formed by upgrading the Mairang civil sub-division. It will now be a sub-division under the **West Khasi Hills district**. Total number of districts in the state is now 12.
- ⇒ **Meghalaya** state observed the **44th** edition of '**Wangala**', the festival of 100 Drums Festival. It is a post-harvest festival of the Garos tribe which is being held every year to honour '**Saljong**', the Sun God of Garos.
- ⇒ State Cabinet of **Arunachal Pradesh**, headed by CM **Pema Khandu**, approved "**Kaiser-i-Hind**" as the state butterfly. Kaiser-i-Hind is scientifically known as **Teinopalpus imperialis**. In literal terms, it means Emperor of India.
- ⇒ Govt. of **Arunachal Pradesh** approved the '**Pakke Tiger Reserve 2047 Declaration on Climate Change Resilient & Responsive Arunachal Pradesh**. It aims to promote "climate-resilient development" in the state.
- ⇒ **Lachit Divas (Lachit Day)** is celebrated annually in the **Indian state of Assam on November 24**, to mark the birth anniversary of the legendary Ahom army general **Lachit Borphukan**.
- ⇒ **Shillong Cherry Blossom Festival 2021** inaugurated by CM of Meghalaya, **Conrad K Sangma**, & Ambassador of Japan to India, **Satoshi Suzuki**.
- ⇒ **Assam** Minister for Fisheries, Environment & Forest & Excise, **Parimal Suklabaidya** launched an **App Fishwaale**, India's first e-fish market.
- ⇒ **2022 South Asian Federation Cross Country Championships** is scheduled to be held in **Kohima, Nagaland**.
- ⇒ In Tripura, **Nirmala Sitharaman** inaugurated a project called '**My Pad, My Right**' initiated by **NABARD** and **NABFOUNDATION** at Killa village in Gomati district. It aims to bring livelihood and menstrual hygiene closer to rural women by way of grant, wage support and capital equipment.
- ⇒ **Assam cabinet** decided to remove the name of former Prime Minister **Rajiv Gandhi** from the **Orang National Park**. Cabinet has decided to rename the Rajiv Gandhi Orang National Park as **Orang National Park**.
- ⇒ **Nagaland's** first and India's **61st Software Technology Park of India (STPI) centre** inaugurated at **Kohima**.
- ⇒ Two famous products of Manipur, **Hathei chilli**, which is found in Manipur's Ukul district and is known for its unique flavour, and **Tamenglong mandarin orange** granted the **Geographical Indication (GI) tag**.
- ⇒ **Government of Sikkim** declared '**Cooper Mahseer**' locally named as '**Katley**' as the state fish.
- ⇒ **Assam** is setting up a tea Park at **Chayygaon in Kamrup District**. This tea garden will have rail and port connectivity, cargo and warehouse amenities & processing facilities.
- ⇒ Nagaland's "**sweet cucumber**" awarded a **geographical identification (GI) tag** as an agricultural product under provisions of **The Geographical Indications of Goods (Registration and Protection) Act, 1999**.

⇒ Govt. has started work for the development of 'Parshuram Kund', a Hindu pilgrimage site on the Brahmaputra plateau in the lower reaches of the Lohit river in Arunachal Pradesh.

#### Western States (Goa, Gujarat & Maharashtra)

- ⇒ Gujarat CM **Bhupendra Patel** launched "Student Start-ups and Innovation Policy 2.0 (SSIP-2.0)" for the next five years. It contains provisions for the establishment of active innovation and incubation centres in all universities in the state.
- ⇒ **Goa Liberation Day** is observed on **19 December** every year in India & it marks the day Indian armed forces freed Goa in **1961** following **450 years of Portuguese rule**. The year 2021 marks the **60 years of Goa's independence**.
- ⇒ Maharashtra Tourism & Environment Minister, **Aaditya Thackeray** launched the **Chalo mobile application (app) & Chalo smart cards** to facilitate digital & advance purchase of **Brihanmumbai Electric Supply & Transport (BEST)** bus tickets.
- ⇒ **Gujarat** has left behind **Maharashtra** to become the country's leading manufacturing hub, as per RBI. Gujarat saw its Gross Value Addition (GVA) in manufacturing grow by **15.9 per cent** annually between FY12 to FY20.
- ⇒ The famed white onion of **Alibag** in **Maharashtra's Raigad district** given the **Geographical Indication (GI) tag** bringing worldwide recognition to its unique sweet taste, no-tears factor, as well as its medicinal properties.
- ⇒ **Maharashtra** Govt. launched a special Covid-19 vaccination drive named as **Mission Kavach Kundal**, with the target of inoculating **15 lakh** people everyday.
- ⇒ **Goa** achieved **Open Defecation Free (ODF) & Electricity** for every household. As per this, a city or ward is notified as ODF city or ward if not a single person is found defecating in the open, at any point of the day.
- ⇒ **Gujarat** CM **Bhupendra Patel** launched the '**Go-Green**' scheme & its Portal to provide electric two-wheelers at subsidised rates to construction & industrial workers of the state. It aimed at reducing fuel bills & also curbing vehicular pollution.
- ⇒ During the **17th** meeting of the **State Board for Wildlife**, Maharashtra govt. approved its own **Wildlife Action Plan (2021-2030)**, which will be implemented over the next 10 years. Maharashtra became India's first state to pass its own Wildlife Action Plan.
- ⇒ **Maharashtra government** launched a special mission called "**Mission Vatsalya**" in order to help women who lost their husbands to **COVID-19**. It will provide several services and some 18 benefits under one roof to those women. It is designed for widows, with a special focus on widows coming from rural areas, poor backgrounds and deprived sections.

⇒ **Maharashtra Government** decided to set up a world-class science city at **Pimpri-Chinchwad** near Pune to develop a scientific outlook among the students and prepare them to become students in future. It is to be named as '**Bharat Ratna Rajiv Gandhi Science Innovation City**'.

- ⇒ **Bhupendra Patel** chosen as the new **Chief Minister of Gujarat** at the BJP legislature meeting. He is a BJP MLA from the Ghatlodia assembly seat in Ahmedabad.
- ⇒ **Government of Gujarat** announced, that it plans on undertaking public welfare projects worth Rs. 1,000 crores jointly with non-resident Gujaratis by December 2022. The projects will be under the state government's '**Vatan Prem Yojana**'. It was launched in Gujarat focusing on rural development through public and state contributions.


#### Central States (Madhya Pradesh & Chhattisgarh)

- ⇒ In **Madhya Pradesh**, **97th** edition of the **World Sangeet Tansen festival** started in Gwalior. The stage of the program has been constructed on the theme of the Siddhanath temple situated in Omkareshwar.
- ⇒ **Jharkhand Assembly** passed the **Prevention of Mob Violence & Mob Lynching Bill, 2021**, which aims at providing "effective protection" of constitutional rights & the prevention of mob violence in the state. Once notified, Jharkhand will become the fourth state to bring in such a law after **West Bengal, Rajasthan & Manipur**.
- ⇒ In **Madhya Pradesh**, the first drone fair in the country organised at **Gwalior**. It was organised jointly by the Ministry of Civil Aviation, GoI, MP Govt., & the **Federation of Indian Chambers of Commerce & Industry (FICCI)**.
- ⇒ Jharkhand CM, **Hemant Soren** launched a **Sports Action toward Harnessing Aspiration of Youth (SAHAY) scheme** aimed at nurturing young sporting talents in Maoist-hit districts of the state. This scheme launched to curb the Left Wing Extremism (LWE) which affected 19 of the state's 24 districts. Boys & girls in the 14-19 age group from villages to ward level will be registered under the scheme & will be given opportunities to display their skills in basketball, volleyball, hockey & athletics.
- ⇒ **Chhattisgarh** observed the annual **2nd National Tribal Dance Festival 2021** at Raipur's Science College ground as a part of the tourism development plan of the state.
- ⇒ PM **Modi** inaugurated a series of Tribal Welfare programs on his visit to Madhya Pradesh. PM Modi launched a welfare scheme named '**Ration Aapke Gram**' scheme & '**Sickle Cell Mission**' of Madhya Pradesh. He also laid the foundation stone for the construction of 50 new Eklavya Model Residential Schools across India.

- ⇒ Madhya Pradesh CM, Shivraj Singh Chouhan announced the renaming of Indore's Patalpani railway station after tribal icon Tantya Bhil, who was well known as 'Indian Robin Hood' by the tribals. Notably, Bhopal's Habibganj railway station was recently named after Rani Kamalapati, a tribal queen.
- ⇒ **Madhya Pradesh Cabinet** approved the proposal to create cyber tehsils in the state of Madhya Pradesh. After this, MP will become the first state in the country to have a cyber tehsil. **Cyber Tehsil** will make the mutation process easy & people from anywhere in the state can avail of its benefit.
- ⇒ **National Tiger Conservation Authority** approved the Chhattisgarh government's proposal to declare the combined areas of the **Guru Ghasidas National Park & Tamor Pingla Wildlife Sanctuary** as a **Tiger Reserve**. It is located in the northern part of the state, bordering Madhya Pradesh & Jharkhand. This is the **4th** Tiger Reserve in Chhattisgarh.
- ⇒ **Madhya Pradesh govt.** announced the implementation of "**Mukhyamantri Ration Apke Dwar Yojana**". Under this, the ration will be provided at the doorstep of the villagers where there are no **Fair Price Shops (FPS)**.
- ⇒ **Chhattisgarh CM Baghel** virtually launched a new scheme named '**Shri Dhanwantri Generic Medical Store scheme**' to provide low-cost generic medicines & enable seamless healthcare services to the vulnerable people of the state. It will be implemented by the **Urban Administration & Development Department**.
- ⇒ **Chhattisgarh CM Bhupesh Baghel** announced the launch of '**Millet Mission**'. It aims to provide proper price rates to farmers for minor cereal crops. To implement the mission, the state government signed MoU with the **Indian Institute of Millet Research (IIMR), Hyderabad** and the collectors of 14 districts of the state.

**Southern States (Andhra Pradesh, Karnataka, Kerala, Tamil Nadu, Telangana)**

- ⇒ **Telangana** stood first in the country in the list of the highest number of **open defecation free (ODF Plus) villages** under the **Swachh Bharat Mission (Grameen) Phase-II programme** till December 31, 2021. As many as 13,737 out of 14,200 villages in the State are on the ODF Plus list, which is 96.74%. This was followed by **Tamil Nadu**.
- ⇒ **Kerala High Court** is all set to become **India's first paperless court**. Supreme Court judge Justice **DY Chandrachud** inaugurated the smart courtrooms on **1 January 2022**. In the 1st phase six courtrooms, including the Chief Justice's room, will be converted into smart courts.
- ⇒ **Tamil Nadu government** launched the CM Dashboard monitoring system, "**CM Dashboard Tamil Nadu 360**" in Chennai. It will enable CM to track all welfare schemes, including the status of their implementation, fund allocation, & the number of beneficiaries along with updates on the storage of water in dams & rainfall patterns.
- ⇒ **Tamil Nadu CM M.K. Stalin** launched the '**Meendum Manjappai**' scheme to promote the use of cloth bags by the public & discourage the use of plastic bags. This awareness campaign on using '**yellow**' cloth bag or '**manjapai**' as it is called in Tamil.
- ⇒ **Karnataka government** partnered with **NPCI & State Bank of India (SBI)** to enable & implement the '**e-RUPI**' payment solution to students under its scholarship programme. The e-RUPI is a cashless & contactless payment solution provided by NPCI & It will be used to ensure leak-proof delivery transactions.
- ⇒ **Tamil Nadu government** announced '**Tamil Thaa Vaazhthu**' as the state anthem.
- ⇒ The **Kazhuveli wetland** situated in **Villupuram district of Tamil Nadu** declared as the **16th Bird Sanctuary** by Surpiya Sahu, Environment & Forest Secretary, at the Minister of Environment Forest & Climate Change.
- ⇒ **Kerala Tourism** launched the '**STREET**' project to promote & take tourism deep into the interiors & rural hinterland of Kerala. The project would help visitors experience the diversity of offerings in these locales. The STREET is an acronym for **Sustainable, Tangible, Responsible, Experiential, Ethnic, Tourism hubs**.
- ⇒ Kerala is celebrating its **65th "Kerala Pirayi," the formation day** of the State. It was created on November 1, 1956, amalgamating the erstwhile provinces of Malabar, Cochin & Thiruvithancoor.

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- ⇒ **Karnataka CM Basavaraj Bommai** launched the 'Janasevaka' scheme offering 58 Govt. services at the doorstep of citizens. In the first phase, the scheme will be available in all 198 municipal wards in Bengaluru. Under the scheme, citizens will be charged a facilitation fee of Rs115 along with department fee for the requested service.
- ⇒ Bollywood actor **Salman Khan** is to become the Covid-vaccine ambassador of **Maharashtra**.
- ⇒ **Pochampally village** in **Yadadri Bhuvanagiri** district of **Telangana**, known for its famous hand-woven **Ikat saris** selected as one of the best tourism villages by the **United Nations World Tourism Organisation**.
- ⇒ **Andhra Pradesh** named the best marine state in the country by the **Department of Fisheries**.
- ⇒ Setting the stage for an overhaul of the multiple tax rates under the GST regime, govt. tasked a group of ministers (GoM) led by Karnataka CM Basavaraj S. Bommai with proposing a rationalisation of tax rates & considering the merger of different tax slabs within two months.
- ⇒ **Andhra Pradesh CM Y.S. Jagan Mohan Reddy** launched the 'Swechha' program to tackle the stigma attached to menstruation, prioritize female personal hygiene, & encourage a healthy dialogue of information.
- ⇒ 9-day floral festival begun in **Telangana**. The Bathukamma festival is celebrated during Durga Navratri.
- ⇒ The unique clove spice grown in the hills of Kanyakumari district in **Tamil Nadu** awarded a geographical indication (GI) as 'Kanyakumari clove'.
- ⇒ **Telangana** developed India's first smartphone-based **eVoting solution** considering the **Covid-19 pandemic**. The system will undergo a dry run in the form of a dummy election being conducted in **Khammam district**.
- ⇒ **Uddhav Thackeray**, CM of **Maharashtra**, inaugurated India's 1st State government-owned **Wildlife DNA testing analysis laboratory** at Regional Forensic Science Laboratory (RFSL) in **Nagpur, Maharashtra**.
- ⇒ Civil aviation minister **Jyotiraditya Scindia** launched a first of its kind "Medicine from the Sky" project in **Telangana**. It aimed at transporting vaccines and other essential products to remote areas using drones. It will be taken up on a pilot basis in 16 green zones in **Telangana**.
- ⇒ **Tamil Nadu** govt. announced to set up **India's first dugong conservation reserve** at the northern part of the **Palk Bay**. Dugong are commonly known as sea cows.
- ⇒ **Andhra Pradesh government** appointed **Rajnish Kumar** as its **economic advisor**.
- ⇒ **Karnataka CM Basavaraj Bommai** heads panel on rationalisation GST rates.

## International Current Affairs

- ⇒ **Shanghai** opened two new metro lines, upholding its rank as the city with the **largest Metro network in the world**. With the new lines, the total length of Shanghai's metro network has extended to 831 km, continuing to be the longest in the world.
- ⇒ **France** assumed the rotating presidency of the **Council of the European Union** with effect from **January 01, 2022**. It will continue to hold the EU presidency for next six months till June 30, 2022. 13th time that France taken over the rotating presidency.
- ⇒ **Russia** successfully test-fired around **10 new Tsirkon (Zircon) hypersonic cruise missiles** from a frigate and other two missiles from a submarine. It is capable of flying at nine times the speed of sound and have a range of **1,000 kilometres (620 miles)**.
- ⇒ Former British PM **Tony Blair**, the **Duchess of Cornwall**, and **Baroness Amos** to be appointed as members of the Order of the Garter, England's oldest and most senior order of chivalry. The former PM now will be known as 'Sir Tony'.
- ⇒ The stock market value of **Apple Inc.** hit **\$3 trillion** and became the world's first company to do so.
- ⇒ Sudan PM **Abdalla Hamdok** announced his resignation on **January 02, 2022**. The decision follows a military coup that caused political deadlock and widespread pro-democracy protests in the country. He served as the **15th PM of Sudan** from 2019 to 2022.
- ⇒ Caribbean nation of **Antigua and Barbuda** joined the **International Solar Alliance (ISA)** as the **102nd member** by signing the International Solar Alliance Framework Agreement. PM of Antigua & Barbuda, Gaston Browne signed the framework agreement.
- ⇒ China's senior diplomat **Zhang Ming** taken charge as the new **Secretary-General** of the **Shanghai Cooperation Organisation (SCO)** in which India is a member. He has taken charge from **Vladimir Norov**.
- ⇒ **Organization of the Petroleum Exporting Countries** appointed Kuwaiti oil executive **Haitham Al Ghais** as its new secretary-general, as demand for oil continues to improve amid a mild recovery from the coronavirus pandemic.
- ⇒ **Pakistan** moved closer to appointing the **first woman judge of the Supreme Court**, after a high-power panel approved the elevation of Lahore High Court judge **Ayesha Malik** to the apex court.

- ⇒ **Japan** launched **Inmarsat-6 F1**, a communication satellite, through a **Mitsubishi Heavy Industries (MHI) H-IIA204 rocket** from Japan's Tanegashima Space Center that will enter geostationary orbit, about 22,240 miles (35,790 kilometres) above the earth.
- ⇒ **Somalian PM Mohamed Hussein Roble** suspended. President **Mohamed Abdullahi Farmajo** suspended the PM, who is facing allegations of involvement in the theft of land.
- ⇒ **China** launched a new satellite with a camera capable of taking photos of the ground with a resolution of five meters, as per the **National Space Administration of China (CNSA)**. The satellite, called "**Ziyuan-1 02E**" or "**Five Meter 02 Optical Satellite**".
- ⇒ **Japan** introduced a minibus lookalike world's first **dual-mode vehicle (DMV)** in its town of Kaiyo. The vehicle can run on normal rubber tyres on the road but its steel wheels, which are in its underbelly, descend when it hits the rail tracks.
- ⇒ **Egypt** added as the fourth new member of **BRICS New Development Bank**. **Bangladesh, UAE, & Uruguay** joined BRICS New Development Bank in September 2021.
- ⇒ **Malta** became the first **European country** to allow limited cultivation & possession of cannabis for personal use, following a vote in parliament.
- ⇒ **Karl Nehammer** sworn in as new **Austria's chancellor**. **Alexander Van der Bellen** is the President of Austria.
- ⇒ 35-year-old, **Gabriel Boric** won Chile presidential elections, to become the youngest-ever President-elect of **Chile**. He defeated his opposition **Jose Antonio Kast** in the elections. He will assume office in March 2022.
- ⇒ **United Arab Emirates** announced to change its existing five-day workweek to a four-and-a-half day starting **January 1**, becoming the world's first country to make the employee-friendly transition as part of its efforts to improve productivity & work-life balance.
- ⇒ US President **Joe Biden** elevated Indian-American political advisor **Gautam Raghavan** as the head of the **White House Office of Presidential Personnel**.
- ⇒ **Dubai** became the world's first government to turn **100% paperless**, the announcement was made by the United Arab Emirate (UAE) Crown Prince, **Sheikh Hamdan bin Mohammed bin Rashid Al Maktoum**.
- ⇒ **China** successfully launched a new group of satellites **Shijian-6 05** into space from the Jiuquan Satellite Launch Center in northwest China for space exploration & new technology tests. The satellites were launched by a **Long March-4B rocket**.
- ⇒ President of Gambia, **Adama Barrow**, won the second term as President during **Gambia's** presidential election by achieving over **53% votes**.
- ⇒ **Biden administration** announced that US officials will not attend the **2022 Winter Olympics in Beijing** after China pledged unspecified "**countermeasures**" against any such diplomatic boycott.
- ⇒ **German** lawmakers officially elected Social Democrat, **Olaf Scholz** as the new **chancellor**, putting an end to 16 years of conservative rule under **Angela Merkel**.
- ⇒ **Canada** will join the **United States, the United Kingdom & Australia** diplomatic **boycott of the Beijing Winter Olympics** over human rights concerns.
- ⇒ **Myanmar's** ousted civilian leader, **Aung San Suu Kyi** was sentenced to **four years** imprisonment.
- ⇒ **World Health Organisation (WHO)** classified the new **COVID-19** variant **B.1.1.529** as **Omicron**. New COVID-19 variant B.1.1.529 was first reported to WHO from **South Africa** on 24 November 2021.
- ⇒ **Petr Fiala** has been sworn in as the new **PM of the Czech Republic** by President **Milos Zeman**.
- ⇒ **South Korea** is soon going to get the world's first floating city, to deal with the problem of floods due to rising sea levels. The floating city project is a joint effort by the **UN Human Settlement Programme (UN-Habit)** & **OCEANIX**.
- ⇒ **International Criminal Police Organization (INTERPOL)** elected Inspector General **Ahmed Naser Al-Raisi** (United Arab Emirates) as its President for a **4-year term** at the **89th** Interpol general assembly meeting held in **Istanbul, Turkey**.
- ⇒ **Barbados** become the **World's newest republic**, around 400 years after it became a British colony.
- ⇒ Former Finance Minister of Sweden, **Eva Magdalena Andersson** from the Social Democratic Party (SDP) won her **2nd election** & became the **1st female PM (PM) of Sweden**. Sweden's Parliament is known as **Riksdag**.
- ⇒ **US military personnel & Bangladesh Navy (BN)** began the **27th annual Cooperation Afloat Readiness & Training (CARAT) maritime exercise** virtually in the Bay of Bengal.
- ⇒ **International Monetary Fund** Chief Economist, **Gita Gopinath** is set to take over from **Geoffrey Okamoto** as the institution's No. 2 official. She will become the **deputy managing director**.
- ⇒ **Microsoft Corp.** surpassed **Apple Inc.** to become the world's most valuable publicly-traded company by market capitalisation.
- ⇒ Bharat Biotech's **Covaxin** got **WHO** approval as the technical advisory team has recommended the India-made vaccine for emergency use listing for **18 years & above**.
- ⇒ **United States** lawmakers led by Congresswoman **Carolyn B Maloney** from New York, introduced a bill to declare Diwali a national holiday in the country.

- ⇒ **Yahoo Inc.** announced that it has pulled out of **China**, citing an increasingly challenging operating environment.
- ⇒ **Britain's health regulators** approved the **world's first pill** to treat cases of symptomatic **COVID-19**. Medicines & Healthcare Products Regulatory Agency (MHRA) said, the antiviral **molnupiravir** found to be safe & effective at reducing the risk of hospitalisation & death in people with mild to moderate COVID-19.
- ⇒ **Govt. of United Kingdom** unveiled a **£5 coin** to commemorate the life & legacy of **Mahatma Gandhi**. It is the first time Mahatma Gandhi has been commemorated on an official UK coin.
- ⇒ **China** launched the world's first Earth-science satellite, **Guangmu or SDGSAT-1** into space from the **Taiyuan Satellite Launch Center** in the northern Shanxi Province.
- ⇒ **China** launched the **Shenzhou-13** spaceship on **October 16**, sending three astronauts on a six-month mission to the under-construction space station which was expected to be ready by next year. **Wang Yaping** became the first Chinese woman astronaut to walk in space as she moved out of the under-construction space station & took part in extravehicular activities for over six hour.
- ⇒ **United States of America** joined the **International Solar Alliance (ISA)** as a member country. U.S is now the **101st country** to sign the framework agreement of the ISA.
- ⇒ US Space agency **NASA & SpaceX** launched the "**Crew 3**" mission. The "Crew 3" mission consists of Indian-origin NASA astronaut **Raja Chari** as its mission commander.
- ⇒ **Fumio Kishida**, leader of the **Liberal Democratic Party (LDP)** re-elected as the **PM of Japan** following the victory of the LDP in the 2021 Parliament election. Fumio Kishida succeeded **Yoshihide Suga**.
- ⇒ Spanish-German Actor **Daniel Brühl** named as the **Goodwill Ambassador** for the **United Nations World Food Programme (UN-WFP)**. He has joined the WFP's mission to reach a world with Zero Hunger.
- ⇒ **Japan's solid-fuel Epsilon 5 rocket successfully** put nine small satellites into orbit including an orbital debris removal technology demonstrator. This mission marks the fifth flight of the Epsilon rocket, which first flew in September 2013.
- ⇒ The **WePOWER India Partnership Forum** held through a virtual platform to boost the South Asia **Women in Power Sector Professional Network (WePOWER)** in India. It was organized by the **World Bank (WB) & Asian Development Bank (ADB)** in association with the **India Smart Grid Forum (ISGF)**.
- ⇒ As per the latest report by the **World Bank** titled '**World Bank's Remittance Prices Worldwide Database**', India became the world's largest recipient of remittances by receiving **USD 87 billion** in 2021. **The United States (US)** was its biggest source, accounting for over 20% of these funds. India is followed by **China, Mexico, the Philippines, & Egypt**.
- ⇒ The biggest-ever Dubai Airshow began at **Al Maktoum International Airport, Dubai World Central**, with more than 1,200 exhibitors taking part in the five-day show.
- ⇒ **Russian Navy** successfully test-fired the '**Zircon**' Hypersonic Cruise Missile from Frigate – Admiral Gorshkov warship, which rightly hit the test target placed in the **Russian Arctic waters**.
- ⇒ **El Salvador** President **Nayib Bukele** announced that the country is planning to build the world's first "**Bitcoin City**".
- ⇒ **Australia** officially became a part of the new **Nuclear Powered Submarine defence alliance** with the **United Kingdom & the United States** after signing a deal with the countries in Canberra, Australia. Under the AUKUS deal, Australia will be provided with **8 nuclear-powered** submarines capable of stealthy & long-range missions. It is the first agreement on technology signed by the three countries after the formation of the defence alliance **AUKUS (Australia-UK-US)**.
- ⇒ **Sudan's** removed PM **Abdalla Hamdok** was reappointed after signing a political declaration to end the current political crisis by **Hamdok & Abdel Fattah Al-Burhan**, general commander of the Sudanese Armed Force.
- ⇒ **JPMorgan Chase** has once again been named the **world's most important bank** to the health of the wider financial system, as per the latest annual ranking of top lenders by global regulators.
- ⇒ **Sheikh Sabah Al Khaled Al Hamad Al Sabah** has been appointed the new **PM of Kuwait**.
- ⇒ **World Health Organisation (WHO)** has classified the new **COVID-19** variant **B.1.1.529** as **Omicron**. New COVID-19 variant B.1.1.529 was first reported to WHO from **South Africa** on 24 November 2021.
- ⇒ **Petr Fiala** has been sworn in as the new **PM of the Czech Republic** by President **Milos Zeman**.
- ⇒ **South Korea** is soon going to get the world's first floating city, to deal with the problem of floods due to rising sea levels.
- ⇒ **US International Development Finance Corporation (DFC) & the United States Agency for International Development (USAID)** are jointly sponsoring a **\$55 million** credit guarantee to address the economic impact of covid-19 by supporting loans to farmer producer organizations, ag-tech companies, & companies engaged in clean energy solutions for the agriculture sector.

- ⇒ **Najla Bouden Romdhane** has been appointed as the first-ever female **PM of Tunisia**. The 63-year-old has also become the first female PM in the whole Arab world.
- ⇒ The **World Expo 2020** has been organised at **Dubai** in the **United Arab Emirates** from **1 October 2021 to 31 March 2022**. The main theme of the Dubai Expo 2020 is **"Connecting Minds, Creating the Future"**. The theme of the India pavilion at the Expo is "Openness, Opportunity & Growth". It will showcase resurgent India's march to becoming a USD 5 Trillion economy, the exceptional fightback against COVID-19 & the country's emergence as a global business hub presenting huge opportunities for the world.
- ⇒ The PM of Ethiopia, **Abiy Ahmed** has been sworn in for a **second five-year term**. He was administered the oath of office by Supreme Court Chief Justice **Meaza Ashenafi**.
- ⇒ The **Russian military** had successfully test-fired a hypersonic **"Tsirkon" missile** from a submarine for the first time. Hypersonic missiles fly much faster & are more agile than standard ones, making them much more difficult for missile defense systems to stop. The U.S. military conducted its first flight test of a hypersonic missile system in 2011.
- ⇒ **Alexander Schellenberg** was elected as Austrian Chancellor after the resignation of **Sebastian Kurz**. Sebastian Kurz resigned because of his involvement in a corruption scandal.
- ⇒ **International Energy Agency (IEA)** has invited **India** to become its full-time member. This membership invitation was given in the light that, India is the world's third-largest energy consumer. If this proposal is accepted, it will require India to increase its strategic oil reserved to 90 days requirement.
- ⇒ German rail operator, Deutsche Bahn & industrial group, **Siemens** launched the **first automated & driverless train of the world**. The self-driving train was launched in the city of Hamburg.
- ⇒ **Jonas Gahr Store**, the Leader of the **Labour Party in Norway**, has assumed the charge of the PM of Norway with effect from October 14, 2021.
- ⇒ The **Russia & China** joint naval exercises **"Joint Sea 2021"** has kicked off at **Russia's Peter the Great Gulf**, in the **Sea of Japan**, on October 14, 2021. The exercises will culminate on October 17, 2021.
- ⇒ The **Government of Sri Lanka** has sought a **USD 500 million** credit line from India to pay for its crude oil purchases, as the country is facing a severe foreign exchange crisis in the island nation after the pandemic hit the nation's earnings from tourism & remittances.
- ⇒ Ecuador's President **Guillermo Lasso** has declared a 60-day state of emergency in the **South American country**, due to the rise in violent drug crimes. President Lasso has pointed to drug trafficking & consumption as the main drivers behind an increase in murders, home burglary, thefts of vehicles & goods, & muggings.
- ⇒ **India, Israel, United Arab Emirates & the United States** have decided to launch a new quadrilateral economic forum. Quadrilateral builds on ongoing cooperation between U.S., Israel & UAE after the **Abraham Accords** last year. This QUAD grouping had decided to establish an international forum for economic cooperation & discussed possibilities for joint infrastructure projects expanding economic & political cooperation in the Middle East & Asia.
- ⇒ **Donald Trump** has announced plans to launch a social media platform called **TRUTH Social** that will be rolled out early next year. Truth social will be a product of a new venture called the **Trump Media & Technology Group**. He wants to create a platform that rivals Twitter or Facebook, but that simply won't happen.
- ⇒ **Barbados** has elected its first-ever president as it prepares to become a republic, removing Queen Elizabeth as head of state. **Dame Sandra Mason**, 72, is set to be sworn in on 30 November, which will mark the country's **55th anniversary** of independence from Britain.
- ⇒ Global terror financing watchdog **Financial Action Task Force (FATF)** has retained **Pakistan** on its 'Grey List' of countries. In a briefing, FATF president Marcus Pleyer also said that three new countries **Turkey, Jordan, & Mali** have also been added to the Grey List. In June this year, the FATF had retained Pakistan on its 'Grey List' for failing to check money laundering, leading to terror financing.
- ⇒ **South Korea** recently launched its first indigenously developed rocket, known as **"Korean Satellite Launch Vehicle II" or "Nuri"**. The launch vehicle lifted off from the Naro Space Center, in Goheung, built on an island nearly 300 miles (500 kilometres) south of Seoul.
- ⇒ **China** successfully launched a new satellite named **Shijian-21**. The satellite will be used to test & verify space debris mitigation technologies. Shijian-21 was launched from the **Xichang Satellite Launch Centre** in southwest China's Sichuan Province on a Long March-3B carrier rocket.
- ⇒ **Shavkat Mirziyoyev**, the incumbent **President of Uzbekistan** has won a 2nd five-year term as the **President of Uzbekistan**. He is a member of the **UzLiDeP (Uzbekistan Liberal Democratic Party)**. Shavkat Mirziyoyev took office in 2016 following the death of Islam Karimov, the first post-independence president of Uzbekistan.

- ⇒ **France** successfully launched a state-of-the-art satellite namely '**Syracuse 4A**' into orbit which was carried off by Ariane 5 rocket from **Kourou, in French Guiana**. It is designed to allow France's armed forces across the globe to communicate swiftly & securely. The satellite can survey its close surroundings & move itself to escape an attack.
- ⇒ Indo-Canadian **Anita Anand** became just the second woman to be appointed Canada's minister of **national defence** as PM **Justin Trudeau** announced his new cabinet. The ministers were sworn in by governor-general Mary May Simon in a ceremony at Rideau Hall in Ottawa. She is the first woman to serve as defence minister since Kim Campbell in the 1990s.
- ⇒ Ministry of Trade, Industry & Energy of **South Korea** held that the '**Shincheon Bitdream Fuel Cell Power Plant**' at the Shincheon Bitdream headquarters of Korea Southern Power in **Seo-gu, Incheon** has been completed & inaugurated.
- ⇒ **Sri Lanka** declared a **state of emergency** as the **food crisis** worsened after private banks ran out of foreign exchange to finance imports.
- ⇒ Shanghai-based **New Development Bank (NDB)** approved the **United Arab Emirates, Uruguay and Bangladesh** as its new member countries.
- ⇒ **Aziz Akhannouch** appointed as the new **Prime Minister of Morocco** by the country's King **Mohammed VI**. Akhannouch's **National Rally of Independents (RNI) party** secured 102 out of the 395 seats in the parliament election.
- ⇒ **United States, United Kingdom and Australia** announced the new partnership "**AUKUS**" a new trilateral security partnership for the **Indo-Pacific region**. It was formally announced by British Prime Minister **Boris Johnson**, his Australian counterpart **Scott Morrison** and US President **Joe Biden** with a vision for a safer and more secure Indo-Pacific.
- ⇒ **China** launched the **24th Gaofen-series Earth-observation satellite** in a bid to monitor environmental protection efforts and boost its natural resources surveillance. It was launched from the Taiyuan Satellite Launch Center in Shanxi province.
- ⇒ Japanese Prime Minister **Yoshihide Suga** would step down, setting the stage for a new premier after a one-year tenure marred by an unpopular COVID-19 response and rapidly dwindling public support.
- ⇒ **Cuba** became the **first country** in the world to vaccinate children from the age of two against **COVID-19**, using home-grown jabs not recognised by the **World Health Organisation**.
- ⇒ **China** successfully launched a new Earth observation satellite, **Gaofen-5 02**, into space, aboard a **Long March-4C rocket**, from the Taiyuan Satellite Launch Centre in north China's Shanxi Province. It is the 24th in the series of Gaofen Earth-observation satellites of China, to monitor environmental protection efforts and boost its natural resources surveillance.
- ⇒ **El Salvador** become the first country in the world to accept **Bitcoin** as legal tender.
- ⇒ **Iran** officially admitted as a full member of the **Shanghai Cooperation Organization (SCO)**. This was declared in the **21st summit** of the SCO leaders in **Dushanbe, Tajikistan**.
- ⇒ **Canada** Prime Minister **Justin Trudeau** won the third term to serve as the PM of the country.
- ⇒ Guinness World Records certified two Japanese sisters as the world's oldest living identical twins at **107**. **Umeno Sumiyama and Koume Kodama** were born on Nov. 5, 1913.
- ⇒ PM **Sheikh Hasina** conferred with the **SDG Progress award for Bangladesh's steady progress** in achieving the Sustainable Development Goals (SDGs) by the UN-sponsored Sustainable Development Solutions Network (SDSN).
- ⇒ **Hungary** unveiled the statue of **Bitcoin** founder **Satoshi Nakamoto**. It was unveiled in Hungary's capital, **Budapest**.
- ⇒ **Japan's** former Foreign Minister, **Fumio Kishida** won the ruling party's leadership election, virtually ensuring that he will become the country's next prime minister.
- ⇒ **North Korea** successfully tested a new hypersonic missile called **Hwasong-8**, in a bid to increase the nation's capabilities for self-defence.
- ⇒ **US International Development Finance Corporation (DFC)** and the **United States Agency for International Development (USAID)** are jointly sponsoring a **\$55 million** credit guarantee to address the economic impact of covid-19 by supporting loans to farmer producer organizations, ag-tech companies, and companies engaged in clean energy solutions for the agriculture sector.



## Obituaries (National/International)

	Person Died	Profession/Famous In?
<b>Politician (National-International)</b>		
1.	Karolos Papoulias	Veteran Greek politician
2.	Mahendra Prasad	Seven-time Rajya Sabha MP from the <b>Janata Dal (United) &amp; industrialist</b>
3.	RL Jalappa	Veteran leader of Congress (INC) & the former Union Minister of Textiles
4.	Richard Leakey	World-renowned Kenyan politician, conservationist and fossil hunter
5.	Konijeti Rosaiah	Former Governor of Tamil Nadu & former CM of unified State of Andhra Pradesh
6.	Ahmad Shah Ahmadzai	Former PM of Afghanistan
7.	FW (Frederik Willem) de Klerk	Former president of South Africa & the last white person to head the country
8.	Anand Shankar Pandya	Former Vice President of Vishwa Hindu Parishad (VHP)
9.	Chun Doo-hwan	Former president of South Korea
10.	Shakti Sinha	Former bureaucrat, & academician
11.	Colin Powell	Trailblazing soldier & diplomat
12.	Roh Tae-woo	Former South Korean President
13.	Syed Ali Shah Geelani	Veteran Kashmiri separatist leader & former chief of All Parties Hurriyat Conference
14.	Oscar Fernandes	Veteran Rajya Sabha MP & former Union minister
15.	Mahant Narendra Giri	President of the Akhil Bharatiya Akhara Parishad
16.	Yudhvir Singh Dadwal	Former Governor of Arunachal Pradesh & Commissioner of Delhi Police
<b>'Singer/Musician (National-International)</b>		
17.	Neil Nongkynrih	Founder of <b>Shillong Chamber Choir (SCC)</b> and renowned Indian concert pianist
18.	Stephen Joshua Sondheim	Veteran composer & lyricist
19.	Sirivennela' Chembolu Seetharama Sastry	Telugu film lyricist & Padma Shri awardee,
20.	Gurmeet Bawa	Renowned Punjabi folk singer
21.	Stephen Joshua Sondheim	Veteran composer & lyricist
<b>Actor/Director/Producer (National-International)</b>		
22.	KS Sethumadhavan	Legendary Malayalam filmmaker
23.	Vijay Galani	Bollywood film producer
24.	Sidney Poitier	Bahamian-American actor
25.	Shiva Shankar Master	Renowned National Award-winning choreographer & actor
26.	Puneeth Rajkumar	Kannada superstar
27.	Ghanashyam Nayak	Veteran television actor
28.	Arvind Trivedi	Veteran television actor
29.	Nedumudi Venu	National Award-winning actor
30.	Sidharth Shukla	Bigg Boss 13 winner actor
<b>Author/Journalist/Activist/Painter (National-International)</b>		
31.	E.O. Wilson	Former <b>Harvard University biologist &amp; Pulitzer Prize winner</b>
32.	Richard Rogers	Pritzker Prize-Winning British-Italian Architect
33.	Anne Rice	American gothic-fiction writer
34.	Vinod Dua	Veteran journalist passed
35.	Rafiqul Islam	Renowned scholar & national professor of Bangladesh
36.	Balwant Moreshwar Purandare	Eminent historian, orator & noted author
37.	Mannu Bhandari	Renowned author
38.	Wilbur Smith	Internationally acclaimed Zambia-born South African author
39.	Novy Kapadia	Veteran author, football journalist & sports commentator
40.	Sananta Tantyhas	Sahitya Akademi Award-winning & Eminent Assamese poet

	Person Died	Profession/Famous In?
41.	Buddhadeb Guha	Eminent Bengali writer
42.	Chandan Mitra	Former Rajya Sabha MP & senior journalist
43.	Aziz Hajini	Noted writer & former secretary of J&K Academy of Art, Culture & Languages
44.	Manorama Mohapatra	Eminent Odia litterateur, social worker & journalist
45.	Kamla Bhasin	Women's rights activist & noted author
<b>Sportsmen/Sportswomen (National-International)</b>		
46.	Ray Illingworth	Former England captain
47.	Viktor Danilovich Saneyev	Olympic triple jump 3-time gold medalist and former world record holder
48.	Eileen Ash	World's oldest Test Cricketer
49.	Alan Davidson	Australian Cricketer
50.	Tarak Sinha	Eminent Cricket Coach & Dronacharya Awardee
51.	Bandula Warnapura	Sri Lanka's first-ever Test captain (Cricket)
52.	Saranjeet Singh	Former International Hockey player
53.	Vasoo Paranjape	Former India cricketer & coach
54.	Yuriy Sedykh	Double Olympic hammer throw gold medallist
55.	Bhabani Roy	Former India footballer & Mohun Bagan captain
56.	Jean-Pierre Adams	Former France footballer
57.	Jimmy Greaves	England's most prolific strikers & Tottenham Hotspur's record goalscorer
<b>Others (National-International)</b>		
58.	Archbishop Desmond Tutu	Nobel Peace Prize laureate & veteran of South Africa's struggle against white minority rule
59.	Mark Taylor	Artist & toy designer for the He-Man & the Masters of the Universe franchise
60.	Justice Girish Thakorlal Nanavati	Former Supreme Court judge
61.	Group Captain <b>Varun Singh</b> , who was rescued after the helicopter crash that killed Chief of Defence Staff General Bipin Rawat & 12 others passed away.	
62.	Vice Admiral S.H. Sarma	Indian Navy's 1971 Indo-Pak war veteran
63.	Sindhutai Sapkal,	Social worker (Also called as 'Mother of Orphans')
64.	Padma Bhushan Dr Mamballaikalathil Sarada Menon	India's 1st woman Psychiatrist & the longest-serving head of the Institute of Mental Health
65.	Chief of Defence Staff (CDS) General <b>Bipin Rawat</b> passed away in a helicopter crash near Coonoor in Tamil Nadu. IAF Mi 17 V5 helicopter with a crew of 4 members carrying the CDS & 9 other passengers met with a tragic accident. Wing Commander <b>Prithvi Singh Chauhan</b> was the pilot.	
66.	Nanda Kishore Prusty (Nanda Sir)	Well-known teacher from Odisha
67.	Dr Suresh Jadhav	Serum Institute of India's Executive Director
68.	Koneru Ramakrishna Rao	Well-known educationist, teacher, & philosopher
69.	Dr Abdul Qadeer Khan	Man regarded as the "Father of Pakistan's nuclear bomb"
70.	Abolhassan Banisadr	Iran's first president after the country's 1979 Islamic Revolution
71.	Balvinder Singh Nakai	Fertiliser major IFFCO's Chairman
72.	Padma Shri Dr Madhavan Krishnan Nair	An eminent Oncologist & founding director of the Regional Cancer Centre (RCC)
73.	Sunao Tsuboi	Hiroshima nuclear bomb attack survivor
74.	Salem Nanjundaiah Subba Rao	Eminent Gandhian & ambassador of peace in Chambal region
75.	Jacques Rogge	Former President of the International Olympic Committee
76.	Keshav Desiraju	Former Union health secretary
77.	Rajni Kaul	First News Broadcaster for BBC Hindi
78.	Thanu Padmanabhan	Renowned Theoretical physicist & cosmologist Professor

## List/Indexes (Ranks & Reports)

- ⇒ **Telangana** secured 1st place among the 34 states & Union Territories that implement the **Shyama Prasad Mukherji Rurban Mission (SPMRM)**. **Tamil Nadu & Gujarat** have secured 2nd & 3rd place on the list. In the Ranking of the Cluster, among the 295 clusters, the **Rykal cluster of Sangareddy & the Jukkal cluster of Kamareddy** in Telangana secured the 1st & 2nd position.
- ⇒ **IIT Madras** bagged the first position in the **Atal Ranking of Institutions on Innovation Achievements (ARIIA) 2021**, for the third consecutive year, under the category of **CFTIs/ Central Universities/ Institute of National Importance (Technical)**.
- ⇒ Spam call rates in **India** have spiked again, with the country moving up in global rankings from 9th position to **4th position** owing to a significant increase in sales & telemarketing calls in 2021, as per the latest insights by **Truecaller**. Top three countries in the world with maximum spam-based calls were **Brazil, Peru & Ukraine**.
- ⇒ **Reliance Industries Ltd**, India's largest corporate by revenues, profits & market value, topped the **2021 Wizikey News Score** ranking as India's most-visible corporate in the media. On the global rankings, Facebook tops the index, followed by Google's Alphabet Inc. Notably, Reliance is ranked eighth on global rankings for top MNCs.
- ⇒ **India** is among the world's **top three dope violators** country in the world. Indian athletes were involved **152 times** in dope-related activities in the year 2019. The report revealed the latest report published by the **World Anti-Doping Agency (Wada)**, which has put India into the top-three of the world's biggest violators behind **Russia (167) & Italy (157)**.
- ⇒ Adding **33 "unicorns"** in a single year has helped **India** displace the **United Kingdom** to be third in the list of countries that are home to such enterprises valued at over **\$1 billion each**. **US & China** occupy the first two ranks, as per the data compiled by Hurun Research Institute.
- ⇒ **International Institute for Management Development** World Competitive Centre published its **"World Talent Ranking Report"**. In the report, Europe dominated the ranking in 2021. Top 10 countries are from this region. **Switzerland** retained its top spot. India ranked at **56th position**.
- ⇒ Winter Session of the Parliament, **Nitin Gadkari**, Union Minister of Road Transport & Highways, informed the Rajya Sabha on the state of **Electric Vehicles (EV) in India**. As per the data, India has a total of 870,141 registered EVs, with Uttar Pradesh (UP) holding the top spot with 255,700 registered EVs. UP is followed by **Delhi (125,347)**.
- ⇒ As per **Global Health Security (GHS) Index 2021**, the world's average overall GHS Index score was reduced to 38.9 (out of 100) in 2021, from a score of 40.2 in the GHS Index, 2019. **India** ranked **66 out of 195 countries** with an overall Index score of 42.8. **United States of America (USA)** ranked **1st** on the index with a score of 75.9.
- ⇒ **Maharashtra** topped the list of states with the maximum number of beneficiaries under the **Atmanirbhar Bharat Rojgar Yojana (ABRY)**, followed by **Tamil Nadu & Gujarat**. As many as 6,49,560 beneficiaries were recorded in Maharashtra, followed by Tamil Nadu (5,35,615), Gujarat (4,44,741) & Karnataka (3,07,164).
- ⇒ Finance Minister **Nirmala Sitharaman** ranked **37th** on the 18th Edition of **Forbes' list of the World's 100 Most Powerful Women 2021**. 3rd richest woman in the world, MacKenzie Scott, philanthropist, author & ex-wife of Amazon founder Jeff Bezos topped the list. Kamala Harris, the first woman & the first person of colour (Black) to become the Vice President of the United States of America ranked 2nd.
- ⇒ As per the **Lowy Institute Asia Power Index 2021**, **India** ranked **4th** most powerful country in the **Asia-Pacific region** for comprehensive power out of 26 countries.
- ⇒ **9th edition of India Skills Report (ISR) 2022**, released by Wheebox. **Maharashtra** retained the top position in the list of states with the highest pool of employable talent followed by Uttar Pradesh & Kerala. The theme of ISR 2022 – 'Rebuilding & Reengineering the Future of Work'.
- ⇒ **Niti Aayog** released the **first-ever Multi-dimensional Poverty Index (MPI)** to measure poverty at the national, State/UT, & district levels. As per the index, **Bihar** adjudged as the state with the highest level of **multidimensional poverty**. **51.91%** of the state's population are multidimensionally poor.
- ⇒ As per **Kantar's BrandZ India 2021 report**, **Amazon, Tata Tea & Asian Paints** emerged as the most purposeful brands in India across technology, FMCG, & non-FMCG categories respectively. In technology ranking Amazon, leads the index.
- ⇒ **Economist Intelligence Unit's (EIU)** announced the **Worldwide Cost of Living Index 2021**. As per this, **Tel Aviv, Israel** become the **most expensive city** in the world to live in in 2021.
- ⇒ **Indian Farmers Fertiliser Cooperative Limited (IFFCO)** ranked 'number one Cooperative' among the top **300 cooperatives** in the world. The ranking is based on the ratio of turnover over the **gross domestic product (GDP)** per capita.

- ⇒ **Hurun India & EdelGive** jointly released the **Edelgive Hurun India Philanthropy List 2021**. It was topped by **Azim Premji**, the founder chairman of Wipro, with a donation of Rs 9,713 crore during fiscal 2020-21. **HCL's Shiv Nadar** retained 2<sup>nd</sup> spot.
- ⇒ **QS (Quacquarelli Symonds)** released the **2022 QS World University Rankings**. This is topped by the **National University of Singapore (NUS)** for the **4th year** in a row. It is followed by **China's Peking University** at 2nd position. **IIT Bombay** (42nd regionally) & **IIT Delhi** (45th regionally) are the only two Indian institutions among the Top-50.
- ⇒ **India** placed at **10th spot** in the global **Climate Change Performance Index (CCPI) 2022** released by **Germanwatch** on the side-lines of the **COP26**.
- ⇒ **Logistics Ease Across Different States 2021 Index** published by the **Ministry of Commerce & Industry**. This is the third edition of Index. In the index, **Gujarat, Haryana & Punjab** were emerged as best performing states with respect to mobility of goods & efficiency of logistics chain.
- ⇒ **India** ranked **18th** out of 30 countries in the 1st edition of the **Global Drug Policy Index**. This was released by the **Harm Reduction Consortium**. It ranked **Norway, New Zealand, Portugal, the United Kingdom (UK), & Australia** as the top 5 countries on humane & health-driven drug policies.
- ⇒ As per the data from air quality & pollution city tracking service from **IQAir**, a Switzerland-based climate group, **Delhi, Kolkata & Mumbai** are among the top ten most polluted cities of the world. **Delhi** topped the list.
- ⇒ **India** slipped to **82nd position** with a risk score of 44 in the global list of **2021 TRACE Bribery Risk Matrix (TRACE Matrix)**. This measures business bribery risks. It was released by TRACE International. **Denmark** topped the rankings with 2 score.
- ⇒ **Andhra Pradesh Police** topped the **'IPF Smart Policing' Index 2021**, among 29 states & Union Territories, released by the Indian Police Foundation (IPF). **Telangana Police** rank second. **Bihar** occupied the last position.
- ⇒ **Sadar Bazar police station in Delhi** ranked as the best police station of India for the year **2021** by the **Ministry of Home Affairs**.
- ⇒ **NITI Aayog** launched the inaugural **SDG Urban Index & Dashboard 2021-22**, to further strengthen Sustainable Development Goals (SDGs) localization & institute robust SDG monitoring at the city level. **Shimla** topped among the 56 urban areas while **Dhanbad** in Jharkhand is at the bottom.
- ⇒ As per the fifth round of the **National Family & Health Survey (NFHS)** that was released by the Union health ministry, India now has **1,020 women for every 1000 men**. According to NFHS-3, conducted in **2005-06**, the ratio was equal, **1000:1000**; it went down to **991:1000** in 2015-16 in NFHS-4. This is the first time, in any NFHS or Census, that the sex ratio is skewed in favour of women.
- ⇒ Govt. think tank **Niti Aayog** released the **first-ever Multi-dimensional Poverty Index (MPI)** to measure poverty at the national, State/UT, & district levels. As per the inaugural index, **Bihar** adjudged as the state with the highest level of **multidimensional poverty**. **51.91%** of the state's population are multidimensionally poor. Meanwhile, Kerala (0.71 per cent), Goa (3.76%), Sikkim (3.82%), Tamil Nadu (4.89%) & Punjab (5.59 %) are the top 5 lowest poverty states across India.
- ⇒ As per **Kantar's BrandZ India 2021 report**, **Amazon, Tata Tea & Asian Paints** emerged as the most purposeful brands in India across technology, FMCG, & non-FMCG categories respectively. In technology ranking Amazon leads the index followed by **Zomato, YouTube, & Google, & Swiggy** jointly in **4th place**.
- ⇒ Union Health Minister **Mansukh Mandaviya** released UNICEF's global flagship publication "**The State of the World's Children 2021; On My Mind: promoting, protecting & caring for children's mental health**" in New Delhi. It details the significant impact of COVID-19 pandemic on children's mental health. As per the report, around **14% of 15 to 24-year-olds in India**, or 1 in 7 of them, reported often feeling depressed or having little interest in doing things.
- ⇒ RIL Chairman **Mukesh Ambani** topped the **Forbes India Rich list for 2021**, released. The list ranks India's 100 richest Indians.
- ⇒ On the Occasion of the **World Teachers' Day (5th October)**, **UNESCO** launched its 2021 State of the Education Report (SOER) for India: "**No Teacher, No Class**". The Higher proportion of women teachers: Chandigarh, Delhi, Kerala, Punjab, Tamil Nadu. The lower proportion of women teachers: Tripura, Assam, Rajasthan, Jharkhand, Bihar.
- ⇒ **2021 Multidimensional Poverty Index (MPI) Report** jointly released by **UNDP & the Oxford Poverty & Human Development Initiative (OPHI)**. It provides estimates on multidimensional poverty across 109 developing countries (with data from surveys ranging 2009-2019/2020).
- ⇒ **India** retained the **third position** in the **58th Renewable Energy Country Attractiveness Index (RECAI)** released by the consultancy firm **Ernst & Young (EY)**. As per the report, the **US, mainland China & India** continue to retain the top three rankings & **Indonesia** is a new entrant to the RECAI.

- ⇒ **World Health Organisation** released the '**Global TB report for 2021**, where it highlighted the effects of COVID-19 which led to a huge reversal in the progress of Tuberculosis (TB) elimination. The report also mentioned **India** as the **worst-hit country** in TB elimination, where the detection of new TB cases saw a huge impact in 2020.
- ⇒ Mercer Consulting, a leading global management consulting firm released the **13th edition** of the  **Mercer Global Pension Index (2021 MCGPI)**. India ranked at **40th** position out of **43 countries**. **Iceland** topped the rankings. **Thailand** ranked last.
- ⇒ **India** ranked **79** out of **139 countries & jurisdictions** in the **World Justice Project's (WJP) Rule of Law Index 2021**. It ranks the countries based on scores ranging from 0 to 1, with 1 indicating the strongest adherence to the rule of law. **Denmark, Norway & Finland** topped the World Justice Project's (WJP) Rule of Law Index 2021.
- ⇒ In accordance with the report '**Five years on: Global climate tech investment trends since the Paris Agreement**' by London & Partners, & Co, **India** ranked **9th** in the list of top 10 countries for climate technology investment from **2016 to 2021**. The list is topped by the **United States**.
- ⇒ **India** ranked **106th** in the **FIFA (Fédération Internationale de Football Association) Rankings 2021**. Under the FIFA Rankings, **Belgium** is at 1st position. **Brazil** holds 2nd position; **France** holds 3rd position.
- ⇒ **Karnataka** topped the **State Energy Efficiency Index 2020 (SEEI)**. State Energy Efficiency Index 2020 released under the **Ministry of Power**.
- ⇒ **Amul**, Gujarat Cooperative Milk Marketing Federation dropped two places to rank **18th** in **Rabobank's 2021 Global Top 20 Dairy Companies list**. French-based dairy company **Lactalis** topped the list as the world's largest dairy company.
- ⇒ **Hurun Research Institute** released the **Hurun India Future Unicorn List 2021**. **As per this, India** is the **3rd largest Unicorn/startup** ecosystem in the world. **USA** is on top followed by **China** on second. India 51 unicorns as per the list.
- ⇒ **Shanghai Ranking Consultancy** released the **Academic Ranking of World University 2021**. **IISc Bangalore** ranked as the best university in the country while **Calcutta University** ranked second in the 2021.
- ⇒ **NITI Aayog** launched a report titled **Reforms in Urban Planning Capacity in India**. It presents measures to ramp up urban planning capacity in India. It suggests that every city must aspire to become a 'Healthy City for All' by 2030. It recommended a Central Sector Scheme named '500 Healthy Cities Programme', for a period of 5 years.
- ⇒ **Bank of Baroda** is Ranked **#1** with a total of **86% marks** on the scorecard issued by the **Ministry of Electronics & Information Technology** for the month of February & March 2021. It ranks **44** banks (Public Sector Banks, Private Banks, Foreign Banks, Payments Banks, Small Finance Banks) on various parameters on the digital business.
- ⇒ **World Bank Group** decided to discontinue publication of its '**Doing Business**' rankings of country business climates after a review of data irregularities in the **2018 & 2020 reports**.
- ⇒ **India** could become the **world's third-largest importer by 2050**, as per the report released by UK's Department of International Trade. With a **5.9%** share of global imports by 2050, the country will become the third-largest importer, following China & the United States.

### Important Days

Date	Day & Theme
1 <sup>st</sup> Jan	DRDO observed the 64 <sup>th</sup> Foundation Day of its establishment.
4 <sup>th</sup> Jan	<b>World Braille Day</b>
6 <sup>th</sup> Jan	<b>World Day of War Orphans</b>
Department for Promotion of Industry and Internal Trade & Ministry of Commerce and Industry decided to organise a week-long virtual innovation celebration called ' <b>Startup India Innovation Week</b> ' to showcase the spread and depth of entrepreneurship across India. It will be organised from <b>January 10 to January 16, 2022</b> .	
27 Dec.	<b>International day for Epidemic Preparedness</b>
20 Dec.	<b>International Human Solidarity Day</b>
Dr. Jitendra Singh inaugurated the <b>Good Governance Week</b> campaign themed " <b>Prashasan Gaon Ki Aur</b> ". It is being celebrated on <b>20-25 December</b> as part of the Azadi Ka Amrit Mahotsav celebration.	
23 Dec.	<b>Kisan Diwas or National Farmers' Day</b>   To commemorate the birth anniversary of 5 <sup>th</sup> <b>Chaudhary Charan Singh</b> .
24 Dec.	National Consumer Rights Day
22 Dec.	<b>National Mathematics Day</b>   To commemorate the birth anniversary of Mathematician <b>Srinivasa Ramanujan</b> .
25 Dec.	<b>Good Governance Day (Sushasan Divas)</b>

Date	Day & Theme
12 Dec.	International Universal Health Coverage Day   Theme: Leave No One's Health Behind: Invest in health systems for all
12 Dec.	International Day of Neutrality
11 Dec.	UNICEF Day   Theme: To help children recover from interruptions & learning losses experienced through pandemics in the last two years.
14 Dec.	National Energy Conservation Day
16 Dec.	Vijay Diwas (also called Victory Day)
15 Dec.	International Tea Day
18 Dec.	International Migrants Day   Theme: Harnessing the potential of human mobility.
18 Dec.	Minorities Rights Day
18 Dec.	World Arabic Language Day   Theme: The Arabic Language & Civilizational Communication
1 Dec.	World AIDS Day   Theme: End inequalities. End AIDS & End Pandemics.
2 Dec.	National Pollution Control Day   To commemorate the lives of the people who died in the Bhopal gas tragedy in 1984.
2 Dec.	World Computer Literacy Day
2 Dec.	International Day for the Abolition of Slavery
3 Dec.	World Handicapped day   International Day of Persons with disabilities   Theme: Leadership & participation of persons with disabilities.
4 Dec.	National Navy Day   Theme: Swarnim Vijay Varsh
5 Dec.	World Soil Day   Theme: Halt soil salinization, boost soil productivity
5 Dec.	International Volunteer Day (IVD)   Theme: Volunteer now for our common future
7 Dec.	International Civil Aviation Day   Theme: Advancing Innovation for Global Aviation Development
7 Dec.	National flag day of India
9 Dec.	International Day of Commemoration & Dignity of the Victims of the Crime of Genocide & of the Prevention of this Crime
9 Dec.	International Anti-Corruption Day   Theme: "Your right, your role: say no to corruption".
8 Dec.	South Asian Association for Regional Cooperation (SAARC) Charter Day
10 Dec.	Human Rights Day   Theme: EQUALITY – Reducing inequalities, advancing human rights
11 Dec.	International Mountain Day   Theme: Sustainable Mountain Tourism.
1 November	World Vegan Day
2 November	International Day to End Impunity for Crimes against Journalists
5 November	World Tsunami Awareness Day
2 November	Ayurveda Day   Theme: Ayurveda for Poshan
6 November	International Day for Preventing the Exploitation of the Environment in War & Armed Conflict
7 November	National Cancer Awareness Day
8 November	International Day of   Theme: 'Interventional Radiology – Active care for the patient'
8 November	World Urbanism Day also known as "World Town Planning Day"
9 November	"National Legal Services Day"
10 Nov.	World Science Day for Peace & Development
International Week of Science & Peace (IWOSP)   November 9 to 14   To encourage people to develop better technology & cultivate peace in their countries.	
12 Nov.	Public Service Broadcasting Day
12 Nov.	World Pneumonia Day
World Antimicrobial Awareness Week   18-24 November   Theme: Spread Awareness, Stop Resistance.	
14 Nov.	World Diabetes Day   Theme: "Access to Diabetes Care".
16 Nov.	National Press Day
16 Nov.	"International Day for Tolerance"
17 Nov.	National Epilepsy Day
3 <sup>rd</sup> Wednesday of November   World COPD Day   To raise awareness about chronic obstructive pulmonary disease (COPD) & improve COPD care throughout the world   Theme: Healthy Lungs – Never More Important.	

Date	Day & Theme
	3 <sup>rd</sup> Thursday of November   World Philosophy Day
18 Nov.	National Naturopathy Day
19 Nov.	World Toilet Day   Theme: "valuing toilets".
15-21 November	National Newborn Week   Theme: Safety, quality & nurturing care – the birthright of every newborn
3 <sup>rd</sup> Sunday of November	World Day of Remembrance for Road Traffic Victims   Theme is "ACT for LOW SPEEDS /ACT for LOW-SPEED STREETS".
21 Nov.	World Television Day
21 Nov.	World Fisheries Day
24 Nov.	Martyrdom Day of Guru Tegh Bahadur, the ninth Guru of Sikhs of Sikh religion
25 Nov.	International Day for the Elimination of Violence Against Women   Theme: Orange the World: End Violence against Women Now!
26 Nov.	National Milk Day   Birth anniversary of the Father of India's White Revolution, Dr Verghese Kurien
26 Nov.	Constitution Day
27 Nov.	'National Organ Donation Day'
30 Nov.	Day of Remembrance for all Victims of Chemical Warfare
29 Nov.	International Day of Solidarity with the Palestinian People
1 <sup>st</sup> Oct.	International Day of Older Persons   Theme: Digital Equity for All Ages.
1 Oct.	World Vegetarian Day
	October 1–7 is observed as the International Vegetarian Week (IVW).
1 <sup>st</sup> Oct.	International Coffee Day
2 Oct.	World Day for Farmed Animals (W DFA)
	National Wildlife Week is annually celebrated across India between 2nd to 8th October   67th Wildlife Week Theme 2021: "Forests & Livelihoods: Sustaining People & Planet".
	World Space Week (WSW)   October 4 to 10   Theme: "Women in Space"!
1st Monday of October	World Habitat Day   October 04   Theme: Accelerating urban action for a carbon-free world
5 Oct.	Ganga River Dolphin Day
5 Oct.	World Teachers' Day   Theme: "Teachers at the heart of education recovery".
	Every year the Breast Cancer Awareness Month (BCAM) is observed in the month of October, from 01 to 31.
7 Oct.	World Cotton Day
8 Oct.	Indian Air Force Day   89th anniversary
	World Egg Day   Second Friday of October   Theme: "Eggs for all: Nature's perfect package".
	International Organization of Securities Commissions (IOSCO) is preparing to launch its fifth annual World Investor Week (WIW) from 4 to 10 October 2021.
9 Oct.	World Post Day   Theme: "Innovate to recover."
	World Migratory Bird Day (WMBD) is officially celebrated twice in a year. Firstly, Second Saturday of May & again on Second Saturday of October   Theme: Sing, Fly, Soar – Like a Bird!
10 Oct.	World Day Against the Death Penalty   Theme: Women Sentenced to Death: An Invisible Reality
10 <sup>t</sup> Oct.	World Mental Health Day   Theme: Mental health in an unequal world
10 <sup>t</sup> Oct.	National Postal Day
11 Oct.	International Day of the Girl Child   Theme: "Digital generation. Our generation".
12 Oct.	World Arthritis Day   Theme: Don't Delay, Connect Today: Time2Work..
13 Oct.	International Day for Disaster Reduction   Theme: International cooperation for developing countries to reduce their disaster risk & disaster losses
14 Oct.	World Standards Day   Theme: Standards for sustainable development goals – shared vision for a better world".
14 Oct.	International E-Waste Day   Theme: "Consumer is the key to Circular Economy!"
15 Oct.	World Student's Day   Theme: Learning for people, planet, prosperity & peace"
15 Oct.	International Day of Rural Women
16 Oct.	World Food Day (WFD)   Theme 2021: "Safe food now for a healthy tomorrow".

Date	Day & Theme
17 Oct.	International Day for the Eradication of Poverty   Theme: Building Forward Together: Ending Persistent Poverty, Respecting all People & our Planet".
20 Oct.	World Osteoporosis Day   Theme: "Serve Up Bone Strength".
20 Oct.	International Chefs Day   Theme: Healthy Food for the Future.
20 Oct.	World Statistics Day
21 Oct.	Police Commemoration Day
22 Oct.	October 22   Theme: "Speak the change you wish to see".
23 Oct.	International Snow Leopard Day
23 Oct.	On 23rd October every year mole day is celebrated which is popular amongst all chemistry enthusiasts. This day is marked to commemorate & honour the Avogadro's number. The theme for the occasion, inspired by the mascot – A Mole. This year the theme is <b>DispicaMole Me</b> .
24 Oct.	United Nations Day
24 Oct.	International Day of Diplomats
24 Oct.	The United Nations' World Development Information Day
24 Oct.	World Polio Day   Theme: "Delivering on a Promise."
Disarmament Week   To promote awareness & understanding of the issues of disarmament in several countries  <b>October 24 till 30 October</b>	
27 Oct.	Indian Army celebrates as the 'Infantry Day'
27 Oct.	World Day for Audiovisual Heritage   Theme: "Your Window to the World".
Vigilance Awareness Week 2021   By the Central Vigilance Commission (CVC)   <b>26 October to 01 November</b> Theme: 'Independent India @75: Self Reliance with Integrity'.	
28 Oct.	International Animation Day
29 Oct.	World Psoriasis Day   Theme: "Uniting for action".
29 Oct.	International Internet Day
31 Oct.	Every year world thrifty is observed on the <b>31st of October</b> across the globe. This day is celebrated to promote the importance of savings & how saving money is important in today's world.
31 Oct.	Rashtriya Ekta Diwas or National Unity Day
31 Oct.	World Cities Day   Theme: "Adapting cities for climate resilience"
2 Sept.	World Coconut Day    Theme: 'Building a Safe Inclusive Resilient & Sustainable Coconut Community Amid COVID-19 Pandemic & Beyond'.
12 <sup>th</sup> Sept.	International Day for South-South Cooperation
World First Aid Day   Second Saturday of September  Theme: 'First aid & road safety'	
15 Sept.	World Lymphoma Awareness Day
15 Sept.	Engineer's Day   Marks the birth anniversary of the engineering pioneer of India, Sir Mokshagundam Vishweshvaraya
15 Sept.	International Day of Democracy   Theme: Strengthening democratic resilience in the face of future crises
16 Sept.	International Day for the preservation for the Ozone layer (World Ozone Day) Theme: Montreal Protocol – keeping us, our food & vaccines cool
17 Sept.	World Patient Safety Day   Theme: Safe maternal & newborn care
18 Sept.	World Bamboo Day
18 Sept.	International Equal Pay Day
18 Sept.	World Water Monitoring Day   Theme: Valuing Water
International Coastal Cleanup Day   Third Saturday in September   Theme: Keep trash in the bin & not in the ocean	
International Red Panda Day (IRPD)   Third Saturday of September	
5 <sup>th</sup> Sept.	Teacher's day all over India
5 Sept.	International Day of Charity   To commemorate the death anniversary of Mother Teresa
7 Sept.	International Day of Clean Air for blue skies   Theme: <b>Healthy Air, Healthy Planet</b>
To commemorate 75 years of India's independence, Gol celebrating 'Azadi Ka Amrit Mahotsav.' As a part of the celebration, the Ministry of Food Processing Industries is observing 'Food Processing Week' from 6th to 12th September 2021.	
8 Sept.	International Literacy Day   Literacy for a human-centred recovery: Narrowing the digital divide.

Date	Day & Theme
9 Sept.	International Day to Protect Education from Attack
10 Sept.	World Suicide Prevention Day (WSPD)   Theme: Creating hope through action
9 Sept.	World EV Day
9 Sept.	<b>Himalayan Diwas</b>   Theme: 'Contribution of Himalayas & our responsibilities'. The event was part of the ongoing celebration of 'Azadi ka Amrit Mahotsav'.
21 Sept.	International Day of Peace   Theme: "Recovering Better for an Equitable & Sustainable World."
Last Sunday of September   International Week of the Deaf   September 20 to 26, 2021   Theme: Celebrating Thriving Deaf Communities	
21 Sept.	World Alzheimer's Day   Theme: <b>Know Dementia, Know Alzheimer's</b>
23 Sept.	<b>International Day of Sign Languages</b>   Theme: <b>We Sign for Human Rights</b>
22 Sept.	<b>World Rhino Day</b>
25 Sept.	<b>World Pharmacist Day</b>   Theme: <b>Pharmacy: Always trusted for your health</b>
25 Sept.	<b>Antyodaya Diwas</b>   to mark the birth anniversary of <b>Pandit Deendayal Upadhyaya</b>
27 Sept.	<b>World Tourism Day</b>   Theme: <b>Tourism for Inclusive Growth</b>
26 Sept.	<b>International Day for the Total Elimination of Nuclear Weapons</b>
26 Sept.	<b>World Environmental Health Day</b>   Theme: <b>Prioritizing Environmental Health for healthier communities in the global recovery.</b>
<b>World Rivers Day</b>   Fourth Sunday of September   Theme: <b>Waterways in our communities</b>	
28 Sept.	<b>World Rabies Day</b>   Theme: <b>Rabies: Facts, not Fear</b>
28 Sept.	<b>International Day for the Universal Access to Information</b>
29 Sept.	<b>International Day of Awareness of Food Loss &amp; Waste</b>   Theme: <b>Stop food loss &amp; waste. For the people. For the planet</b>
29 Sept.	<b>World Heart Day</b>   Theme: <b>Use Heart to Connect"</b>
30 Sept.	<b>International Translation Day</b>   Theme: <b>United in translation</b>
30 Sept.	<b>World Maritime Day 2021</b>   Theme: <b>Seafarers at the core of shipping's future".</b>

### Books & Authors

Name of the Book	Author
"The Turnover Wizard – Saviour of Thousands", an autobiography of Arup Roy Choudhury, the former Chairman & Managing Director of NTPC Limited & NBCC (India) Limited.	
The riddle of "Kashmir: the quest for peace in a troubled land".	Former Indian Army Chief of Staff Gen. <b>Nirmal Chander Vij (ret)</b>
"Mamata: Beyond 2021"	Political journalist Jayanta Ghosal and translated by <b>Arunava Sinha</b>
"Gandhi's Assassin: The Making of Nathuram Godse and His Idea of India".	<b>Dhirendra K. Jha</b>
"The Modi Gambit: Decoding Modi 2.0"	<b>Sanju Verma</b>
Dr V L Dutt: Glimpses of a Pioneer's Life Journey	<b>Dr V L Indira Dutt</b> , Chairperson & Managing Director of KCP Group
'Gandhi Topi Governor'	Padma Awardee <b>Dr Yarlagadda Lakshmi Prasad</b>
The Monk Who Transformed Uttar Pradesh: How Yogi Adityanath Changed UP Waala Bhaiya' abuse to a Badge of Honour	<b>Shantanu Gupta</b>
India's Ancient Legacy of Wellness	<b>Rekha Chaudhari</b>
Bachelor Dad	<b>Tusshar Kapoor</b>
Watershed: How We Destroyed India's Water & How We Can Save It"	<b>Mriduala Ramesh</b>
Pride, Prejudice & Punditry	<b>Dr. Shashi Tharoor</b>
Raj Kapoor: The Master At Work	<b>Rahul Rawail</b>
Rewinding of First 25 years of Ministry of Electronics & Information Technology	<b>S S Oberoi</b>

Name of the Book	Author
1971: Charge of the Gorkhas & Other Stories	Rachna Bisht Rawat
Public Service Ethics- A Quest for Naitik Bharat	Prabhat Kumar
The Midway Battle: Modi's Roller-coaster Second Term	Gautam Chintamani
Autobiography titled 'At Home In The Universe' by Bala Krishna Madhur	
General MM Naravane released a book 'Bangladesh Liberation @ 50 years: 'Bijoy' with Synergy, India-Pakistan war 1971', a compilation of personal accounts of the war by veterans from India & Pakistan.	
Indian Innings: The Journey of Indian Cricket from 1947	Ayaz Memon
"Democracy, Politics & Governance" in English & 'Loktantr, Rajniti & Dharm' in Hindi	Dr A. Surya Prakash.
Former Vice Chairman/Founder/Promoter, Ambuja Cements Ltd, <b>Narotam Sekhsaria</b> authored his autobiography titled <b>The Ambuja Story: How a Group of Ordinary Men Created an Extraordinary Company</b>	
John Lang: Wanderer of Hindoostan, Slanderer of Hindoostanee, Lawyer for the Ranees	Amit Ranjan
The Sage with Two Horns: Unusual Tales from Mythology	Sudha Murty
Not just cricket: A Reporters Journey	Pradeep Magazine
The Cinema of Satyajit Ray	Bhaskar Chattopadhyay
An Economist at Home & Abroad: A Personal Journey	Dr Shankar Acharya
MODERN INDIA: For Civil Services & Other Competitive Examinations	Poonam Dalal Dahiya
Finding A Straight Line Between Twists & Turns – An Imperfect, Yet Honest Reflections on the Indian Tax Landscape	Aseem Chawla
Sunrise over Ayodhya – Nationhood in our Times	Salman Khurshid
Nehru: The Debates that Defined India	Tripurdaman Singh & Adeel Hussain
Unshackling India: Hard Truths & Clear Choices for Economic Revival	Ajay Chhibber & Salman Anees Soz
India's chief national badminton coach P. Gopi Chand launched his autobiography <b>Shuttler's Flick: Making every match count</b> , co-authored by Priya Kumar.	
The Disruptor: How Vishwanath Pratap Singh Shook India	Debashish Mukerji
Lal Salaam: A Novel	Smriti Zubin Irani
Srimadramayanam	Sasikiranacharya
"India vs UK: The Story of an Unprecedented Diplomatic Win"	Syed Akbaruddin
"Cooking to Save your Life"	Abhijit Banerjee
'Resolved: Uniting Nations in a Divided World'   Autobiography of the Former United Nations SG Ban Ki-moon	
"Conversations: India's Leading Art Historian Engages with 101 themes, & More"	Distinguished art historian & Padma Awardee, <b>Brijinder Nath Goswamy</b>
Contested Lands: India, China, & the Boundary Dispute	Former Army Officer <b>Maroof Raza</b>
General MM Naravane released a book 'Bangladesh Liberation @ 50 years: 'Bijoy' with Synergy, India-Pakistan war 1971', a compilation of personal accounts of the war by veterans from India & Pakistan.	
Indian Innings: The Journey of Indian Cricket from 1947	Ayaz Memon

Name of the Book	Author
"Chronicles from the Land of the Happiest People on Earth"	Wole Soyinka
Economist Gandhi: The Roots & the Relevance of the Political Economy of the Mahatma	Indian Entrepreneur & writer <b>Jaithirth Rao</b>
Former SBI Chairman <b>Rajnish Kumar</b> come out with his memoir titled 'The Custodian of Trust – A Banker's Memoir'	
Sir Syed Ahmad Khan: Reason, Religion & Nation	<b>Shafey Kidwai</b>
The Stars in My Sky: Those Who Brightened My Film Journey	<b>Divya Dutta</b>
Actually... I Met Them: A Memoir	<b>Gulzar</b>
Veer Savarkar: The Man Who Could Have Prevented Partition	<b>Uday Mahurkar &amp; Chirayu Pandit</b>
The Origin Story of India's States	<b>Venkatraghavan Subha Srinivasan</b>

Name of the Book	Author
The Contrarian: Peter Thiel & Silicon Valley's Pursuit of Power	Max Chafkin
<b>Writing for My Life</b>	<b>Ruskin Bond</b>
<b>Kamala Harris: Phenomenal Woman</b>	<b>Chidanand Rajghatta</b>
<b>Know Your Rights: &amp; Claim Them</b>	Angelina Jolie & Amnesty International with Geraldine Van Bueren QC
<b>An Invitation to Die: A Colonel Acharya Mystery</b>	<b>Tanushree Podder</b>
Anurag Thakur presented the first copy of the book titled Reflecting, Recollecting, Reconnecting to the Vice President M Venkaiah Naidu. The book chronicles Venkaiah Naidu's fourth year in office as the Vice President of India.	
<b>'Human Rights &amp; Terrorism in India</b>	<b>BJP MP Subramanian Swamy</b>
<b>Translating Myself &amp; Others</b>	<b>Jhumpa Lahiri</b>
<b>'Back to the Roots'</b>	Actress <b>Tamannaah Bhatia</b> with <b>Luke Coutinho</b>
<b>Gita Govinda: Jaydeva's Divine Odyssey</b>	Dr Utpal K. Banerjee
<b>"Bullets Over Bombay: Satya &amp; the Hindi Film Gangster"</b>	<b>Uday Bhatia</b>
Haryana CM <b>Manohar Lal</b> released the book ' <b>Haryana Environment &amp; Pollution Code</b> ' compiled by former IAS officer & famous poet Smt. <b>Dheera Khandelwal</b> .	
<b>The Three Khans: &amp; the Emergence of New India</b>	<b>Kaveree Bamzai</b>
<b>Rajnath Singh</b> released a book titled ' <b>Shining Sikh Youth of India</b> ' in New Delhi, as a part of the commemoration of the <b>400th</b> birth anniversary of <b>Guru Tegh Bahadur</b> . It is authored by <b>Dr Prabhleen Singh</b> .	
<b>'400 Days'</b>	Chetan Bhagat
<b>Jungle Nama</b>	Amitav Ghosh
<b>The Long Game: How the Chinese Negotiate with India</b>	<b>Vijay Gokhale</b>
<b>The Fractured Himalaya: How the Past Shadows the Present in India-China Relations</b>	<b>Nirupama Rao</b>
<b>The Battle of Rezang La</b>	<b>Kulpreet Yadav</b>
<b>My Life in Full: Work, Family &amp; our Future</b>	Indra Nooyi

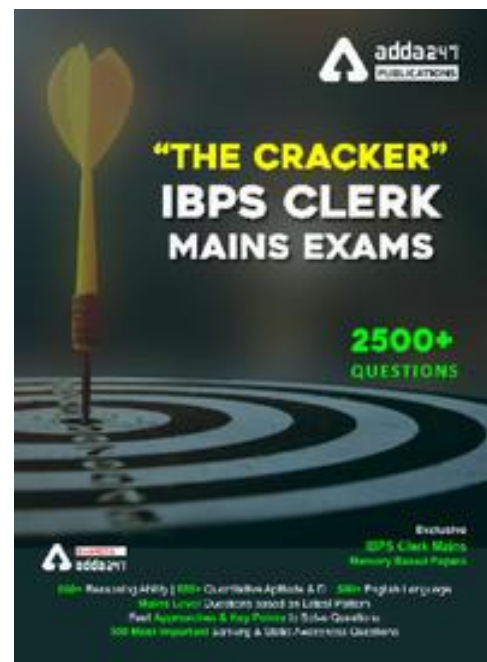
## Defense Current Affairs

- ⇒ **India** invited a total of 46 friendly foreign countries to participate in the multinational naval **exercise Milan** in **Visakhapatnam**. Theme is **camaraderie, cohesion and collaboration**.
- ⇒ **India** and its partners in the **Quadrilateral Security Dialogue or Quad** along with **Canada and South Korea** are participating in the multinational exercise **Sea Dragon 2022** at **Guam in the Western Pacific**. Six nations that are participating in the exercise are the **United States, Australia, Canada, India, Japan and South Korea**.
- ⇒ **Indian Army** launched a contemporary messaging application named '**ASIGMA**' (**Army Secure IndiGeneous Messaging Application**). It is a new generation web-based application developed entirely in-house by a team of officers of the Corps of Signals of the Army.
- ⇒ **INS Khukri** (Pennant number 49), the first indigenously built Missile Corvette decommissioned after **32 years of service** at Visakhapatnam, Andhra Pradesh. It was built by the Mazagon Dock Shipbuilders (MSD).
- ⇒ **DRDO** successfully conducted a flight test of Indigenously developed **High-speed Expendable Aerial Target (HEAT) 'Abhyas'** from Integrated Test Range at Chandipur off Odisha coast. It is Developed by **Aeronautical Development Establishment (ADE)**, DRDO laboratory along with other laboratories.
- ⇒ **DRDO** selected **Paras Defence & Space Technologies** for handing over the technology of **border surveillance systems** as developed by Instruments Research & Development Establishment & DRDO.
- ⇒ **Indian Army** established the **Quantum Lab at the Military College of Telecommunication Engineering (MCTE)**, in Military Headquarters Of War (Mhow), **Indore, Madhya Pradesh**.
- ⇒ **Hindustan Aeronautics Limited** signed **Rs 2,400 crores** contract with **Bharat Electronics Limited** for development & supply of 20 types of systems for 83 LCA (Light Combat Aircraft) **Tejas Mk1A fighter aircraft programme**. The duration of contract is 5 years.
- ⇒ The nuclear-capable ballistic missile '**Agni Prime**' successfully tested off the coast of **Odisha** by **DRDO**.
- ⇒ On Goa Liberation Day, Indian Navy's indigenously stealth guided-missile destroyer '**Mormugao**' went for her maiden sea trials. Mormugao is being built at Mazagon Dock Shipbuilders Ltd as part of Project 15B destroyers & incorporates several indigenously technologies.

- ⇒ India successfully conducted the maiden flight test of the indigenously-developed, surface-to-surface missile 'Pralay' off the Odisha coast. The solid-fuel, battlefield missile developed by the DRDO. The missile is launched from the APJ Abdul Kalam Island.
- ⇒ Indian Air Force deployed the first squadron of the S-400 air defence missile system in the western Punjab sector which will take care of aerial threats from Pakistan & China. It was contracted by India from Russia in a deal worth around Rs 35,000 crores & five squadrons would be provided to India for tackling air threats from up to 400 km.
- ⇒ DRDO successfully test-fired Pinaka Extended Range (Pinaka-ER), Area Denial Munitions (ADM), & indigenously developed fuzes. It was conducted at Integrated Test Range (ITR), Chandipur off the Odisha coast.
- ⇒ Defence Minister Rajnath Singh inaugurated Swarnim Vijay Parv commemorating 50 years of India's victory in the 1971 war. He inaugurates 'Wall of Fame -1971 Indo-Pak War' at the inaugural ceremony. Swarnim Vijay Parv is an event commemorating the valour & professionalism of the Armed Forces & their contribution to the liberation of Bangladesh in the Indo-Pak 1971 war.
- ⇒ DRDO & Indian Air Force (IAF) successfully flight-tested the indigenously designed & developed Helicopter launched (air-launched) Stand-off Anti-tank (SANT) Missile from the Pokhran range in Rajasthan.
- ⇒ India successfully test-fired a long-range Supersonic Missile Assisted Torpedo (SMART) off the Balasore coast in Odisha. The weapon system is being developed by the DRDO for the Indian Navy.
- ⇒ Army Chief General M.M. Naravane assumed the charge as the chairman of the Chiefs of Staff Committee that comprises the three service chiefs. The post fell vacant following the death of Chief of Defence Staff General Bipin Rawat.
- ⇒ Indian shipbuilder Garden Reach Shipbuilders & Engineers achieved a new milestone with the launch of the first large survey vessel for the Indian Navy. Called Sandhayak, the vessel is the first in the series of four ships being built under the Survey Vessel Large (SVL) project. It has been built at GRSE.
- ⇒ 11th edition of Exercise Ekuverin-21 between India & Maldives, held at Kadhdhoo Island, Maldives. Ekuverin means "Friends" in the Dhivehi language.
- ⇒ PANEX-21 is a Humanitarian Assistance & Disaster Relief Exercise. It is to be held for the BIMSTEC countries: Bhutan, Bangladesh, Nepal, Myanmar, Sri Lanka, India & Thailand. Aim of the exercise is to build regional cooperation in responding to natural disasters. It is to be conducted in Pune.
- ⇒ President Kovind presented the 'President's Standard' to the 22nd Missile Vessel Squadron of the Indian Navy.
- ⇒ India successfully test-fired the air version of the BrahMos supersonic cruise missile from the integrated test range of Chandipur, off the coast of Odisha. The air version was test-fired from supersonic fighter aircraft Sukhoi 30 MK-I. BrahMos is a joint venture between DRDO (India) & NPO Mashinostroyeniya (Russia).
- ⇒ India signed a contract with Indo-Russia Rifles Pvt. Ltd., a Joint Venture between India & Russia for the indigenous production of over 6 Lakh AK-203 Assault Rifles at Korwa, UP.
- ⇒ National Cadet Corps (NCC) observing the 73rd anniversary of its raising on November 28. NCC day is celebrated every year on the 4th Sunday in November.
- ⇒ Border Security Force (BSF) is celebrating its 57th Raising Day on 01 December 2021.
- ⇒ 7th Indian Navy frigate of the P1135.6 class launched at Yantar Shipyard at Kaliningrad in Russia. It is formally named as Tushil, a Sanskrit word means protector shield. Tushil will be commissioned into the Indian Navy in mid-2023.
- ⇒ A total of 84 Indian Air Force (IAF) personnel took part in the international multilateral combat exercise Blue Flag 2021, along with IAF's Mirage 2000 aircraft squadron at Israel's Ovdia Airbase. The theme is Integration of fourth & fifth-generation aircraft in complex operational scenarios.
- ⇒ IAF & the DRDO carried out flight tests of an indigenously developed smart anti-airfield weapon. The two different configurations based on satellite navigation & electro-optical sensors have been successfully tested.
- ⇒ 4th Scorpene submarine of Project-75, Yard 11878 delivered to the Indian Navy. It will be commissioned as INS Vela. Project-75 includes the construction of six submarines of Scorpene design by Mazagon Dock Shipbuilders Limited (MDL) Mumbai in collaboration with M/s Naval Group, France.
- ⇒ In continuation of a tradition that started in 1950, Nepal Army Chief Gen Prabhu Ram Sharma conferred with the honorary rank of 'General of the Indian Army' by President Ram Nath Kovind.
- ⇒ 32nd India-Thailand Coordinated Patrol (Indo-Thai CORPAT) between the Indian Navy & the Royal Thai Navy is being conducted.
- ⇒ IAF's Suryakiran aerobatic team & Tejas, India's indigenously designed & manufactured Light Combat Aircraft (LCA) landed in Dubai to showcase their aerial manoeuvres for the first time at the prestigious Dubai Air Show.

- ⇒ Navies of **India & France** to carry out the 6th edition of the biennial training exercise "**EX SHAKTI 2021**" in **Frejus, France**. The Indian Army will be represented by the **Gorkha Rifles Infantry Battalion**.
- ⇒ **India & France** to carry out biennial airforce training exercise '**Exercise GARUDA**', & biennial maritime training exercise '**Exercise VARUNA**'.
- ⇒ **3rd** edition of the **Trilateral Maritime Exercise** named **SITMEX-21** held in the **Andaman Sea**. The Navies of the India, Singapore & Thailand will participate in the event. **Indian Naval Ship (INS) Karmuk** is participating.
- ⇒ PM **Modi** handed over the indigenously built **light combat helicopters (LCH)**, developed by **Hindustan Aeronautics Limited**, to the Indian Air Force Chief Marshal **Vivek Ram Chaudhari**.
- ⇒ **INS Visakhapatnam**, a P15B stealth guided-missile destroyer commissioned into the **Indian Navy** at the **Naval Dockyard, Mumbai**. This is the first of the four 'Visakhapatnam' class destroyers. It is designed by the Indian Navy's in-house organization Directorate of Naval Design & constructed by Mazagon Dock Shipbuilders Limited, Mumbai. **INS Visakhapatnam** measures **163m in length, 17m in breadth with a displacement of 7,400 tonnes**.
- ⇒ **15th** edition of the **Maldives, India, & Sri Lanka** biennial Trilateral Exercise '**Dosti**' was conducted in the Maldives. This year marks the **30th year** since the initiation of the exercise.
- ⇒ **37th** edition of **India-Indonesia Coordinated Patrol (CORPAT)** held in the Indian Ocean region. CORPAT is held twice in a year to ensure safety & security. Indigenously built **Indian Naval Ship (INS) Khanjar & Dornier Maritime Patrol Aircraft** is participating in the CORPAT.
- ⇒ **Indian Navy** commissioned indigenously built Scorpene-class submarine **Vela** at Mumbai's **Naval Dockyard**. **INS Vela** is the fourth in Project 75 series, following Kalvari, Khanderi, & Karanj.
- ⇒ Army chief General, **M M Naravane** observed the military exercise '**Dakshin Shakti**' being held here with the Army & the Air Force taking part in it. The exercise began in the deserts of Jaisalmer.
- ⇒ A live '**Symphony orchestra**' conducted by the Air Force Band of the IAF at Golconda Fort as part of '**Swarnim Vijay Varsh**' & 'Azadi ka Amrit Mahotsav' celebrations. Air Force Station Hakimpet conducted the mega event.
- ⇒ **National Cadet Corps**, the youth wing of the Indian Armed Forces & the largest uniformed youth organisation in the world, is observing the **73rd anniversary** of its raising on **November 28**. NCC day is celebrated every year on the **4th Sunday** in November.
- ⇒ Lieutenant General **Gurbirpal Singh** taken charge as the **34th Director-General** of the **National Cadet Corps (NCC)**. He succeeds Lt Gen Tarun Kumar Aich.
- ⇒ **8th** edition of the **India – Sri Lanka** bilateral joint Exercise "**Mitra Shakti-21**" held at **Combat Training School, Ampara in Sri Lanka**.
- ⇒ **India & Australia** participated in the **fourth** edition of the biennial maritime series '**AUSINDEX**'. The maritime exercise is conducted in Australia & India, with the recent one being held in the Northern Australia Exercise Area.
- ⇒ The **fifth** edition of **India – Japan Maritime Bilateral Exercise JIMEX** held in the **Arabian Sea**.
- ⇒ **6th** Edition of **India-UK** Joint Company Level Military Training **EXERCISE AJEYA WARRIOR** commenced at **Chaubatia, Uttarakhand**.
- ⇒ **17th** edition of the Joint Military Training Exercise "**Ex Yudh Abhyas 2021**" between the Indian Army & the United States Army held at Joint Base Elmendorf Richardson, **Alaska in USA**.
- ⇒ **National Security Guard (NSG) force**, popularly known as Black Cats, observes its Raising Day on October 16, every year. The year 2021 marks the **37th anniversary** of the establishment of the NSG.
- ⇒ **DRDO** successfully flight-tested the High-speed Expendable Aerial Target (HEAT)- **ABHYAS**, from the Integrated Test Range (ITR), Chandipur off the coast of Bay of Bengal in **Odisha**.
- ⇒ **Indian Navy** organised an Offshore Sailing **Regatta** from Kochi to Goa, as a part of the **Azadi Ka Amrit Mahotsav celebrations**, & above all, boost the spirit of adventure & ocean sailing among the Navy Personnel.
- ⇒ **Armed Forces of India & the United Kingdom (UK)** are undertaking the sea phase of the maiden Tri-Service exercise '**Konkan Shakti 2021**' off the Konkan coast in the Arabian Sea.
- ⇒ **DRDO** carried successful test-firing of surface-to-surface ballistic missile **Agni-5** from **APJ Abdul Kalam Island in Odisha**. Agni-5 is a nuclear-capable intercontinental ballistic missile (ICBM), which uses a three-stage solid-fuelled engine. The missile can strike targets at ranges up to **5,000 km**.
- ⇒ In a major outreach to the friendly foreign countries as also to the defence manufacturing industries of the world, Raksha Mantri, **Rajnath Singh** chaired the **Ambassadors' Round Table for Def Expo 2022**, in New Delhi.

- ⇒ A new Indian Coast Guard Ship (ICGS) '**Sarthak**' dedicated to the nation. It will be based at **Porbandar in Gujarat**.
- ⇒ Raksha Mantri **Rajnath Singh** dedicated to the nation, the indigenously built Coast Guard Ship '**Vigraha**' in **Chennai, Tamil Nadu**. The 98-meter vessel will be based in **Andhra Pradesh's Visakhapatnam (Vizag)**. It is designed and built indigenously by Larsen & Toubro Ship Building Limited. With this, the Indian Coast Guard now have 157 Ships and 66 Aircraft in its inventory.
- ⇒ **Indian Navy & the German Navy** carried out a joint exercise in the **Gulf of Aden** near Yemen, in the Indian Ocean leg of Indo-Pacific Deployment 2021. The Indian Navy was represented by frigate "**Trikand**" while the German Navy by frigate "**Bayern**".
- ⇒ Indian Naval Ship, **INS Tabar**, is on her goodwill visit to the number of ports in **Africa and Europe** since June 2021 till September 2021. As a part of this visit, INS Tabar took part in the Maiden Maritime Partnership Exercise with **Algerian Navy**, off the Algerian coast, in the **Mediterranean Sea**.
- ⇒ **Indian Army** to participate in **Exercise ZAPAD 2021**, a Multi Nation exercise being held at **Nizhniy in Russia**. It is one of the theatre levels exercises of the Russian Armed Forces and will focus primarily on operations against terrorists.
- ⇒ The next **Defence Expo** will be hosted by **Gujarat in 2022**. This was announced by chief minister **Vijay Rupani**. It will be held in **Gandhinagar** from 10th to 13th March next year.
- ⇒ India's first nuclear-missile tracking ship, named **INS Dhruv** commissioned from Visakhapatnam in Andhra Pradesh. It is built by the **Hindustan Shipyard Limited** in collaboration with the **DRDO and National Technical Research Organisation (NTRO)**.
- ⇒ **Indian military** contingent comprising of an all arms combined force of 200 personnel is participating in **Exercise PEACEFUL MISSION -2021**, a Joint Counter Terrorism Exercise between **Shanghai Cooperation Organisation** member states.
- ⇒ **8th edition of Indian Army Chief's Conclave**, a gathering of serving and former Chiefs of Army Staff of the Indian Army, organised at **New Delhi**.
- ⇒ **15th edition of Indo-Nepal Joint Military Training Exercise Surya Kiran** held at **Pithoragarh** in Uttarakhand.
- ⇒ 28th edition of the **Singapore-India Maritime Bilateral Exercise (SIMBEX)** held. It was hosted by the **Republic of Singapore Navy (RSN)** in the southern fringes of the South China Sea.
- ⇒ **4th edition of AUSINDEX**, a bilateral navy exercise between the **Indian Navy** and the **Royal Australian Navy** held. Indian Navy Task Group comprises **INS Shivalik** and **INS Kadmatt**.
- ⇒ Air Chief Marshal **RKS Bhadauria** attended **Pacific Air Chiefs Symposium 2021** at Joint Base **Pearl Harbor-Hickam** in **Hawaii**. The theme is **Enduring Cooperation towards Regional Stability**.
- ⇒ President **Ram Nath Kovind** awarded the **President's Colour** to the **Indian Naval Aviation** at a ceremonial parade held at the **INS Hansa** base near Panjim in Goa. The president was given the guard of honour by the Indian Navy on the occasion.
- ⇒ **3rd edition of Bilateral Exercise 'Samudra Shakti'** held. Indian Naval Ships **Shivalik** and **Kadmatt** arrived in **Jakarta, Indonesia** in the preparedness of this one of a kind exercise aimed at improving bilateral ties between India and Indonesia.
- ⇒ **Indian Army** to organize "**Bijoya Sanskritik Mahotsav**" in **Kolkata**. It is observed to mark the golden jubilee of the **India-Pak war 1971**.
- ⇒ **Ministry of Defence** will procure 118 Main Battle Tanks, MBTs **Arjun Mk-1A** for the Indian Army. It will support the **Make in India** initiative in the defence sector and it will help in achieving the goal of **Aatmanirbhar Bharat**.
- ⇒ **DRDO** carried a successful maiden test flight of a new version of the **Akash Missile** named '**Akash Prime**' from Integrated Test Range (ITR), **Chandipur, Odisha**.



## Sports Current Affairs

**Cricket {National Game of: Australia, Bermuda, England, Jamaica No. of Players: 11**

**Important Terms associated: Arm ball, Beamer, Bottom hand, Bouncer, Cameo, Carrom ball, Chinaman, Flick, Free hit, Gance, Googly, Hat-trick, Hit wicket, Leg bye, Nelson, Night watchman, Pinch hitter, Sweep, Upper Cut.}**

- ⇒ India lifted the **under-19 Asia cricket Cup** by defeating **Sri Lanka** in **Dubai**.
- ⇒ Pakistani all-rounder, **Mohammad Hafeez** has announced his retirement from international.
- ⇒ **Harbhajan Singh** announced retirement from all forms of **cricket**. He was the 1st Indian Cricketer to take Hat-trick wickets in Test Cricket.
- ⇒ **Himachal Pradesh** beat **Tamil Nadu** to win their maiden **Vijay Hazare Trophy title**, at the Sawai Mansingh Stadium, Jaipur.
- ⇒ **Mohammed Shami** became just the **11th Indian bowler** to claim **200 wickets** in Test cricket in just 55 test matches.
- ⇒ **Jasprit Bumrah** achieved the milestone of picking **100 wickets** away from home in **22 Test matches**.
- ⇒ Veteran New Zealand batter, **Ross Taylor** announced retirement from international cricket at the end of the ongoing domestic season.
- ⇒ **South Africa's** wicketkeeper-batter **Quinton de Kock** announced his **retirement from Test cricket** with immediate effect late.
- ⇒ **Board of Control for Cricket in India** formed a **committee** for the differently-abled cricketers of the country. It is formed on the basis of the recommendation of the **Justice Lodha committee**.
- ⇒ New Zealand's **Ajaz Patel** became the third cricketer to scalp all **10 wickets** in an innings.
- ⇒ **Unmukt Chand** become the first Indian male cricketer to sign up for the **Big Bash League** as he is set to feature in the **Melbourne Renegades** side in the upcoming edition.
- ⇒ Afghanistan leg-spinner **Rashid Khan** became the youngest bowler to take **400 T20 wickets** during his team's crucial Super 12 encounter against New Zealand in Dubai.
- ⇒ Indian batter **Rohit Sharma** has completed **3000 T20 runs** & became the third cricketer in the world to achieve this feat.
- ⇒ Trinidadian cricketer **Dwayne Bravo**, the former captain of the **West Indies cricket team** confirmed his retirement from international cricket.
- ⇒ **ICC** announced cricket legends **Mahela Jayawardena** (Sri Lanka), **Shaun Pollock** (SA), & **Janette Brittin** (England) were inducted into the hall of fame. 106 players have been inducted since its launch in 2009.
- ⇒ Former South Africa captain **AB de Villiers** announced his retirement from all forms of cricket.
- ⇒ In cricket, **Tamil Nadu** has lifted the **Syed Mushtaq Ali Trophy** defeating **Karnataka**.
- ⇒ In a historic moment in women's cricket, **Smriti Mandhana** became the **first Indian woman** to score a Test hundred on **Australian soil**.
- ⇒ **Ryan ten Doeschate**, the 41-year-old Cricketer from the Netherlands, announced retirement from **International Cricket**.
- ⇒ **Ahmedabad & Lucknow** are the two new teams that will be part of the **Indian Premier League (IPL)** from **2022**. **RP-Sanjiv Goenka Group (RPSG)** is the owner of the Lucknow team while CVC Capital Partners is the owner of the **Ahmedabad team**. RPSG group has won the bid for Lucknow at **Rs. 7090 crore**, while CVC Capitals won the bid for Ahmedabad at **Rs. 5625 crores**.
- ⇒ Australian fast bowler **James Pattinson** has retired from international cricket.
- ⇒ Ireland's **Amy Hunter** hit **121** not out on her **16th birthday** against **Zimbabwe**, making her the youngest batter to score an ODI century in either men's or women's cricket.
- ⇒ Former Indian batter, **Rahul Dravid** has been appointed as **Team India's head coach** & he will be succeeding **Ravi Shastri**.
- ⇒ Ahead of the **2021 men's T20 World Cup** in the **UAE & Oman**, **ICC & UNICEF** announced that they would partner to help break the stigma around mental health by raising awareness about the issue amongst children & adolescents.
- ⇒ Indian all-rounder cricketer, **Stuart Binny** announced his retirement from all forms of cricket.
- ⇒ **South African** cricketer **Dale Steyn** has announced his retirement from all forms of cricket.
- ⇒ **BCCI** announced that the former India captain **MS Dhoni** will mentor the team for the tournament, which will be played in **UAE & Oman** in October & November.
- ⇒ Former Zimbabwe skipper & wicket-keeper batsman, **Brendan Taylor** announced his retirement from international cricket.
- ⇒ Former Australia pacer **Shaun Tait** roped in as the bowling coach of the **Puducherry** cricket team.
- ⇒ **England** cricket all-rounder **Moeen Ali** has announced his retirement from the Test match career.
- ⇒ **Rohit Sharma** became the first batter in the **IPL** history to score 1000 runs against a single team against **Kolkata Knight Riders**.

**Football {National Game of: Brazil, Italy, Germany, Israel, Mauritius, Poland No. of Players: 11}**  
**Important Terms Associated: Back Pass, Corner Kick, Free Kick, Dribble, Futsal, Header, Kick off, Banana Kick, Toe Poke, Throw-in, Bicycle Kick}**

- ⇒ **Bangladesh women team won the 2nd SAFF U 19 Women's Championship** by defeating India in the finals. **Shaheda Akter Ripa** of Bangladesh scored the maximum number of goals in the tournament. She received the 'most valuable player' award.
- ⇒ **Manipur successfully defended their Senior Women's National Football Championship** crown as they win over **Railways in the final** at the EMS Stadium in **Kozhikode, Kerala**. This is Manipur's 21st title at this level.
- ⇒ **FC Goa beat Mohammedan Sporting** to win their maiden **Durand Cup football** title in the final, held at **Vivekananda Yuba Bharati Krirangan, Kolkata**. The 2021 Durand Cup was the **130th edition** of the Durand Cup, the oldest football tournament in Asia. 2021 Season awards winners: Golden Glove for the best goalkeeper: Naveen Kumar (FC Goa); Golden boot for top scorer: Marcus Joseph (Mohammedan); Golden ball for the best player: Edu Bedia (Goa).
- ⇒ **Germany unveiled the logo for soccer's 2024 European Championship**. The logo features an outline of the **Henri Delaunay Cup — the bulbous tournament trophy — set on a coloured oval outline that resembles the Olympiastadion's roof**.
- ⇒ **FIFA unveiled the official mascot of the U-17 Women's World Cup India 2022 "Ibha"** an Asiatic lioness representing women power. The tournament will be held in India.
- ⇒ **India beat Nepal to win the 2021 SAFF Championship final title**, held at the **National Football Stadium in Male, Maldives**.

- ⇒ **130th edition of the Durand Cup** kicked off at the **Vivekananda Yubabharati Krirangan in Kolkata**.
- ⇒ Portuguese captain **Cristiano Ronaldo** broken the world record for most goals scored in men's international football. Ronaldo surpassed Iranian striker **Ali Daei's** long-held record of **109 international goals** with **111 goals**.

**Hockey {National Game of: India, Pakistan No. of Players: 11}**

**Important Terms Associated: Advancing, Bully, Center Pass, Dribble, Drive, Flagrant Foul, Flick, Free Hit, Striker, Tackle, Undercutting, Dodge, Drag Flick, Grip, Hacking, Penalty Corner, Wall Pass}**

- ⇒ **Uttar Pradesh crowned the winners of the 11th Junior National Men's Hockey Championship** by beating **Chandigarh** in the final at **Kovilpatti, Tamil Nadu**.
- ⇒ **India defeated Pakistan** to secure the **bronze medal**, while **Korea defeated Japan 4-2** to emerge **Asian Champions Trophy men's hockey tournament** held in Dhaka, Bangladesh. **Kanta Tanaka** of Japan was declared the best player of the tournament while **Suraj Karkera** of India was adjudged the best goalkeeper.
- ⇒ Sports Minister **Anurag Thakur** formally inaugurated the first-ever national-level **Khelo India Women's Hockey League** at **Major Dhyan Chand National Stadium in New Delhi**.
- ⇒ Olympic bronze medal-winning Indian hockey player, **Rupinder Pal Singh** announced his retirement from **international hockey** to make way for young & talented players.
- ⇒ **S V Sunil**, the veteran forward & star striker of **India men's field hockey team** & **Olympic bronze medal-winning** Indian hockey star defender **Birendra Lakra** announced their retirement from international hockey.

**Tennis**

- ⇒ **Davis Cup 2021** won by the **Russian Tennis Federation** by a 2-0 lead over Croatia in the **Davis Cup final in Madrid**. **Andrey Rublev** was named the Most Valuable Player.
- ⇒ **Indian tennis player Ramkumar Ramanathan** won his maiden singles title at the ATP Challenger tournament in Manama, Bahrain. **He defeated** Evgeny Karlovskiy of the Russian Tennis Federation **in the final**.
- ⇒ **Novak Djokovic (Serbia)** defeated **Danill Medvedev (Russia)** in the finals to win his 6th **Paris Title** & the record **37th Masters Title** at Paris, France.
- ⇒ In tennis, **Garbine Muguruza** of Spain beat **Anett Kontaveit** of Estonia to claim her first WTA Final title. Muguruza is also the first Spaniard to win the WTA Finals.



- ⇒ Alexander "Sascha" Zverev, a German professional tennis player, won the fifth ATP title of the season (2021) & 18th overall at the **Vienna Open 2021** or **Erste Bank Open 2021**.
- ⇒ In Tennis, **Alexander Zverev of Germany beat World No.2 Daniil Medvedev of Russia** in the men's singles finals to clinch the 2021 ATP Finals title, held at Turin in Italy.
- ⇒ India's **Sania Mirza** & her Chinese partner **Zhang Shuai** won the women's doubles title in the **women's doubles final** at the **Ostrava Open** in Ostrava, Czech Republic.

### Grand Prixes

- ⇒ Red Bull's **Max Verstappen** won his maiden **F1 Drivers' championship title** by beating Lewis Hamilton of Mercedes in the season-ending **Abu Dhabi GP 2021**.
- ⇒ Mercedes driver **Lewis Hamilton (Britain)** won the inaugural edition of the **Saudi Arabian Grand Prix (GP)**.
- ⇒ **Max Verstappen (Red Bull – Netherlands)** won the **2021 Mexico City Grand Prix**.
- ⇒ **Lewis Hamilton (Mercedes-Great Britain)** won 2021 F1 Sao Paulo Grand Prix (earlier known as **Brazilian Grand Prix**).
- ⇒ **Lewis Hamilton (Mercedes-Great Britain)** won the 2021 F1 Qatar Grand Prix. With this win, **he become the first driver to have won at 30 different circuits** in Formula 1.
- ⇒ **Valtteri Bottas** (Mercedes-Finland) has won the **F1 Turkish Grand Prix 2021**.
- ⇒ **Max Verstappen** (Red Bull – Netherlands) has won the **2021 United States Grand Prix** held at the Circuit of the Americas in Austin, Texas, United States.
- ⇒ **Max Verstappen** (Red Bull – Netherlands) declared the winner of the **Belgian Grand Prix 2021**.
- ⇒ **Daniel Ricciardo** (McLaren, Australian-Italian) won the Formula One **Italian Grand Prix 2021 title**.
- ⇒ **Max Verstappen (Red Bull – Netherlands)** won the formula one **Dutch Grand Prix 2021**.
- ⇒ **Lewis Hamilton** (Mercedes-Great Britain) won the **F1 Russian Grand Prix 2021**. This is his 100th Grand Prix win.

### Badminton

- ⇒ **Nitesh Kumar** won doubled gold at the **4th Para-Badminton National Championship** which held in **Odisha**. Haryana's Nitesh along with his partner **Tarun Dhillon** defeated World No. 1 Paralympic Games gold medallist **Pramod Bhagat & Manoj Sarkar**.
- ⇒ Former world champion **PV Sindhu** appointed as a member of the Badminton **World Federation's (BWF) Athletes' Commission**, along with five other people.

- ⇒ Denmark's **Viktor Axelsen** & China's Taipei's **Tai Tzu Ying** named **Male & Female player of the year 2021** respectively by the **Badminton World Federation (BWF)**.
- ⇒ In badminton, **Kento Momota of Japan beat Anders Antonsen of Denmark** to win the men's singles title at the **2021 Indonesia Masters Super 750 badminton tournament**. It was held at Bali in Indonesia. In women's single, An Seyoung of South Korea won the title.

### Boxing/ Wrestling/Weightlifting

- ⇒ **India** concluded the **Commonwealth Weightlifting Championships 2021** with 16 medals – 4 Gold, 7 Silver, & 5 Bronze, held at **Tashkent, Uzbekistan**.
- ⇒ **Sanket Mahadev Sargar** won the gold medal in **Men's 55 kg snatch category** at the ongoing **Commonwealth Weightlifting Championships 2021**. He created the national record by lifting 113kg in the men's 55kg snatch category. He also qualified for the upcoming 2022 Commonwealth Games in Birmingham.
- ⇒ Indian boxer **Akash Kumar** managed to clinch the **bronze medal** at the **2021 AIBA Men's World Boxing Championships** at Belgrade in Serbia.
- ⇒ 13-year-old **Tajamul Islam** is the first Kashmiri girl to have represented India & won the **gold medal** in the under-14 age category in **World Kickboxing Championship** held at Cairo in Egypt.
- ⇒ After 26 years & 72 professional bouts, Former world champion **Manny Pacquiao** announced his retirement from **professional boxing**.

### Sports Events |Tournaments Current Affairs

- ⇒ **Dhirendra K. Jha** Sports Ministry's **Mission Olympic Cell (MOC)** of India approved the inclusion of Alpine Skiing athlete **Md Arif Khan** in the **Target Olympic Podium Scheme (TOPS)** Core group, until the Winter Olympics. The feat earned Khan the unique distinction of becoming the first Indian to win direct quota spots in two different Winter Olympics events, besides being the first athlete from the country to seal a berth at the Winter Olympic games 2022.
- ⇒ Indian skier **Aanchal Thakur** bagged a bronze medal at the **International Ski Federation (FIS)** Alpine Skiing Competition in **Montenegro**. Croatia's Dora Ljutic won the gold medal.
- ⇒ **Pankaj Advani** defended his **National Billiards Title** by winning his 11th tournament, after defeating his PSPB teammate **Dhruv Sitwala**. The final was held in **Bhopal, Madhya Pradesh**.

- ⇒ **Magnus Carlsen** of Norway defended his title & won the **FIDE World Championship in Dubai**.
- ⇒ **India** won a total of six medals, including two gold & 4 silver medals in the **Asian Rowing Championship in Thailand**. Senior rower **Arvind Singh** bagged a gold in the lightweight Men's single sculls event while his compatriots won three silver medals.
- ⇒ A total of **148 athletes, including 20 new inductees**, in seven Olympic disciplines & six Paralympic disciplines identified for support under the **Target Olympic Podium Scheme** at a meeting of the **Mission Olympic Cell** of the Ministry of Youth Affairs & Sports. The TOP scheme which is an attempt to provide assistance to India's top athletes. This scheme was started in **2014**.
- ⇒ **India** claimed 41 medals (12 Gold, 15 Silver, 14 Bronze) at the **4th Asian Youth Para Games (AYPG)**, Asia's biggest event held at **Riffa city, Bahrain**. 5th edition of the Asian Youth Para Games 2025 will be hosted by **Tashkent, Uzbekistan**.
- ⇒ India's woman pistol star **Manu Bhaker** & Iranian Olympic champion **Javad Foroughi** won the 10m air pistol mixed team gold at the inaugural **ISSF President's Cup** at the **Wroclaw in Poland**.
- ⇒ India's first Physical **National Yogasana Championships** organised in **Bhubaneswar, Odisha**.
- ⇒ The first matches for the **Birmingham 2022 Commonwealth Games** announced. **Women's cricket** is making its debut at the Commonwealth Games with the **T20 format**.
- ⇒ **2021 Asian Archery Championships** held in Dhaka, Bangladesh. The Indian archers **bagged seven medals at the competition** to occupy second place in the medal table. **South Korea won 15 medals to top the medal table**.
- ⇒ **5th edition of the Asian Youth Para Games 2025** will be hosted by Tashkent, the capital of Uzbekistan, & the approval given by the Asian Paralympic Committee's (APC) Executive Board.
- ⇒ **Indian men's table tennis team** claimed the **bronze medal** in the **Asian Table Tennis Championships in Doha, Qatar**, after losing to South Korea 0-3 in the semi-finals.
- ⇒ **World Chess Champion Magnus Carlsen** won the inaugural **Meltwater Champions Chess Tour**, to claim the non-fungible token (NFT) trophy & **\$1,00,000** in the finals.
- ⇒ Young Indian shooter, **Aishwary Pratap Singh Tomar** smashed the world record in the final to win **gold** in the **men's 50m rifle 3 positions** event at the **ISSF Junior World Championships** in Lima, Peru.
- ⇒ At the **2021 World Wrestling Championships**, Indian wrestler **Anshu Malik** created history as she became the first Indian women finalist at the **World Championship**, & also the first female player from India to claim a **silver medal**.
- ⇒ In **table tennis**, Indian paddler **Bhavinaben Patel** claimed the historic **silver medal** at the **2020 Paralympic Games** at Tokyo, in the women's singles summit clash.
- ⇒ Shooter **Avani Lekhara** scripted history as she became the **first Indian woman** to win a **gold medal** at the Paralympics in the R-2 women's **10m Air Rifle Standing SH1** event.
- ⇒ India's **Nishad Kumar** clinched a **silver medal** in the men's **high jump T47** event at the **Tokyo Paralympics 2020**.
- ⇒ India's **Sumit Antil** won the gold medal in the **men's javelin throw F64** final event at the Tokyo Paralympics.
- ⇒ India's greatest paralympian, **Devendra Jhajharia** won the silver medal in the **men's javelin throw** at the **Tokyo Paralympics 2020**.
- ⇒ India's discus thrower **Yogesh Kathuniya** clinched the **silver medal** at the ongoing Tokyo Paralympics in the **men's Discus Throw F56** final event.
- ⇒ In **Tokyo Paralympics 2020**, Indian shooter **Singhraj Adana** won the **bronze medal** in the **P1 Men's 10m Air Pistol SH1** final.
- ⇒ India's **Mariyappan Thangavelu** won the silver medal in the **men's high jump (T63)** at the **Tokyo Paralympics**.
- ⇒ **Praveen Kumar** became **India's fourth medallist** in men's high jump & **11th medallist overall** at the Tokyo Paralympics 2020 as he won silver with an Asian record jump of **2.07m**.
- ⇒ **Avani Lekhara** won **bronze medal** in the **women's 50m rifle 3 positions SH1** event to become the **first Indian woman** to win two medals at the Paralympics.
- ⇒ In **Paralympics 2020**, India's ace archer **Harvinder Singh** won the bronze medal in the men's individual recurve open.
- ⇒ **North Korea** formally suspended from the **2022 Beijing Winter Olympics** by the **International Olympic Committee (IOC)**.
- ⇒ **Beijing 2022 Winter Olympics** unveiled its official motto, **"Together for a Shared Future"**, during a ceremony at the city's Capital Museum.

**Other Sports Current Affairs**


- ⇒ Olympic champion **Neeraj Chopra** will continue to train with his German coach **Klaus Bartonietz**, whose contract has been extended till the 2024 Paris Games, the Athletics Federation of India (AFI) confirmed.
- ⇒ **World Anti-Doping Agency (WADA)** restored the accreditation of the **National Dope Testing Laboratory (NDTL)** in accordance with the **International Standard for Laboratories (ISL)**, which had been suspended since **August 2019**.
- ⇒ Indian teenager **Anahat Singh** has scripted history by winning the U-15 girls category of the prestigious **Junior US Open Squash tournament in Philadelphia**.
- ⇒ **International Boxing Association** has changed its acronym from **AIBA to IBA**, promising to adopt a set of governance reforms so as to keep the sport's inclusion at the **2028 Olympics**.
- ⇒ Indian Squash star, **Saurav Ghosal** scripted history as he has become the first Indian squash player to win the **Malaysian Open Championships**. He beat **Miguel Rodriguez** of Colombia. Women's singles title won by Malaysia's **Aifa Azman**.
- ⇒ **Jammu & Kashmir team** for deaf clinched **1st** position in **World Deaf Judo Championship** held at **Paris Versailles, France**.
- ⇒ Indian Grandmaster (GM) **P Iniyan** won the **5th Rujna Zora chess tournament** held at **Serbia**.
- ⇒ **Tata Consultancy Services** joined **British racing team Jaguar Racing** as the title partner, ahead of the **2021/22 ABB FIA Formula E World Championship**. The team will be known as **Jaguar TCS Racing**.
- ⇒ In Table Tennis, Indian duo **Manika Batra & Archana Girish Kamath** clinched the **women's doubles title** in the WTT Contender tournament in Lasko, Slovenia.
- ⇒ **Sankalp Gupta** has become **India's 71st Grandmaster** by scoring 6.5 points & finishing second in the GM Ask 3 round-robin event in **Arandjelovac, Serbia**.
- ⇒ International Master (IM) **Mitrabha Guha** from Kolkata, West Bengal become the **72nd Grandmaster of India**.
- ⇒ Indian Squash star, **Saurav Ghosal** scripted history as he has become the first Indian squash player to win the **Malaysian Open Championships**.
- ⇒ Mumbai-headquartered **Western Naval Command** won the **overall sailing championship hosted by the 3-dimensional blue-water force**.
- ⇒ 2021 International Shooting Sport Federation (ISSF) **Junior World Championship Rifle/Pistol/Shotgun** held at **Lima in Peru**. The Indian shooters claimed a historic win with **43 medals** to stand atop in the medal table. These included **17 Gold, 16 Silver & 10 Bronze** medals.
- ⇒ Monster Energy Yamaha MotoGP's **Fabio Quartararo** became the **"2021 MotoGP World Champion"**.

- ⇒ **Divya Deshmukh** became **India's 21st Woman Grand Master (WGM)** after achieving her 2nd International Master (IM) at Grand Master (GM) in **Budapest, Hungary**.
- ⇒ Fencer **Bhavani Devi**, who made history at the Tokyo Olympics by becoming the first Indian to compete in the sport at the Games won the **Charlellville National Competition** in France in the individual women's sabre event.
- ⇒ **China** beat **Japan** 3-1 in a thrilling Uber Cup final in **Aarhus, Denmark**, to reclaim the **Uber Cup** title.
- ⇒ **Indonesia** lifted the **Thomas Cup trophy** for the first time since **2002** after defeating the defending champions **China** in the final match held in **Aarhus, Denmark**.
- ⇒ In Chess, Indian Grandmaster **S P Sethuraman** won the **2021 Barcelona Open chess tournament** title.
- ⇒ Star Indian golfer **Jeev Milkha Singh** become the first professional golfer in the world to receive the prestigious **10-year Dubai Golden Visa** in recognition of his outstanding achievements in the sport.
- ⇒ India's **Pankaj Advani** won the **Asian Snooker Championship 2021** by defeating Amir Sarkhosh.
- ⇒ **Harmilan Kaur Bains** of Punjab created a new national record in the **women's 1500m race** by clocking **4:05.39** to bag the gold at the **60th National Open Athletics Championships**.
- ⇒ India's **R Raja Rithvik** became chess Grandmaster after he crossed the ELO Rating of 2500. The 17-year-old achieved this GM title in **Vezerkepzo Grandmaster Chess Tournament** at Budapest, Hungary. He became the **70th Grandmaster** from the country.
- ⇒ **Pankaj Advani** grabbed his **24th World title** when he triumphed at the IBSF 6-Red Snooker World Cup with a victory over Pakistan's **Babar Masih** in the final.
- ⇒ The team **India** archers settled for **three silver medals** at the 2021 World Archery Championships, held in Yankton, South Dakota, United States.
- ⇒ **United States** clinched the **2021 Ryder Cup**.

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## Science & Technology

- ⇒ Scientists and experts in **France** reportedly identified a new variant of **COVID-19** termed '**IHU**'. The new variant is said to be a more mutated strain than **Omicron**. The **B.1.640.2** or IHU variant was first identified by the academics at institute **IHU Mediterranee Infection** and contains 46 mutations, which is more than Omicron.
- ⇒ **CryptoWire**, a global crypto super app that is a special business unit of **TickerPlant**, announced the launch of **India's first index of Cryptocurrencies – IC15**, which is a rule-based broad market index by market capitalisation.
- ⇒ **Indian Council of Medical Research** approved a testing kit for detecting the Omicron variant of the **SARS-CoV-2 coronavirus**. The covid kit developed by Tata is called '**OmiSure**' and will be an enhancement for the detection of the Omicron variant.
- ⇒ **Scientists** resumed tagging of **Olive Ridley** sea turtles at **Rushikulya rookery** along the Odisha coast, which would help them identify the migration path & places visited by the marine reptiles after congregation & nesting. It was undertaken in Odisha in January 2021 after a span of about 25 years & 1,556 turtles had been tagged.
- ⇒ **IIT Guwahati** researchers developed **hybrid pervskite solar or photovoltaic devices** in order to produce electricity from sunlight. These machines are highly efficient & easy to manufacture.
- ⇒ **ISRO** signed an agreement with **Oppe's Indian arm** to strengthen the research & development of the NavIC messaging service. It is mainly used for broadcasting safety-of-life alerts in areas with poor or no communication, particularly in the oceans.
- ⇒ **NASA's Parker Solar Probe** entered the **Sun's upper atmosphere** for, first time in history. Parker Solar Probe has flown through the Sun's upper atmosphere for the first time in history – the corona.
- ⇒ **ISRO** signed six agreements with four countries for launching **foreign satellites during 2021-2023**. About 132 million Euros would be earned through the launching of these foreign satellites on a commercial basis.
- ⇒ **Genesys International** launched its pan India program to make the **Digital Twin of the entire Urban India**. It was inaugurated by **Amitabh Kant**, CEO, NITI Aayog.
- ⇒ Nasa-turned-SpaceX flight surgeon, **Anil Menon** is among the 10 latest trainee astronauts who will join the 2021 class of the American space agency as it plans for the first human missions to the moon in more than 50 years.
- ⇒ **Microsoft** launched a **cybersecurity skilling program** with the goal of training over **1 lakh learners by 2022** to address the skills gap & prepare India's workforce for a career in cybersecurity.
- ⇒ **Skyroot Aerospace**, a space technology startup based in Hyderabad successfully test-fired **Dhawan-1**, India's first privately developed fully cryogenic rocket engine.
- ⇒ **7th edition** of the four-day **India International Science Festival (IISF)** is scheduled to be held in **Panaji, Goa**. Theme in 2021 is "**Celebrating Creativity in Science, Technology & Innovation for Prosperous India**".
- ⇒ **Google** parent company **Alphabet Inc.** launched a new company in London called **Isomorphic Labs**. It aims to use AI (artificial intelligence) for drug discovery & medicine to find cures for some of humanity's most devastating diseases. **Demis Hassabis** will be the CEO of Isomorphic Labs.
- ⇒ **IBM Corp.** launched a client innovation centre in **Mysuru** with support from the **Karnataka Digital Economy Mission (KDEM)** to attract companies to set up operations in cities beyond Bengaluru.
- ⇒ **Alphabet Inc's Google** invested \$1 billion in **CME Group** & has struck a separate deal to move the futures exchange operator's trading systems to the cloud. Under this, the Chicago-based exchange operator will begin moving its technology infrastructure to Google Cloud next year.
- ⇒ **Lava International** become the first Indian brand to launch **5G smartphones** for domestic consumers. It is launched under the brand name 'Agni'.
- ⇒ **NASA** launched a first-of-its-kind mission named **DART** to change the path of an asteroid by intentionally crashing a spacecraft into it. DART stands for **Double Asteroid Redirection Test**.
- ⇒ **Jitendra Singh** launched India's first **Virtual Science Lab** for Children under **CSIR (Council of Scientific & Industrial Research) Jigyasa Programme**. These labs will connect students with scientists across the country.
- ⇒ **Skyroot Aerospace**, a space technology startup based in Hyderabad successfully test-fired **Dhawan-1**, India's first privately developed fully cryogenic rocket engine. It is named after Satish Dhawan, an Indian rocket scientist.
- ⇒ **WHO** is recommending widespread use of the **RTS,S/ASo1 (RTS,S)** malaria vaccine among children in sub-Saharan Africa & in other regions with moderate to high P. falciparum malaria transmission. It is developed by British drugmaker **GlaxoSmithKline**.
- ⇒ **Mansukh Mandaviya**, launched '**i-Drone**', a drone-based vaccine delivery model for **Northeast states**. It is developed by the **Indian Council of Medical Research (ICMR)**. i-Drone stands for **ICMR's Drone Response & Outreach in North East**.
- ⇒ A **Russian film crew** are back on Earth after wrapping up scenes for the first movie shot in space. **Klim Shipenko &**

- actor **Yulia Peresild** left the International Space Station & landed in Kazakhstan.
- ⇒ **NASA** launched a first-of-its-kind mission called **Lucy Mission** to study Jupiter's **Trojan** asteroids. The mission life of Lucy is 12-year, during which the spacecraft will fly by a total of eight ancient asteroids to study about solar system's evolution.
- ⇒ **China** successfully launched its 1st solar exploration satellite into space from the **Taiyuan Satellite Launch Center** in northern Shanxi Province aboard a **Long March-2D rocket**.
- ⇒ **Microsoft** announced the launch of **Microsoft AI Innovate**, a 10-week initiative that will support startups in **India** leveraging Artificial Intelligence (AI) technologies, helping them scale operations, drive innovation, & build industry expertise.
- ⇒ **Facebook** is now called **Meta**, in a rebrand that focuses on building the **"metaverse,"** a shared virtual environment that it bets will be the successor to the mobile internet.
- ⇒ Institute of Nano Science & Technology, Mohali, an autonomous institute under the Department of Science & Technology developed non-toxic metal phosphate-based ink with excitation dependant luminescent properties which are highly stable under practical conditions such as temperature, humidity & light, etc.
- ⇒ **IIT Madras** is working on developing an innovative digital model to address the problem of **e-waste (electronic wastes)**. It is named as **'e-Source,'** will act as an **exchange platform**, to serve as an online marketplace for **Waste Electrical & Electronic Equipment**.
- ⇒ **IIT Ropar & Kanpur** & Faculty of Management Studies jointly launched a living-plant based air purifier named **"Ubreathe Life"**. It will boost the air purification process in indoor spaces. It is the **world's first, state-of-the-art 'Smart Bio-Filter'** that can make breathing fresh.
- ⇒ Hyderabad-based Space technology startup, **Skyroot Aerospace** become the first private company to formally enter into an agreement with the **Indian Space Research Organisation**.
- ⇒ **IIT Bombay** launched **'Project Udaan'**, a language translator, to break the language barrier in education, which hampers the flow of messages. It is an end-to-end ecosystem, which can translate scientific & technical content from English to Hindi & all other Indian languages.
- ⇒ Crew of the **Inspiration4**, the first-ever orbital flight crewed entirely by tourists, is now officially in orbit, as per the Livestream from **SpaceX**. It blasted off from **NASA's Kennedy Space Center**.
- ⇒ **Infosys** launched **Infosys Equinox** to help enterprises securely deliver hyper-segmented, personalized omnichannel commerce experiences for **B2B & B2C buyers**.
- ⇒ **International Astronomical Union** named a crater at the **Moon's south pole** after the Arctic explorer **Matthew Henson**, a Black man who in 1909 was one of the first people to stand at the very top of the world.
- ⇒ Apple's co-creator **Steve Wozniak** launched a new space start-up called **Privateer Space**.

## Schemes Launched By Union & State Governments

- ⇒ The flagship **UJALA** programme of the **Ministry of Power** successfully completed seven years of distributing and selling LED lights on **January 05, 2022**. Unnat Jyoti by Affordable LEDs for All (UJALA) scheme was launched by Prime Minister of India Shri Narendra Modi on **January 05, 2015**.
- ⇒ Union Minister of Cooperation, Amit Shah launched the **"Dairy Sahakar"** scheme at Anand, Gujarat to celebrate the **75th Foundation Year of Amul**. The total outlay of scheme is **Rs 5000 crore**. It will be implemented by **National Cooperative Development Corporation (NCDC)** under the Ministry of Cooperation.
- ⇒ **Dr Jitendra Singh** launched India's First Manned Ocean Mission called the **"Samudrayan project"** at Chennai. It aims to have deep underwater manned vehicles for carrying out subsea activities. With this technology, India joins the elite club of
- ⇒ ations such as the **USA, Russia, Japan, France & China** to have such underwater vehicles.
- ⇒ **Amit Shah** announced that the Central Govt. has extended the benefits of the **"Ayushman CAPF healthcare scheme"** to the personnel of all **Central Armed Police Forces (CAPFs)**. The scheme was launched in line with the commitment of the Modi govt to ensure healthcare facilities of CAPF personnel so that they can discharge their duties with full concentration.
- ⇒ **Nirmala Sitharaman** launched two schemes named **'Tejasvini & Hausala schemes'** of J&K Bank for girls. Under 18-35 years of age to start their businesses & **'Shikhar & Shikara'** schemes of Punjab National Bank for development of tourism in **J&K**.
- ⇒ **Union Cabinet** chaired by PM **Modi** has approved the extension of **Pradhan Mantri Garib Kalyan Ann Yojana (PMGKAY)** for another four months. The Phase V of the scheme will be operational from December 2021 till March 2022. Under this, all the beneficiaries covered under the **National Food Security Act (NFSA)** receives food grains **@ 5 kg per person per month**.

- ⇒ **Govt. of Delhi** launched the '**Shramik Mitra**' scheme for construction workers. Under this, 800 '**Shramik Mitras**' will reach out to construction workers, & spread awareness on the Govt. schemes. Delhi Govt has also increased the Dearness allowance for Unskilled, Semi-skilled workers, to increase their salary by around **1%**. Shramik Mitras will inform construction workers registered by the Construction Board at the ward level about assistance schemes of the Govt.
- ⇒ PM **Modi** virtually launched the **Jal Jeevan Mission App & Rashtriya Jal Jeevan Kosh** as a part of the flagship Jal Jeevan Mission (JJM), launched in 2019. It has been empowering women of the country by saving their time & efforts which was earlier consumed in covering long distances to fetch drinking water.
- ⇒ PM **Modi** launched the second phase of the two flagship missions, namely, **Swachh Bharat Mission-Urban (SBM-U) & Atal Mission for Rejuvenation & Urban Transformation (AMRUT)**, from Dr Ambedkar International Centre in New Delhi. These are designed to realise the aspiration of making all cities 'garbage free' & 'water secure'. Outlay of SBM-U 2.0 is around **Rs 1.41 lakh crore & AMRUT 2.0** is around **Rs 2.87 lakh crore**.
- ⇒ CM **Arvind Kejriwal** launched a programme under which students of **Delhi government schools** will be provided guidance on career choices by citizens who are successful in their respective fields. **Desh ke mentor programme** entails 'adopting' one to 10 government school students who can be mentored by citizens who are successful in their respective fields.
- ⇒ PM **Modi** launched the "**Ayushman Bharat Health Infrastructure Mission**" from his parliamentary constituency **Varanasi in Uttar Pradesh**. It is one of the largest pan-India schemes for strengthening healthcare infrastructure across the country & is in addition to the National Health Protection Mission (Ayushman Bharat Yojana).
- ⇒ **Department of School Education & Literacy** constituted the **National Steering Committee** for the implementation of the **NIPUN Bharat Mission**. It seeks to develop a methodology of assessment to analyze the progress of education & provide feedback to States/UTs.
- ⇒ **Ministry of Micro, Small & Medium Enterprises** launched an e-National Level Awareness Programme '**SAMBHAV**', to promote engagement of the youth in promoting entrepreneurship. It was launched by Union Minister of MSME **Narayan Rane** in New Delhi.
- ⇒ In **Jammu and Kashmir**, Lieutenant Governor **Manoj Sinha** launched a Rural Enterprises Acceleration Programme titled '**Saath**' for Self Help Group (SHG) women. It aims to transform the lives of women and make them independent and strong in social and financial aspects.
- ⇒ In **Jammu and Kashmir**, Lieutenant Governor **Manoj Sinha** launched a new mission called '**One Gram Panchayat-One DIGI-Pay Sakhi**'. It was launched at Jammu & Kashmir Entrepreneurship Development Institute, Pampore. This has introduced financial inclusion within the **UT's Self Help Group (SHG)** ecosystem.
- ⇒ Union Cabinet approved a **production linked incentive (PLI)** scheme for **auto, auto-components and drone industries** to enhance India's manufacturing capabilities. The PLI scheme will incentivise the emergence of advanced automotive technologies' global supply chain in India. Incentives worth **Rs. 26,058 crores** will be provided to industry over five years.
- ⇒ Union Minister for Panchayati Raj and Rural Development **Giriraj Singh** inaugurated a national meet on **SVAMITVA Scheme: A Stepping-Stone Towards Upliftment of Rural Economy in New Delhi**. SVAMITVA is aimed to provide an integrated property validation solution for rural India leveraging property as a financial asset by the citizens with accurate land records for rural planning.
- ⇒ **Samajik Adhikarita Shivir** for distribution of aids & assistive devices to **Divyangjan** under ADIP Scheme and to Senior Citizens under **Rashtriya Vayoshri Yojana of Ministry of Social Justice & Empowerment**, will be organized by ALIMCO.
- ⇒ Speaker of Lok Sabha, **Om Birla** inaugurated the **NIDHI 2.0 (National Integrated Database of Hospitality Industry)** scheme on the occasion of **2021 World Tourism Day**.
- ⇒ As a part of the Azadi Ka Amrit Mahotsav, Union Minister **Dr Jitendra Singh** launched the "**AmritGrand Challenge Program**" titled "**जनCARE**". The Grand Challenge aims to identify 75 Start-Up and entrepreneurs, who come out with Innovative Ideas and Solutions for India's healthcare challenges, that can work in Low Resource Settings, for strengthening Healthcare Delivery in India.



**Miscellaneous Current Affairs | One-Liners**

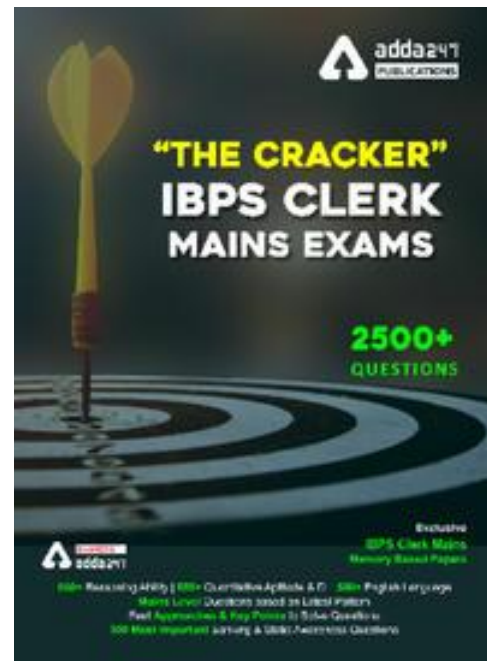
- ⇒ In **Kerala**, the first battery-powered electric boat built for the **Kochi Water Metro Project** handed over to the **Kochi Metro Rail Limited**. The fully air-conditioned boat is among the 23 boats being built by the Cochin Shipyard for the 747-crore rupee Kochi Water Metro project.
- ⇒ **Losar Festival in Ladakh** is celebrated at the onset of the New Year in the traditional schedule of **Tibetan Buddhism**. It is celebrated by the Buddhist Community in the Ladakh region. Losar is a Tibetan word that means 'New Year'.
- ⇒ **Captain Harpreet Chandi**, Indian-origin British Sikh Army officer and physiotherapist, also known as **Polar Preet** created history by becoming the first woman of colour to complete a solo unsupported trek to the **South Pole**.
- ⇒ **Dr Jitendra Singh** inaugurated India's first **Open Rock Museum in Hyderabad, Telangana**.
- ⇒ Government-promoted CSC SPV, in collaboration with the Ministry of Culture, will undertake the first-ever cultural survey of India's villages through a mobile application. The survey, titled '**Mera Gaon, Meri Dharohar**', will document the cultural identity at the village level by involving citizens to share what makes their village, block or district unique.
- ⇒ KVIC Chairman, **Vinai Kumar Saxena** launched the country's **first Mobile Honey Processing Van at Village Sirora in Ghaziabad**.
- ⇒ **Russia** launched its first in the series **Project 2220 versatile** nuclear-powered icebreaker known as '**Sibir**'. This icebreaker will support the growing fleet of icebreakers to keep the Northern Sea Route open for year-round shipping through the **Arctic** & enable a wider presence of **India in the arctic region**.
- ⇒ **UP CM Yogi Adityanath** announced that the government of UP has renamed the **Jhansi Railway Station**, in Jhansi, UP as "**Veerangana Laxmibai Railway Station**" after **Rani Laxmibai**.
- ⇒ **China** announced a **five-year roadmap** to achieve its goal of becoming a global robotics innovation hub by the year **2025**.
- ⇒ Chief Justice of India **NV Ramana**, & Telangana CM **K Chandrasekhar Rao** inaugurated India's First **International Arbitration & Mediation Centre (IAMC)** at Phoenix VK Tower at Nanakramguda, **Hyderabad, Telangana**.
- ⇒ President **Kovind** inaugurated the reconstructed **Ramna Kali temple in Ramna**, a part of the Bangladeshi capital Dhaka where the landmark **Suhrawardy Udyan** is located.
- ⇒ Union Minister **Rajeev Chandrashekar** inaugurated the **MedTech Centre of Entrepreneurship established at Sanjay Gandhi Post Graduate Institute of Medical Sciences (SGPGI) in Lucknow**. It will boost cross-disciplinary application development. **Dr Saurabh Srivastava** is the chief mentor of MedTech CoE.
- ⇒ **Zee Entertainment's board of directors** approved the merger between **Sony Pictures Networks India & Zee Entertainment Enterprises Limited (ZEEL)**. Sony Pictures Networks India will hold a majority stake of 50.86% in the merged entity.
- ⇒ **Geographical Indications Registry (GIR)** under the **Central Ministry of Commerce** accepted the petition to rename **Bihar Makhana as Mithila Makhana**.
- ⇒ Police Commissioner of Delhi, **Rakesh Asthana** launched an e-learning platform 'Unnati', under the Delhi Police's flagship scheme '**YUVA**' at the **All India Council for Technical Education (AICTE) Auditorium, New Delhi**.
- ⇒ US-based world's leading fashion brand, **Patagonia**, is now using handcrafted **Khadi Denim fabric** for making **Denim apparels**.
- ⇒ **UNESCO** added **Durga Puja** in Kolkata to its 2021 list of **Intangible Cultural Heritage**, giving international recognition to the biggest religious festival of the 331-year-old city & the state of **West Bengal**.
- ⇒ Union Cabinet approved a **Rs 76,000-crore** production linked incentive (PLI) scheme for boosting **semiconductor & display manufacturing in India**.



- ⇒ **Perseverance**, a word that captures the undaunted will of people across the world to never give up, despite the many challenges of the last 12 months, is **Cambridge Dictionary's Word of the Year 2021**.
- ⇒ **India** observes **December 6** as **Mahaparinirvan Divas** every year to mark the death anniversary of **Dr Bhimrao Ramji Ambedkar**, who fought for the economic & social empowerment of Dalits in the country.
- ⇒ **Ken-Betwa inter-linking of rivers project** approved by the Union Cabinet, which is chaired by PM **Modi**. The overall cost of the project estimated at **Rs. 44,605 crores**.
- ⇒ **National Commission for Women** launched a pan-India capacity building programme, '**She is a Changemaker**' for women representatives at all levels, gram panchayats to parliament members & political workers. It is launched by Ms **Rekha Sharma**, Chairperson of the National Commission for Women.
- ⇒ **Indian Railways** is constructing the **tallest pier railway bridge** of the world in **Manipur**. It is a part of **Jiribam-Imphal** railway line. Currently, the tallest pier bridge record is held by 139-metre high **Mala-Rijeka viaduct built at Montenegro in Europe**.
- ⇒ American publishing company **Merriam-Webster** chosen the word "**vaccine**" as its **2021 Word of the Year**.
- ⇒ **Kulgam** district administration & the Department of Tourism, **J&K** organized **1st ever Aharbal Festival at Kulgam, J & K** to promote tourism in Kashmir. Aharbal falls, also known as "**Niagara Falls**" of Kashmir.
- ⇒ The low-pressure area in the **Bay of Bengal** is expected to intensify into **Cyclone Jawad** which is likely to reach the north **Andhra Pradesh, south Odisha coasts & Some parts of West Bengal**. The storm, once developed, will be called **Jawad** (pronounced **Jowad**), as named by **Saudi Arabia**.
- ⇒ **Piyush Goyal** inaugurated the **40th edition** of the **India International Trade Fair (IITF) 2021** at **Pragati Maidan in Delhi**. Bihar is the partner state for the 40th IITF & the focus states are **Uttar Pradesh & Jharkhand**.
- ⇒ **National Small Matchbox Manufacturers Association** increased the price of a matchbox from **Rs.1 to Rs. 2 per box**. This will come into effect from **December 01, 2021**.
- ⇒ **Chennai-Mysore-Chennai Shatabdi Express** become the first train of Southern Railway to receive **Integrated Management Systems (IMS) certification**.
- ⇒ '**Vax**' chosen as the **word of the year** by the **Oxford English Dictionary (OED)** in 2021. It is used as a short form for vaccines & means a substance put into a person's body to prevent them from getting a disease.
- ⇒ World's richest person **Elon Musk**-owned **SpaceX** incorporated its wholly-owned subsidiary in **India** to start **local broadband operations**. SpaceX's satellite broadband arm **Starlink** aims to start broadband services in **India**.
- ⇒ **Indian Oil Corp (IOC)** to invest **Rs 3,681 crore** in setting up India's first mega-scale **Maleic Anhydride Plant** to manufacture value-added chemical products at its **Panipat refinery & petroleum complex (PRPC)** in **Haryana**.
- ⇒ The first open-air rooftop drive-in movie theatre in India inaugurated at **Jio World Drive mall of Reliance Industries in Mumbai, Maharashtra**.
- ⇒ Union Power Minister **R K Singh** virtually inaugurated the diversion of the **Marusudar River of Pakal Dul Hydro Electric Project in Kishtwar, J&K**. Marusudar River is a major tributary of the **Chenab River**.
- ⇒ **Bamboo & Cane Development Institute (BCDI)** of **Tripura** along with the **North East Centre of Technology Application & Reach** (claimed to have developed the country's first-ever bamboo made cricket bat maintaining all the standard protocols used for manufacturing cricket bats).
- ⇒ **Srinagar**, the summer capital of **Jammu & Kashmir**, is among the 49 cities selected worldwide to join the **UNESCO creative cities network (UCCN)**.
- ⇒ **Falguni Nayar**, the CEO & founder of beauty & fashion eCommerce platform **Nykaa** become the richest self-made woman in India. She founded **Nykaa** in the year **2012**.
- ⇒ **Bhadrachalam** in **Telangana** added as a destination in the **IRCTC's Ramayana Circuit train**.
- ⇒ An idol of **Goddess Annapurna** that was stolen from **Varanasi** about **100 years ago** & later found in **Canada** is all set to be back at its rightful place & will be gracing the **Kashi Vishwanath Temple** in **Varanasi**. It is **17 cm in height, 9 cm in breadth & 4 cm in thickness**.
- ⇒ **Habibganj railway station** in **Bhopal, Madhya Pradesh** renamed after **18th-century Gond Queen of Bhopal, Rani Kamlapati**.
- ⇒ **TVS Motor Company** joined the **United Nations Global Compact (UNGC)**, the world's largest voluntary corporate sustainability initiative. It becomes the **1st Indian two-wheeler & three-wheeler manufacturer** to join the **UNGC**.

- ⇒ **India** successfully launched the **41st Scientific Expedition to Antarctica**. The first batch of its contingents comprising of **23 scientists** & support staff has reached the **Indian Antarctic station Maitri**.
- ⇒ Tamil film **Koozhangal** to be screened at the **Indian Panorama segment** in the **52 International film festival Goa**. Koozhangal is also India's official entry for Academy Award for **Oscars**.
- ⇒ Centre approved a new **Rajya Sainik Board (RSB)** for **Ladakh**. It will be an effective link between the Centre & the Ladakh Administration. **Rajya Sainik Board** will play an advisory role on the matters relating to the **ex-servicemen, war widows, widows & non-combatants, including serving soldiers & their dependents**.
- ⇒ **Border Roads Organisation** received the **Guinness World Record** for constructing & blacktopping the world highest motorable road passing through the **19,024 feet 0.73 inches (5798.251m)** high **Umlingla Pass** in the Union Territory of **Ladakh**. The 52-kilometre long Chisumle to Demchok tarmac road was developed under Project **HIMANK** of BRO.
- ⇒ **Venezuela** set a new **Guinness World Record** for the largest orchestra with **8,573 musicians** playing together for more than five minutes.
- ⇒ **Collins Dictionary** named the term '**NFT**' as the **Word of the Year 2021**. NFT is the acronym for "**non-fungible token**".
- ⇒ **Indian Railways** is constructing the **tallest pier railway bridge** of the world in **Manipur**. It is being built at a height of 141 metres. The total length will be 703 metres.
- ⇒ American publishing company **Merriam-Webster** chosen the word "**vaccine**" as its **2021 Word of the Year**.
- ⇒ **Kulgam** district administration & the Department of Tourism, **Jammu & Kashmir** organized the **1st ever Aharbal Festival at Kulgam, J & K** to promote tourism in Kashmir, particularly at the Aharbal waterfall.
- ⇒ **Amazon India** announced the launch of **Amazon Future Engineer**, its **global computer science education programme** in India.
- ⇒ The iconic Indian comic book cartoon character, **Chacha Chaudhary**, whose brain works faster than a computer declared as the **official mascot** for the centrally-sponsored **Namami Gange Programme**.
- ⇒ **Amit Shah** flagged off All India Car Rally '**Sudarshan Bharat Parikrama**' of the **National Security Guard (NSG)** as a part of 'Azadi Ka Amrit Mahotsav', to celebrate the 75th year of India's Independence. It was flagged off from **Red Fort in Delhi**.
- ⇒ The first consignment of **Geographical Indication** tagged sweet dish **Mihidana**, from Bardhaman, **West Bengal** exported to the **Kingdom of Bahrain**.
- ⇒ A variety of **rice** widely grown in **Wada** in **Palghar district** given a '**Geographical Indication**' tag. Wada Kolam, also known as **Zini or Jhini rice**, is a traditional variety grown in the Wada tehsil of Palghar, with the grain being off white in colour.
- ⇒ **Indian Railways** launched two long haul freight trains "**Trishul**" & "**Garuda**". These long-haul trains provide a very effective solution to the problem of capacity constraints in critical sections.
- ⇒ India's 1st **Atal Community Innovation Center** inaugurated at **Vivekananda Global University, Jaipur (VGU)**. It will be the first centre in the country to be set up by the **GoI, Atal Innovation Mission & NITI Aayog**.
- ⇒ **Government of India** decided to set up a "**Vishwakarma Vatika**" at every "**Hunar Haats**" to protect, preserve & promote India's glorious legacy of centuries-old skills of artisans & craftsmen. It is set up in "Hunar Haat" at Rampur, Uttar Pradesh.
- ⇒ **International Monetary Fund's** Chief Economist & Director of the Research Department, **Gita Gopinath** will leave the organisation in **January 2022**.
- ⇒ **Directorate General of Civil Aviation** temporarily suspended **SpiceJet's licence** for the transportation of '**dangerous goods**' for alleged violations.
- ⇒ **131st** death anniversary of the legendary Sufi saint of Bangladesh **Lalon Fakir** observed in the country.
- ⇒ Tamil-language drama film **Koozhangal (internationally translated as Pebbles)** selected as India's official entry for the **94th Academy Awards (Oscars 2022)**. It is directed by filmmaker **Vinothraj**.
- ⇒ The first IVF calf of "**Banni**" breed of buffaloes, found primarily in **Gujarat's Kutch region**, was born at a farmer's house in the state's **Gir Somnath district**.
- ⇒ Former India captain & now **Hyderabad Cricket Association** President **Mohd Azharuddin** the **biggest cricket bat**, designed by **Pernod Ricard India (P) Ltd**, on Tank Bund. The bat measures **56.10 feet**, weighs **9-tonnes** & is made of poplar wood.

- ⇒ **Syama Prasad Mookerjee Port (SPM)** in **Kolkata** become the first Major Indian Port to get a **Radio over Internet Protocol (ROIP) System**.
- ⇒ **GAIL (India) Ltd** will build **India's largest green hydrogen-making plant** as it looks to supplement its natural gas business with carbon-free fuel. **GAIL** Chairman & Managing Director **Manoj Jain**.
- ⇒ **CBSE** launches **Veer Gatha project** in schools to raise awareness on **Gallantry Awards**.
- ⇒ **World's highest movie theatre** inaugurated in **Ladakh**. It is open in the **Paldan area of Leh**, at an altitude of **11,562 feet**.
- ⇒ **Union Territory of Ladakh** declared **snow leopard (Panther unica)** as the new state animal & **black-necked crane (Grus nicricollis)** as the new state bird.
- ⇒ **PM Modi** virtually unveiled a special commemorative coin of **Rs 125** to mark the **125th birth anniversary of ISKCON** founder **Sri Sri Bhaktivedanta Swami Prabhupada**.
- ⇒ **Canadian city of Burnaby** declared **September 5** as "**Gauri Lankesh Day**", as a tribute to the dead journalist on her death anniversary.
- ⇒ **PM Modi** laid the foundation stone of **Raja Mahendra Pratap Singh State University** at **Aligarh**, in **Uttar Pradesh**.
- ⇒ **Tata Steel** commissioned **India's first carbon capture plant** that extracts **CO<sub>2</sub>** directly from the blast furnace gas, at its **Jamshedpur Works**. With this, **Tata Steel** has become the country's first steel company to adopt such a carbon capture technology.
- ⇒ **Ford Motor Co.** will stop making cars in **India**.
- ⇒ **Chandigarh Railway Station** awarded a **5 star 'Eat Right Station' certification** for providing high-quality, nutritious food to passengers.
- ⇒ **India's tallest air purification tower** inaugurated in the **Union Territory of Chandigarh**. It is installed at the initiative of the **Chandigarh Pollution Control Committee** at **Transport Chowk, Sector 26**, by **Pious Air Pvt Limited**.
- ⇒ **India's first indigenously Designed High Ash Coal Gasification Based Methanol Production Plant** inaugurated at **Bharat Heavy Electricals Limited (BHEL) Research & Development Centre, Hyderabad**.
- ⇒ The **world's largest plant** designed to capture **carbon dioxide** out of the air began its operations in **Iceland**. It is named **Orca**.
- ⇒ **India's first building made of bio-bricks** from agro-waste inaugurated at **IIT Hyderabad**. The sample building is made up of bio-bricks supported by a metal framework. It is part of **Bold Unique Idea Lead Development (BUILD)** project to demonstrate the strength & versatility of the material.
- ⇒ **IRCTC** joined hands & signed the agreement with **Cordelia Cruises** being operated by **M/s Waterways Leisure Tourism Pvt. Ltd** for promotion & marketing of the first indigenous luxury cruise in **India**.
- ⇒ **CISF official Geeta Samota** became the "**fastest Indian**" to summit two peaks located in **Africa & Russia**. She scaled **Mount Elbrus** in **Russia**, the highest peak in **Europe & Kilimanjaro** peak (5,895 mts) is located in **Tanzania & Africa's highest peak**.
- ⇒ 1<sup>st</sup> edition of '**The Himalayan Film Festival-2021**' (**THFF**) held at **Leh, Ladakh**.
- ⇒ Two more beaches in **India** have been awarded "**Blue Flag**" certification, an international eco-level tag, taking the total number of such beaches in the country to 10. These are **Kovalam in Tamil Nadu & Eden in Puducherry**.
- ⇒ **Dr MG Ramachandran Central (DRM) or Chennai Central railway station** will get 100% of energy through **Solar Energy**.
- ⇒ **Judima**, homemade rice wine from **Assam & Sojat Mehndi (Henna)** from **Rajasthan** awarded the **geographical indication (GI) tag**.
- ⇒ **India** has added 557 new species to its fauna, which includes 407 new species & 150 new records, reveals **Animal Discoveries 2020**, a document published recently by the **Zoological Survey of India**.



## BANKING AWARENESS FOR IBPS PO-CLERK MAINS 2022

### Topic 1: Reserve Bank of India & its Functions

- i. RBI established on **April 1, 1935** under **RBI Act 1934** (recommendations of **John Hilton Young Commission 1926** – called Royal Commission on Indian Currency & Finance), is the central bank of the country & was **nationalized w.e.f 01<sup>st</sup> Jan 1949**.
- ii. Originally it was a shareholders' bank which was taken over by the Central Govt. under Reserve Bank (Transfer of Public Ownership) Act 1948 (**paid up capital Rs. 5 cr**).
- iii. RBI's central office is in **Mumbai**.

#### Functions of RBI

- **Issuance of currency:** RBI is the authority in India to issue currency notes (called bank notes) under signatures of Governor. (One rupee note called currency note is issued by the Central Govt. & signed by Finance Secretary). The stock of currency is distributed with the help of currency chests spread all over the country.
- **Banker to Govt.:** RBI transacts govt. business & manages public debt. SBI or any other bank is appointed Agent where RBI does not have office. It provides Ways & Means advances to Govt.
- **Bankers' bank:** It keeps a part of deposits of commercial banks (as CRR) & acts as lender of last resort by providing financial assistance to banks. It provides export credit refinance, Liquidity Adjustment Facility & MSF.
- **Controller of Banks:** An controller of banks by including the banks in 2nd Schedule of the Act. It issues directions, carries inspection (on-site as well as off-site) & exercises management control.
- **Controller of credit:** RBI can fix interest rates (including Bank Rate) & exercise selective credit controls. Various tools such as change in cash reserve ratio, stipulation of margin on securities, directed credit guidelines etc. are used for this purpose. It also carries sale & purchase of securities which are known as open market operations.
- **Maintenance of external value:** RBI is responsible also for maintaining external value of Indian currency as well as the internal value. Foreign exchange reserves are held by RBI & it has a wide power to regulate foreign exchange transactions under Foreign Exchange Management Act.

#### Important Facts of RBI

- RBI is not expected to perform the function of accepting deposits from the general public.
- Prime lending rate is decided by the individual banks.
- RBI decides the following rates namely; Bank rate, repo rate, reverse repo rate & cash reserve ratio.
- The quantitative instruments of RBI are – bank rate policy, cash reserve ratio & statutory liquidity ratio.

- The objective of monetary policy is to control inflation; discourage hoarding of commodities & encourage flow of credit into neglected sector.
- When RBI is lender of the last resort, it means that RBI advances credit against eligible securities.
- GOI decides the quantity of coins to be minted.
- The method which is used currently in India to issue currency note – minimum reserve system. For issuing notes, RBI is required to hold the minimum reserves of Rs. 200 crores of which note less than Rs. 115 crores is to be held in gold.

### Topic 2: Policy Rates decided by the RBI


#### Current Policy rates

- **Policy Repo Rate: 4.00%**
- **Reverse Repo Rate: 3.35%**
- **Marginal Standing Facility Rate: 4.25%**
- **Bank Rate: 4.25%**
- **CRR: 4%**
- **SLR: 18.00%**
- **Base Rate: 7.25% - 8.80%**
- **MCLR (Overnight): 6.50% - 7.00%**
- **Savings Deposit Rate: 2.70% - 3.00%**
- **Term Deposit Rate > 1 Year: 4.90% - 5.50%**
- **Repo Rate:** Repo rate is the rate of interest which is levied on Short-Term loans taken by commercial banks from RBI. Whenever the banks have any shortage of funds they can borrow it from RBI.
- **Reverse Repo Rate:** This is exact opposite of Repo rate. Reverse repo rate is the rate at which commercial banks charge on their surplus funds with RBI. RBI uses this tool when it feels there is too much money floating in the banking system.

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- **SLR Rate:** Statutory Liquidity Ratio is the amount a commercial bank needs to maintain in the form of cash, or gold or Govt. approved securities (Bonds) before providing credit to its customers. It is determined as the %age of total Net Demand & Time Liabilities (NDTL).
- **Bank Rate:** It is defined in Sec 49 of RBI Act 1934 as the 'standard rate at which RBI is prepared to buy or rediscount bills of exchange or other commercial papers eligible for purchase under this act'.
- **Cash Reserve Ratio:** CRR refers to the ratio of bank's cash reserve balances with RBI with reference to the bank's net demand & time liabilities to ensure the liquidity & solvency of the scheduled banks.
- **MSF:** It was introduced w.e.f. May 09, 2011, by RBI. **Eligibility:** Scheduled Commercial Banks having Current Account & SGL Account with RBI. **Amount: 1% of NDTL**

**A Brief on LAF (Liquidity Adjustment Facility)**

- It was introduced by RBI during June, 2000 in phases, to ensure smooth transition & keeping pace with technological upgradation.
- **Tenor:** Reverse Repo auctions (for absorption of liquidity) & Repo auctions (for injection of liquidity) are conducted on a daily basis (except Saturdays).
- **Cap:** 0.25% of NDTL w.e.f. 01.04.14.

**Topic 3: Banking Regulation Act 1949|Schedule Banks| Other Types of Banks**

- Passed as the Banking Companies Act 1949 (came into force wef 16.3.49 & changed to Banking Regulation Act 1949 w.e.f. 01.03.66, it was made applicable to J & K in 1956 (and now applicable throughout India).
- The Act is not applicable to primary agricultural credit societies, cooperative land mortgage banks & non-agricultural primary credit societies.

**SCHEDULED BANK**

- As per Sec 2 (e) of RBI Act, a scheduled bank means a bank who is included in 2<sup>nd</sup> schedule of RBI Act 1934.
- A scheduled bank should satisfy the conditions which include paid-up capital & reserves requirement of not less than Rs. 5 lac, satisfaction of RBI that the affairs will not be conducted by the bank in a way to jeopardize the interests of the depositor. (Commercial, Rural & many State Coop Banks are classified as Scheduled Banks).
- A bank that is not included in the 2<sup>nd</sup> Schedule of RBI is called **Non-scheduled Bank**.

**Total No. of Banks as per RBI Website**

- **Total PSBs: 12**
- **Total Private Sector Banks: 22**
- **Payments Banks: 6 & Small Finance Banks: 11**
- **Regional Rural Banks: 43**
- **Foreign Banks: 46**
- **State Co-operative Banks: 34 (According to RBI website)**

**Topic 4: What are the different types of accounts that can be opened in a Bank?**

- **Savings Bank Account:** The rate of interest on savings bank account varies from bank to bank & also changes from time to time. Interest rate is paid to the account holders on daily balance basis.
- **Current Deposit Account:**
  - This account is mainly for big businessmen, companies & institutions, since there are no restrictions on number of withdrawals from this type of account. From this withdrawal can be made any number of times.
  - For the convenience of the account holders banks also allow withdrawal of amounts in excess of the balance of deposit. This facility is known as overdraft facility.
- **Fixed Deposit Account (also Term Deposit Account):** Money is deposited in a fixed deposit account to earn interest at a higher rate.
- **Recurring Deposit Account:** The rate of interest allowed on the deposits in this account is higher than that on a savings bank deposit but lower than the rate allowed on a fixed deposit for the same period.

**Note:**

- Minimum age to open a bank account is now 10 years.
- Maximum Interest rate is given on FD A/c.
- The maximum period of an FD is 10 years & for RD is 10 years.

**What are Inoperative & Dormant Accounts?**

- RBI clarified that SB account can be treated as inoperative account only after 2 years from the date of the last credit entry of interest on Fixed Deposit account, where FD interest is being credited to SB account or where dividend on shares is being credited).

**Miscellaneous Terms related to the Deposits**

- **Demand liabilities:** Current deposits, Demand liabilities portion of saving deposits, margins held against LC/LG, Balances in overdue FD, cash certificate & RD, Outstanding TTs, MTs & DDs, Unclaimed deposits, Credit balance in CC a/c & Deposits held as security for loan payable on demand.
- **Time liabilities:** FDs, cash certificate, cumulative & RDs, time liabilities portion of saving bank deposits, staff security deposits, margins against LC not payable on demand, deposit held as securities for advances & India Dev Bonds.

## Topic 5: Negotiable Instrument Act & Cheques

- In India the Negotiable Instruments Act was passed during 1881 which came into force wef **March 01, 1882**.
- **CHEQUE:** A cheque is (a) a bill of exchange (b) drawn on a specified bank & (c) not expressed to be payable otherwise than on demand. It includes electronic image of a truncated cheque & also an electronic cheque.
- **AMOUNT OF A CHEQUE:** Where amount of a cheque differs in words & figures, as per Section 18, amount written in words should be paid irrespective of the fact, which amount is less or more.

### What are the Types of Cheque?

1. **Bearer Cheque or open Cheque:** When the words "or bearer" appearing on the face of the cheque are not cancelled, the cheque is called a bearer cheque. The bearer cheque is payable to the person specified therein or to any other else who presents it to the bank for payment.
2. **Order Cheque:** When the word "bearer" appearing on the face of a cheque is cancelled & when in its place the word "or order" is written on the face of the cheque, the cheque is called an order cheque. Such a cheque is payable to the person specified therein as the payee, or to any one else to whom it is endorsed (transferred).
3. **Crossed Cheque:** Crossing of cheque means drawing two parallel lines on the face of the cheque with or without additional words like " & CO." or "Account Payee" or "Not Negotiable". A crossed cheque cannot be encashed at the cash counter of a bank but it can only be credited to the payee's account.
4. **Ante-Dated Cheque:** If a cheque bears a date earlier than the date on which it is presented to the bank, it is called as "ante-dated cheque". Such a cheque is valid upto 3 months from the date of the cheque.
5. **Post-Dated Cheque:** If a cheque bears a date which is yet to come (future date) then it is known as post-dated cheque. It cannot be honoured earlier than the date on the cheque.
6. **Stale Cheque:** If a cheque is presented for payment after 3 months from the date of the cheque it is called stale cheque. A stale cheque is not honoured by the bank.
7. **A self-cheque:** It is written by the account holder as pay self to receive the money in the physical form from the branch where he holds his account.
8. **"A truncated cheque"** means a cheque which is truncated during the course of a clearing cycle, either by the clearing house or by the bank whether paying or receiving payment, immediately on generation of an electronic image for transmission. *The expression "clearing house" means the clearing house managed by the RBI or a clearing house recognised as such by the RBI.'*

## The Parties of a Cheque

There are three parties to the cheque

- Drawer or Maker
- The bank - on whom the cheque is drawn (i.e. the bank with whom the account is maintained by the drawer)
- Payee – Payee is the person whose name is mentioned on the chequeto whom or to whose order the money is directed to be paid.
- **ENDORSEMENT:** As per Section 15, endorsing means signing on the face or backside of an instrument (or even on a paper called Allonge or stamped paper), for the purpose of negotiating (transferring to next person) a negotiable instrument.

### A Brief on Crossing of a Cheque

- Crossing of a cheque means two parallel transverse lines on the face with or without words, such as '& Co', 'not-negotiable', 'payee's account only' etc. The words without lines will not constitute crossing. Such instruments should not be paid as drawer's mandate is not clear.
- Crossing is **applicable** in case of **cheques & demand draft** only & does not cover BOE or promissory note.

### What are the Types of Crossing?

- **General crossing (sec 123):** General crossing is where a cheque bears across its face two parallel transverse lines (with or without words such as "& co" or any abbreviation. (Words not important, lines are).
- **Special crossing (sec 124):** Where a cheque bears across its face, name of bank, either with or without the words not-negotiable (lines are not important, the addition of name of the bank is important), that addition shall be deemed as special crossing & the cheque be considered to be crossed specially to banker.
- **Special Crossing in favour more than one bank:** As per Section 127, if a cheque is crossed specially to more than one bank (unless one bank is acting as collecting agent to another), the payment shall be refused. A cheque crossed to two or more branches of the same bank is considered to be crossed to one bank only.
- **Not negotiable crossing:** As per Section 130, a person taking a cheque crossed generally or specially bearing the words 'not negotiable' shall not have not be capable of giving a better title to the cheque than that, which ther p erson from whom he took it, had.

**Demand Drafts**

- Demand draft is defined as per Section 85 (a) of NI Act 1881 as an order to pay money drawn by one office of a bank upon another office of the same bank for a sum of money payable to order on demand.
- It is payable to order on demand (85-A NI Act). It cannot be issued as payable to bearer (Sec. 31 RBI Act).
- If a bank fails to honour a bank draft, it renders itself liable for damages. Similarly, omission of signatures or wrong signatures can also make the bank liable.
- By prior arrangement, the paying bank could be a different bank also.

**Topic 6: Financial Inclusion & the initiatives launched to achieve it**

**Financial inclusion involves**

- 1) Give formal banking services to poor people in urban & rural areas.
- 2) Promote habit of money-savings, insurance, pension-investment among poor-people.
- 3) Help them get loans at reasonable rates from normal banks. So. they don't become victims in the hands of local moneylender.

**No Frill Account**

- 'No Frills' account is a basic banking account. Such account requires either nil minimum balance or very low minimum balance. Charges applicable to such accounts are low.
- The RBI in 2005-06 called upon Indian banks to design a 'no frills account' – a no precondition, low 'minimum balance maintenance' account with simplified KYC (Know Your Customer) norms.
- But all the existing 'No-frills' accounts opened were converted into BSBDA in compliance with the guidelines issued by RBI in 2012.

**What is BSBDA (Basic Savings & Bank Deposit A/c)?**

In 2012, RBI introduced BSBDA. Some important points are:

- This account shall not have the requirement of any minimum balance.
- The services available in the account will include: deposit & withdrawal of cash at bank branch as well as ATMs; receipt/credit of money through electronic payment channels or by means of deposit/collection of cheques drawn by Central/State Govt. agencies & departments;
- While there will be no limit on the number of deposits that can be made in a month, account holders will be allowed a maximum of four withdrawals in a month, including ATM withdrawals.
- Facility of ATM card or ATM-cum-Debit Card.

**Business Correspondent**

- BCs are bank representatives. They personally go to area allotted to them & carry out banking. They help villagers to open bank accounts, in banking transactions etc.
- Business Correspondents get commission from bank for every new account opened, every transaction made via them, every loan-application processed etc.

**Topic 7: All about the Priority Sector Lending Norms (Updated)**

It means provide credit to the needy sectors of the society. The sectors are:

- |                         |                             |
|-------------------------|-----------------------------|
| • Agriculture           | • Micro & Small Enterprises |
| • Education             | • Housing                   |
| • Export                | • Weaker Sections           |
| • Social Infrastructure | • Renewable Energy          |

**Targets under PSL**

- **Agriculture:** 18% of ANBC (Adjusted Net Bank Credit). Out of this 18%, a target of 10% of ANBC is for Small & Marginal Farmers, to be achieved in a phased manner i.e., 7% by March 2016 & 8% by March 2017.
- **Weaker Sections:** 12 % of ANBC.
- **Micro Enterprises:** 7.5% of ANBC has been prescribed for Micro Enterprises, to be achieved in a phased manner i.e. 7% by March 2016 & 7.5% by March 2017.
- Overall PSL Target for Domestic Bank/Foreign Bank with more than 20 Branches: 40% of ANBC.
- Overall PSL Target for Foreign Bank with less than 20 Branches: 40% of ANBC to be achieved in phased manner

**Categorization of MSME according to MSME ACT 2006**

- The government has given a new turnover based classification of MSMEs. As per this new classification, the MSMEs are categorized in term of business turnover. This is in place of the previous classification based on investment made in plant & machineries if they are operating in the manufacturing sector & investment in equipment for service sector companies. As per the new classification, the same turnover based criteria applied for all type of MSMEs including those operating in the services sector.
- It was the Micro, Small & Medium Enterprises Development (MSMED) Act which was notified in 2006 that defined the three tier of micro, small & medium enterprises & set investment limits.

Table: Classification of MSMEs

Classification	Micro	Small	Medium
<b>Manufacturing Enterprises &amp; Enterprises rendering Services</b>	Investment in Plant & Machinery or Equipment: Not more than Rs.1 crore & <b>Annual Turnover ; not more than Rs. 5 crore</b>	Investment in Plant & Machinery or Equipment: Not more than Rs.10 crore & <b>Annual Turnover ; not more than Rs. 50 crore</b>	Investment in Plant & Machinery or Equipment: Not more than Rs.50 crore & <b>Annual Turnover ; not more than Rs. 250 crore</b>

**Other Targets under PSL**

- Farmers with landholding of up to 1 hectare are considered as Marginal Farmers. Farmers with a landholding of more than 1 hectare & upto 2 hectares are considered as Small Farmers.
- SCB having any shortfall in lending to priority sector shall be allocated amounts for contribution to Rural Infrastructure Development Fund with NABARD.
- Export credit will be allowed up to 32% of ANBC for Foreign banks with less than 20 branches in India.
- For Education, banks can provide loans to individuals for educational purposes including vocational courses upto Rs. 10 lakh for studies in India & Rs. 20 lakh for studies abroad.

**Non-achievement of Priority Sector targets**

- Scheduled Commercial Banks having any shortfall in lending to priority sector shall be allocated amounts for contribution to RIDF established with NABARD & other Funds with NABARD/NHB/SIDBI, as decided by the Reserve Bank from time to time.
- The interest rates on banks' contribution to RIDF or any other Funds, tenure of deposits, etc. shall be fixed by Reserve Bank of India from time to time.

**RBI revises priority sector lending norms for RRBs**

**Salient features of the guidelines:-**

- **Targets:** 75% of total outstanding to the sectors eligible for classification as priority sector lending.
- **Categories of the Priority Sector:** Medium Enterprises, Social Infrastructure & Renewable Energy will form part of the Priority Sector, in addition to the existing categories, with a cap of 15% of total outstanding.
- **Agriculture:** 18% of total outstanding should be advanced to activities mentioned under Agriculture.

- **Small & Marginal Farmers:** A target of 8% of total outstanding has been prescribed for Small & Marginal Farmers within Agriculture.
- **Micro Enterprises:** A target of 7.5 % of total outstanding has been prescribed for Micro Enterprises.
- **Weaker Sectors:** A target of 15 % of total outstanding has been prescribed for Weaker Sections.
- **Monitoring:** Priority Sector Lending will be monitored on a quarterly as well as annual basis.

**Topic 8: Financial Market| Important Points on Money Market, Capital Market & their Instruments**

**MONEY MARKET**

It is a market for short-term debt securities, such as **commercial paper, repos, negotiable certificates of deposit, & Treasury Bills** with a **maturity of one year or less.**

**CAPITAL MARKETS IN INDIA**

It is the **market for long term funds.** It refers to all the facilities & institutional arrangements for **borrowing & lending medium & long term funds.**

Money Market	Capital Market
Regulated by RBI	Regulated by SEBI

**Major money market Instruments**

- Certificate of Deposit (CD)
- Commercial Paper (CP)
- Inter Bank Participation Certificates
- Inter Bank term Money
- Treasury Bills
- Bill Rediscounting
- Call/Notice Money

**Terms relating to Money Market**

Call Money	Money lent or borrowed for <b>one day</b>
Notice Money	Money lent or borrowed for a period of <b>2-14 days.</b>
Term Money	Money lent or borrowed for <b>15 days to 1 year.</b>
Yield to maturity	Expected rate of return on an existing security purchased for the market.
Coupon Rate	Specified interest rate on a <b>fixed maturity security fixed at the time of issue.</b>

### CALL/NOTICE MONEY MARKET OPERATIONS

- Under call money market, funds are transacted on overnight basis & under notice money market, for 2 days to 14 days.
- Participants include banks (excluding RRBs) & Primary Dealers (PDs), both as borrowers & lenders. Non-bank institutions are not permitted in the call/notice money market with effect from August 6, 2005.
- Calculation of interest payable is based on FIMMDA's (Fixed Income Money Market & Derivatives Association of India) Handbook of Market Practices.

### INSTRUMENT OF GOVT. BORROWING

- To meet the temporary receipt & expenditure mismatch, govt. obtains over draft from RBI under Ways & Means Advances. For short term liquidity, it issues cash management bills, treasury bills of 91 days, 182 days & 364 days maturity. For long term funds, it uses dated securities in the form of bonds/long term loans.

### TREASURY BILLS

- These are the instruments (in the form of promissory notes) of short term borrowing by the Central govt., first issued in India in 1917.
- TBs can be purchased by any one (including individuals) except State govt.
- Minimum amount of face value Rs. 25000 & in multiples thereof.
- **Maturity: 91 days, 182 days & 364 days.**
- **Treasury bills are zero coupon securities.** They are issued at a discount & redeemed at face value at maturity.

### Cash Management Bills (CMB)

- CMB introduced on 11.08.11, is a short-term security to be sold by Govt. of India to raise temporary money for cash management needs.
- **The tenure is less than 91 days but the notified amount & date of issue depends upon the temporary cash requirement of the Govt.**
- It is issued at discount to the face value through auctions, as in the case of the Treasury Bills.

### DATED SECURITIES

- These are long term securities & carry a fixed or floating coupon (interest rate) paid on the face value, payable at fixed time periods (half-yearly).
- The tenor of dated securities can be up to 40 years.
- **Public Debt Office of RBI acts as the registry/depository of Govt. securities & deals with the issue, interest payment & repayment of principal at maturity.**

### WAYS & MEANS ADVANCES (WMAs)

- WMAs were introduced as per an agreement between RBI & Govt.
- WMAs are temporary overdrafts by RBI to govt. (Central & State) under Section 17(5) of RBI Act. WMSs replaced the earlier ad hoc T-Bills system.
- WMAs bridge the time interval of mismatch between govt. expenditure & receipts.
- **Duration:** 10 consecutive working days for Central Govt. & 14 days for State Govt.

### OTHER MONEY MARKET INSTRUMENTS

#### CERTIFICATE OF DEPOSIT

This scheme was introduced in July 1989, to enable the banking system to mobilize bulk deposits from the market, which they can attract at competitive rates of interest.

<b>Who can issue</b>	Scheduled commercial banks (except RRBs) & All India Financial Institutions within their 'Umbrella limit'.
<b>CRR/SLR</b>	Applicable on the issue price in case of banks
<b>Investors</b>	Individuals (other than minor), corporations, companies, trusts, funds, associations etc.
<b>Maturity</b>	Min: <b>7 days</b> , <b>Max : 12 Months</b> (in case of FIs minimum 1 year & maximum 3 years).
<b>Amount</b>	Min: Rs. 1 lac, beyond which in multiple of Rs. 1 lac
<b>Int. Rate</b>	Market related. Fixed or floating
<b>Loan</b>	Against collateral of CD not permitted
<b>Nature</b>	<b>Usance Promissory note.</b> Can be issued in Dematerialisation form only wef June 30, 2002

#### COMMERCIAL PAPER

- CP introduced during 1990, is a short term money market instrument issued as an unsecured **usance promissory note** & privately placed.
- Who can issue Commercial paper (CP):** Companies, primary dealers (PDs) & all-India financial institutions (FIs).
- A company is eligible to issue CP if:
  - Its tangible net worth, as per latest audited balance sheet, is not less than Rs. 4 crore.
  - Sanctioned working capital limit by bank/s or all-India financial institution/s;
  - The borrower accounts are classified as a Standard Asset by financing bank/s/ institution/s & '
  - Minimum credit rating from SEBI approved credit rating agency (CRA) is A3.
- Maturity:** Min 15 days & max upto one year
- Amount:** Min Rs. 5 lakh or multiples thereof.

**Collateralised Borrowing & Lending Obligation (CBLO)**

- CBLO, an RBI approved money market instrument, is developed by CCIL for the benefit of the entities phased out from interbank call money market or given restricted participation in terms of ceiling on call borrowing & lending transactions & who do not have access to the call money market.
- It is a discounted instrument available in electronic book entry form for the maturity period ranging from 7 days to 90 Days (can be up to one year as per RBI guidelines).

**CAPITAL MARKETS IN INDIA**

- It refers to all the facilities & institutional arrangements for borrowing & lending medium & long-term funds.
- It is segregated into (i) **gilt edged market** & (ii) **the industrial securities market**.
- The **gilt edged market** refers to the market for **govt. & semi-govt. securities** which are traded in the market in stable value & are sought after by banks & other institutions.
- The **industrial securities market** refers to the **market for shares & debentures of old as well as new companies**. This market is further divided as primary market & secondary market.
  - The primary market refers to the setup which helps the industry to raise funds by issuing different types of securities, which are issued directly to the investors, both individual & institutions.
  - The secondary market refers to the network for subsequent sale & purchase of securities, after these are issued.

**INDIAN DEPOSITORY RECEIPTS (IDRs)**

IDR is an instrument in the form of a Depository Receipt created by the Indian depository in India against the underlying equity shares of the issuing company. In an IDR, foreign companies would issue shares, to an Indian companies would issue shares, to an Indian Depository which would in turn issue depository receipts to investors in India.



**Topic 9: All about the DICGC (Deposit Insurance & Credit Guarantee Corporation of India)**

- Which banks are insured by the DICGC?**  
All commercial banks including branches of foreign banks functioning in India, local area banks & regional rural banks are insured by the DICGC.
- What does the DICGC insure?**  
It insures all deposits such as savings, fixed, current, recurring, etc. except the following types of deposits.
  - Deposits of foreign Govt.s;
  - Deposits of Central/State Govt.s;
  - Inter-bank deposits;
  - Deposits of the State Land Development Banks with the State co-operative bank;
  - Any amount due on account of any deposit received outside India
  - Any amount, which has been specifically exempted by the corporation with the previous approval of Reserve Bank of India.
- What is the maximum deposit amount insured by the DICGC?**  
The DICGC insures principal and interest upto a maximum amount of Rs. 5 lakhs.
- HQ: Mumbai | Chairman, DICGC | Dr. M.D. Patra**

**Topic 10: NPAs & SARFAESI Act**

It means once the borrower has failed to make interest or principal payments for 90 days, the loan is considered to be a non-performing asset.

**Criteria for classification of loan as NPA**

**Farm Credit within Agriculture loans:** A loan will be treated as an NPA if installment of the principal or interest remains unpaid beyond the due date for (a) two crop seasons in case of short duration crops (maturing within one year) & (b) one crop season for long duration crops (maturing after one year). This would also be applicable, mutatis mutandis, to agricultural term loans. In other agriculture loans, the 90 days norm would be applicable.

**SARFAESI Act & Rules**

- SARFAESI Act (The Securitization & Reconstruction of Financial Assets & Enforcement of Security Interest Act, 2002) was enacted to regulate securitization & reconstruction of financial assets & enforcement of security interest created in respect of Financial Assets to enable realization of such assets.
- The Act provides for the manner for enforcement of security interests by a secured creditor without the intervention of a court or tribunal.

**The assets portfolio of the banks is required to be classified as**

- (1) Standard assets                      (2) sub-standard assets
- (3) Doubtful assets                      (4) loss assets.
- Standard asset is one that does not disclose any problems & which does not carry more than normal risk attached to the business.
- An asset which has been classified as NPA for a period not exceeding 12 months is considered as sub-standard asset.
- Doubtful asset is one which has remained NPA for a period exceeding 12 months.
- An asset which is considered uncollectible & loss has been identified by the bank or internal or external auditors or the RBI inspection & the loss has not been written off is regarded as loss asset.

**What is pledge:** U/s 172 of Indian Contracts Act, pledge is bailment (delivery) of goods as security for payment of a loan. Only goods (movable assets excluding actionable claims (Sec 2(7) of Sales of Goods Act) can be pledged.

**Topic 11: A Brief on ATMs in India**

- 1. What is an Automated Teller Machine (ATM)?**
  - A. Automated Teller Machine is a computerized machine that provides the customers of banks the facility of accessing their account for dispensing cash & to carry out other financial & non-financial transactions without the need to actually visit their bank branch.
- 2. What is White Label ATMs (WLAs)?**
  - A. ATMs set up, owned & operated by non-banks are called White Label ATMs. Non-bank ATM operators are authorized under Payment & Settlement Systems Act, 2007 by the Reserve Bank of India.
- 3. Is there any time limit for the card issuing banks for recrediting the customer's account for a failed ATM/WLA transaction?**
  - A. As per the RBI instructions, banks have been mandated to resolve customer complaints by re-crediting the customer's account within 5 working days from the date of complaint.
- 4. Are the customers eligible for compensation for delays beyond 5 working days?**
  - A. Yes. Effective from July 1, 2011, banks have to pay compensation of Rs. 100/- per day for delays in re-crediting the amount beyond 5 working days from the date of receipt of complaint for failed ATM transactions.

**Topic 12: Currency System in India**

- Money as a means of payment consists of coins, paper money & withdrawable bank deposits.
- **Legal tender:** As per provisions of coinage Act 1906, bank notes, currency notes & coins (Rs. 1 & above) are legal tender for unlimited amount. The subsidiary coins (below Re 1) are legal tenders for sum not exceeding Re 1. Issue of 1, 2 & 3 paise coins discontinued wef Sep 16, 1981.

- **Currency chests are operated by RBI** so that they can provide good quality currency notes to the public. However, RBI has appointed commercial banks to open & monitor currency chests on behalf of RBI. The cash kept in currency chests is considered to be kept in RBI.
- The bank branches are also **authorised to establish Small Coin Depots to stock small coins.** The Small Coin Depots also distribute small coins to other bank branches in their area of operation.

**What are soiled, mutilated & imperfect banknotes?**

- **Government note:** means any note issued by Central Government or supplied by the Central Government to the Bank & issued by the Bank, provided the liability for the payment of the value in respect of such note has devolved on & been taken over by the Bank.
- **Imperfect Note:** means any note, which is wholly or partially, obliterated, shrunk, washed, altered or indecipherable but does not include a mutilated note.
- **Mutilated note:** means a note of which a portion is missing or which is composed of more than two pieces.
- **Mismatched note:** means a mutilated note which has been formed by joining a half note of any one note to a half note of another note.
- **Soiled note:** means a note which, has become dirty due to usage & also includes a two piece note pasted together wherein both the pieces presented belong to the same note, & form the entire note.

**Pre-2005 series Banknotes**

The banknotes issued before 2005 MG series are called pre-2005 series banknotes, which do not have the year of printing on the reverse side. On Jan 23, 2014, RBI decided to withdraw, from circulation, these notes as they have fewer security features.

1. These notes shall continue to be legal tender. The notes are only being withdrawn from circulation.
2. These notes can be exchanged at select bank branch till 30.06.16.

Currency Quick Facts				
Den.	Letter	Colour	Motif	Dimension
10	-	Chocolate Brown	Sun Temple, Konark	63 mm x120 mm
20	-	Greenish yellow	Ellora Caves	63 mm x150 mm
50	-	Fluorescent Blue	Hampi with Chariot	66 mm x140 mm
200	H	Bright Yellow	Sanchi Stupa	66 mm x150 mm
500	-	Stone Grey	Red Fort	66mm x150mm
2000	-	Magenta	Mangalyaan	66mm x170mm

## Topic 13: A close look at the Prompt Corrective Action (PCA)

### What is PCA as per RBI? All Misconceptions Cleared

- RBI clarified that the PCA framework is not intended to constrain normal operations of the banks for the general public.
- Under RBI's supervisory framework, it uses various measures/tools to maintain sound financial health of banks. PCA framework is one of such supervisory tools.
- It involves monitoring of certain performance indicators of the banks as an early warning exercise & is initiated once such thresholds as relating to capital, asset quality etc. are breached.
- Its objective is to facilitate the banks to take corrective measures including those prescribed by the Reserve Bank, in a timely manner, in order to restore their financial health.
- It provides an opportunity to the Reserve Bank to pay focussed attention on such banks by engaging with the management more closely in those areas.
- The PCA framework is, thus, intended to encourage banks to eschew certain riskier activities & focus on conserving capital so that their balance sheets can become stronger.

### Salient Features of revised PCA Framework for Banks

- Capital, asset quality & profitability continue to be the key areas for monitoring in the revised framework.
- Indicators to be tracked for Capital, asset quality & profitability would be:
  - CRAR/ Common Equity Tier I ratio:** CET ratio – the percentage of core equity capital, net of regulatory adjustments, to total risk weighted assets as defined in RBI Basel III guidelines
  - Net NPA ratio:** NNPA ratio – the percentage of net NPAs to net advances
  - Return on Assets:** ROA – the percentage of profit after tax to average total assets
- Leverage would be monitored additionally as part of the PCA framework.
- Breach of any risk threshold (as detailed under) would result in invocation of PCA.
- The PCA framework would apply without exception to all banks operating in India including small banks & foreign banks operating through branches or subsidiaries based on breach of risk thresholds of identified indicators.
- A bank will be placed under PCA framework based on the audited Annual Financial Results & the Supervisory Assessment made by RBI.

## Topic 14: All about the Products of NPCI

- National Payments Corporation of India (NPCI) is an umbrella organization for all retail payments system in India. It was incorporated in December 2008 & the Certificate of Commencement of Business was issued in April 2009.
- The authorized capital was pegged at Rs 300 crore & paid up capital was Rs 100 crore.
- Biswamohan Mahapatra| Non-Executive Chairman & Dilip Asbe- MD & CEO

### A Brief on BHIM

- Bharat Interface for Money is an app that lets you make simple, easy & quick payment transactions using Unified Payments Interface (UPI). This can be done using just Mobile number or Virtual Payment Address (VPA). Currently it is available in 13 languages.
- Virtual Payment Address (VPA) is a unique identifier which you can use to send & receive money on UPI.
- **With BHIM, you can't pay more than Rs. 1 Lakh in a transaction.**
- **Daily limit for BHIM app transaction is Rs. 100000 per day.**

### A Brief on UPI- 2016

- Unified Payments Interface is an instant payment system developed by NPCI. UPI is built over the IMPS infrastructure & allows you to instantly transfer money between any two parties' bank accounts.
- UPI-PIN is a 4-6 digit pass code you create/set during first time registration with this App.
- The upper limit per UPI transaction is Rs. 1 Lakh.

**Immediate Payment Service (IMPS):** It was launched in 2010. IMPS offers an instant, 24x7, interbank electronic fund transfer service through mobile phones.

**Overview of \*99# Service:** \*99# service launched by NPCI, which works on Unstructured Supplementary Service Data (USSD) channel. This service was launched in 2014. Banking customers can avail the service by dialing \*99#, a "Common number across all Telecom Service Providers (TSPs)" on their mobile phone & transact through an interactive menu displayed on the mobile screen.

**Overview of \*99\*99# Service:** \*99\*99# is a USSD (Unstructured Supplementary Service Data) based value added service from NPCI that facilitates the customers to check the status of his/her Aadhaar number seeding/linking in the bank account. The service works across all GSM service providers & brings together the diverse ecosystem partners such as Banks & TSPs (Telecom Service Providers).

**MMID:** MMID stands for Mobile Money Identifier. MMID is a 7-digit code issued by the bank to their customers for availing IMPS.

**A Brief on QSAM** \*99\*99# service, is alternatively known as QSAM (Query Service on Aadhaar Mapper). Using this service, a person can check the Aadhaar seeding/linking status in his/her bank account.

**A Brief on NACH**

- NPCI implemented "National Automated Clearing House (NACH)" for Banks, Financial Institutions, Corporates & Govt., is a web based solution to facilitate interbank, high volume, electronic transactions which are repetitive & periodic in nature.
- NACH System can be used for making bulk transactions towards distribution of subsidies, dividends, interest, salary, pension etc. for bulk transactions towards collection of payments pertaining to telephone, electricity, water, loans, investments in mutual funds, insurance premium etc.
- NACH's Aadhaar Payment Bridge (APB) System, developed by NPCI has been helping the Govt. & Govt. Agencies in making the Direct Benefit Transfer scheme a success.

**BBPS:** Bharat Bill Payment System (BBPS) will function as a tiered structure for operating the bill payment system in the country under a single brand image. NPCI will function as the authorized Bharat Bill Payment Central Unit (BBPCU), which will be responsible for setting business standards, rules & procedures for technical & business requirements for all the participants.

**Topic 15: Small Finance Banks & its Headquarters**

- **The objective is** to further financial inclusion by (a) provision of savings vehicles, (b) supply of credit to small business units; small & marginal farmers; micro & small industries; & other unorganised sector entities, through high technology-low cost operations.
- **It shall primarily undertake basic banking activities of acceptance of deposits & lending to unserved & underserved sections including small business units, small & marginal farmers, micro & small industries & unorganised sector entities. The minimum paid-up equity capital is Rs. 200 crores.**
- The promoter's minimum initial contribution to the paid-up equity capital of such small finance bank shall at least be 40 % & gradually brought down to 26 % within 12 years from the date of commencement of business of the bank.

**Headquarters of the Small Finance Banks**

- Au Finance Small Finance Bank Ltd., Jaipur
- Capital Small Finance Bank Ltd., Jalandhar
- Fincare Small Finance Bank Ltd., Bengaluru
- Equitas Small Finance Bank, Chennai
- ESAF Small Finance Bank Ltd., Registered Office- Chennai, Corporate Office- Thrissur (Kerala)
- Jana Small Finance Bank Limited, Bengaluru
- North East Small Finance Bank, Guwahati
- Suryoday Small Finance Bank Ltd., Navi Mumbai
- Ujjivan Small Finance Bank Ltd., Bengaluru
- Utkarsh Small Finance Bank Ltd., Varanasi

**Topic 16: Payments Banks & its Headquarters**

- The objective is to further financial inclusion by providing (i) small savings accounts (ii) payments/remittance services to migrant labour workforce, low income households, small businesses, other unorganised sector entities & other users.
- **Scope of activities:** Acceptance of demand deposits. It will initially be restricted to holding a maximum balance of Rs. 100,000 per individual customer.
- It cannot undertake lending activities. Apart from amounts maintained as CRR on its outside demand & time liabilities, it will be required to invest minimum **75% of its "demand deposit balances" in SLR eligible. The minimum paid-up equity capital shall be Rs. 100 crore.**
- The promoter's minimum initial contribution to the paid-up equity capital of such payments bank shall at least be **40 %** for the first five years from the commencement of its business.

**Headquarters of the Payment Banks**

- India Post Payment Bank – New Delhi
- Airtel Payment Bank Limited- Registered Office- New Delhi, Corporate Office- Gurugram, Haryana
- Paytm Payment Bank Limited- Noida, UP
- Jio Payment Bank – Mumbai
- Fino Payment Bank Limited- Navi Mumbai
- NSDL Payment Bank Limited- Mumbai

**Topic 17: What are the Risks in Banking Sector?**

- **Credit risk:** It usually occurs because of inadequate income or business failure. Credit risk signifies a decline in the credit assets' values before default that arises from the deterioration in a portfolio or an individual's credit quality.
- **Market risk:** Basel Committee on Banking Supervision defines market risk as the risk of losses in on- or off-balance sheet positions that arise from movement in market prices. Market risk is the most prominent for banks present in investment banking.
- **Operational risk:** Basel Committee on Banking Supervision defines operational risk "as the risk of loss resulting from inadequate or failed internal processes, people & systems or from external events. Operational risk, the risk in all banking transactions
- **Liquidity risk:** Liquidity risk is the risk of a bank not being able to have enough cash to carry out its day-to-day operations.
- **Reputational risk—when banks lose the public's trust:** It is the risk of damage to a bank's image & public standing that occurs due to some dubious actions taken by the bank.
- **Business Risk:** Business risk is the risk arising from a bank's long-term business strategy. It deals with a bank not being able to keep up with changing competition dynamics, losing market share over time, & being closed or acquired.

**Topic 18: What are the BASEL-3 Norms & a brief on the 3 Pillars of Basel?**

- Basel Committee is the primary global standard-setter for the prudential regulation of banks & provides a forum for cooperation on banking supervisory matters.
- Its mandate is to strengthen the regulation, supervision & practices of banks worldwide with the purpose of enhancing financial stability.
- **Pablo Hernández de Cos, Governor of the Bank of Spain appointed as the new Chairman** of the Basel Committee on Banking Supervision. He succeeds Stefan Ingves.
- Basel III or Basel 3 released in December, 2010 is the third in the series of Basel Accords. These accords deal with risk management aspects for the banking sector.
- According to Basel Committee on Banking Supervision "Basel III is a comprehensive set of reform measures, developed by the Basel Committee on Banking Supervision, to strengthen the regulation, supervision & risk management of the banking sector".
- Basel 3 measures aim to:
  - a) Improve the banking sector's ability to absorb shocks arising from financial & economic stress, whatever the source
  - b) Improve risk management & governance
  - c) Strengthen banks' transparency & disclosures.

**Three Pillars of Basel 3**

- **Pillar 1: Minimum Regulatory Capital Requirements based on Risk Weighted Assets (RWAs):** Maintaining capital calculated through credit, market & operational risk areas (mainly that capital which can absorb risk.)
- **Pillar 2: Supervisory Review Process:** Regulating tools & frameworks for dealing with peripheral risks that bank face.
- **Pillar 3: Market Discipline:** Increasing the disclosures that banks must provide to increase the transparency of banks



**Important Facts related to BASEL 3**

- Minimum Ratio of Total Capital To RWAs--10.50%
- Minimum Ratio of Common Equity to RWAs--4.50% to 7.00%
- Tier I capital to RWAs--6.00%
- Core Tier I capital to RWAs--5.00%
- Capital Conservation Buffers to RWAs--2.50%
- Leverage Ratio--3.00%
- Countercyclical Buffer--0% to 2.50%

**Topic 19: Most Important Miscellaneous Banking Terms**

- **ACU:** Asian Clearing Union (ACU) was established with its head-quarters at Tehran, Iran, on December 9, 1974.
- **Moral Suasion:** Moral Suasion is just as a request by the RBI to the commercial banks to take so & so action & measures in so & so trend of economy. RBI may request commercial banks not to give loans for unproductive purpose which does not add to economic growth but increases inflation.
- **Bouncing of a cheque:** Where an account does not have sufficient balance to honour the cheque issued by the customer, the cheque is returned by the bank with the reason "funds insufficient" or "Exceeds arrangement". This is known as 'Bouncing of a cheque'.
- **Demat Account:** The term "demat", in India, refers to a dematerialised account for individual Indian citizens to trade in listed stocks or debentures.
- **Capital Adequacy Ratio (CAR):** Capital adequacy ratio measures the amount of a bank's capital expressed as a %age of its credit exposure. Globally, the capital adequacy ratio has been developed to ensure banks can absorb a reasonable level of losses before becoming insolvent. Indian banks are expected to maintain a minimum capital adequacy ratio of 9 % (Rs 9 as capital for every Rs 100 in loan or asset)
- **Balance of Trade:** The value of a country's exports minus the value of its imports. Unless specified as the balance of merchandise trade, it normally incorporates trade in services, including earnings (interest, dividends, etc.) on financial assets.
- **Balance of Payments:** A list of all of a country's international transactions for a given time period, usually one year.
- **NOSTRO Account:** A Nostro account is maintained by an Indian Bank in the foreign countries.
- **VOSTRO Account:** Vostro account is maintained by a foreign bank in India with their corresponding bank.
- **BCBS:** Basel Committee on Banking Supervision is an institution created by the Central Bank governors of the Group of Ten nations.

- **What is STRIPS:** Separate Trading for Registered Interest & Principal Securities.
- The CORE word in CBS stands for Centralized Online Realtime Exchange.
- **Cross Selling:** Cross-selling stands for offering to the existing & new customers, some additional banking products, with a view to expand banking business, reduce the per customer cost of operations & provide more satisfaction & value to the customer.

### Important Terms related to Mutual Funds

- **Asset Management Company:** A company formed & registered under the Companies Act 1956 & approved as such by the SEBI to manage the funds of a mutual fund. Under an agreement (with the trustees of the Mutual Fund), an AMC undertakes to formulate mutual funds schemes, distribute income as per agreement.
- **Close-ended scheme:** A scheme where funds are raised for a fixed period. The scheme is wound up after that period & funds are returned with capital appreciation to unit holders. Normally, a close-ended scheme is listed on a stock exchange.
- **Net asset value:** The price of value of one share of a fund. It is calculated by summing the quoted values of all the securities held by the fund, adding in cash & any accrued income & subtracting liabilities & dividing the result by the number of shares outstanding.
- **Open ended scheme:** A scheme is the one which continuously offers its units & buys them back from investors.

### A Brief on Nationalization of Banks

- Nationalisation of Imperial Bank of India & its conversion into State Bank of India in July 1955.
- Conversion of 8 major State-associated banks into subsidiary banks of SBI in 1959.
- Nationalisation of 14 Indian scheduled banks in July 1969.
- Nationalisation of 6 more banks in April 1980 & New Bank of India merged into Punjab National Bank.

### Topic 20: How the amount can be transferred from one Bank A/c to the other?

#### Real Time Gross Settlement (RTGS)

- RTGS implemented w.e.f. 26.03.2004 is a centralized payment system operated by RBI. In RTGS inter-bank payment instructions are processed & settled, on gross basis in a real time environment.
- It uses Indian Financial Network (INFINET) & SFMS platforms. RTGS is regulated by RTGS System Regulations, 2013.

#### National Electronic Funds Transfer (NEFT)

- RBI operationalized NEFT System in Nov 2005. It facilitates transfer of funds from any bank branch to any other bank branch.
- **Bank account:** NEFT is an account to account transfer system. The remitter & beneficiary should have a bank account.

#### Processing Charges/Service Charges

1. The Reserve Bank of India (RBI) has waived NEFT, RTGS transfer charges for savings account holders. In an order, RBI instructed banks to make all online payments done through RTGS & NEFT free of cost for savings account holders. The new rule will be effective from January 1, 2020.
- **NEPAL REMITTANCE SCHEME:** It is a cross-border one-way remittance facility scheme, for remittance from India to Nepal. Amount: Up to Indian Rs. 50,000 from NEFT branches. Beneficiary will receive funds in Nepalese rupees.
  - **CORE BANKING SOLUTIONS:** Core Banking Solutions (CBS) or Centralised Banking Solutions is the process which is completed in a centralized environment i.e. under which the information related to the customer's account (i.e. financial dealings, profession, income, etc.) is stored in the Central Server of the bank (that is available to all networked branches) instead of the branch server.

### Topic 21: What are the types of Accounts that can be opened by Foreign (Person) in India?

#### a) NRO A/c (Foreign Tourist)

- Foreign tourists during their short visit to India can open a Non-Resident (Ordinary) Rupee (NRO) account (Current / Savings) with any Authorised Dealer bank dealing in foreign exchange.
- Can be opened up to a maximum period of 6 months.
- All payments to residents exceeding INR 50,000 can be made only by means of cheques / pay orders / DDs.

#### b) EEFC A/c

- Exchange Earners' Foreign Currency Account (EEFC) is an a/c maintained in foreign currency with Authorised Dealer.
- It is a facility provided to foreign exchange earners, including exporters, to credit 100% of their foreign exchange earnings to the a/c, so that the account holders do not have to convert foreign exchange into Rupees, thereby minimizing the transaction costs.
- All categories of foreign exchange earners, such as individuals, companies, etc. who are resident in India, may open EEFC accounts.
- It can be held only in the form of a current account. No interest is payable on EEFC accounts.

### ACCOUNTS FOR NRI/PIO: Non-Resident Ordinary Rupee Account (NRO Account)

- NRO accounts may be opened / maintained in the form of current, savings, recurring or fixed deposit accounts.
- Interest rates offered by banks on NRO deposits cannot be higher than those offered by them on comparable domestic rupee deposits.
- Account should be denominated in Indian Rupees.
- NRI/PIO may remit from the balances held in NRO account an amount not exceeding USD one million per financial year, subject to payment of applicable taxes.
- The limit of USD 1 million per financial year includes sale proceeds of immovable properties held by NRIs/PIOs.

### Non-Resident (External) Rupee Account (NRE Account)

- NRE account may be in the form of savings, current, recurring or fixed deposit accounts.
- Account will be maintained in Indian Rupees.
- Accrued interest income & balances held in NRE accounts are exempt from Income tax.
- Authorised dealers/authorised banks at their discretion allow for a period not more than two weeks, overdrawings in NRE savings bank accounts, up to a limit of Rs. 50,000.
- Loans up to Rs.100 lakh can be extended against security of funds held in NRE Account either to the depositors or third parties.

### Foreign Currency Non-Resident (Bank) Account – FCNR (B) Account

- FCNR (B) accounts are only in the form of term deposits of 1 to 5 years
- Account can be in any freely convertible currency.
- Loans up to Rs.100 lakh can be extended against security of funds held in FCNR (B) deposit either to the depositors or third parties.
- The interest rates are stipulated by the Department of Banking Operations & Development, RBI.

### Topic 22: A Brief on CAMELS rating for Domestic Banks?

- RBI's 1995 working group headed by Sh. S. Padmanabhan suggested method for rating.
- RBI rates the banks on a 5 point scale of A to E, widely on the lines of international CAMELS rating model for domestic banks & CALCS model for foreign banks.

#### CAMELS Rating for Domestic Banks

C	Capital adequacy ratio
A	Asset quality
M	Management Effectiveness
E	Earning (i.e. profitability)
L	Liquidity (asset-liability management)
S	System & controls

#### Rating parameters for foreign banks

C	Capital adequacy ratio
A	Asset quality
L	Liquidity
C	Compliance
S	System & controls

### Topic 23: BANKING OMBUDSMAN SCHEME 2006

The Scheme enables a bank customer for filing of complaints relating to certain services rendered by banks.

- 1) The Banking Ombudsman is a senior official appointed by the Reserve Bank of India to redress customer complaints against deficiency in certain banking services.
- 2) All Scheduled Commercial Banks, Regional Rural Banks & Scheduled Primary Co-operative Banks are covered under the Scheme.
- 3) The Banking Ombudsman does not charge any fee for filing & resolving customers' complaints.
- 4) The maximum compensation which a BO can help a complainant to get is Rs. 20 lakhs.
- 5) If a complaint is not settled by an agreement within a period of one month, the BO proceeds further to pass an award. Before passing an award, the BO provides reasonable opportunity to the complainant & the bank, to present their case.
- 6) If one is not satisfied with the decision passed by the BO, one can approach the appellate authority who is the Deputy Governor of the RBI.

### Topic 24: NBFC OMBUDSMAN SCHEME

- RBI introduced an Ombudsman Scheme for customers of Non-Banking Financial Companies (NBFCs).
- The Scheme is an expeditious & cost free apex level mechanism for resolution of complaints of customers of NBFCs, relating to certain services rendered by NBFCs.
- It is being introduced under Section 45 L of RBI Act, 1934, with effect from February 23, 2018.
- The NBFC Ombudsman is a senior official appointed by RBI to redress customer complaints against NBFCs for deficiency in certain services covered under the grounds of complaint specified under Clause 8 of the Scheme.
- As on date, four NBFC Ombudsman have been appointed with their offices located at Chennai, Kolkata, New Delhi & Mumbai.
- The compensation amount, if any, which can be awarded by NBFC Ombudsman, for any loss suffered by complainant, is limited to the amount arising directly out of the act or omission of the NBFC or rupees one million, whichever is lower.
- Note: NBFC Ombudsman may award compensation not exceeding rupees 0.1 million to the complainant for causing mental agony & harassment.
- Appellate Authority is vested with a Deputy Governor-in-Charge of the department of the RBI implementing the Scheme.

## Topic 25: What is Base Rate, MCLR & Other rates of Lending?

### Base Rate

- RBI decided that banks should switch over to Base Rate system w.e.f. 1.7.2010.
- Banks may determine their actual lending rates w.r.t. Base Rate.
- No loan can be sanctioned below base rate.
- Exempted accounts: The following loans could be priced without reference to Base Rate: (a) DRI loans (b) loans to banks' own employees (c) loans to banks' depositors against their own deposits.

### Marginal Cost Based Lending Rate

- RBI introduced MCLR w.e.f. 1.4.2016 to determine Base Rate by banks to improve the efficiency of monetary policy transmission.
- All rupee loans sanctioned & credit limits renewed w.e.f. 01.04.16 to be priced w.r.t. MCLR. It will be internal benchmark.
- The MCLR comprises of (a) Marginal cost of funds; (b) Negative carry on account of CRR; (c) operating costs; (d) Tenor premium.
- Marginal Cost of funds (MCF): It has 2 components (a) Marginal cost of borrowings (b) return on network.
- By using MCF, it will be calculated as:  $\text{Required CRR} \times (\text{marginal cost}) / (1 - \text{CRR})$

## Topic 26: What is Reverse Mortgage Loan?

- The scheme of reverse mortgage has been introduced for the benefit of senior citizens owning a house but having inadequate income to meet their needs. Some important features of reverse mortgage are:
- A homeowner who is above 60 years of age is eligible for reverse mortgage loan. It allows him to turn the equity in his home into one lump sum or periodic payments mutually agreed by the borrower & the banker.
- NO REPAYMENT is required as long as the borrower lives, Borrower should pay all taxes relating to the house & maintain the property as his primary residence.
- The amount of loan is based on several factors: Borrower's age, Value of the property, Current interest rates & The specific plan chosen.
- **As per the scheme formulated by National Housing Bank (NHB), the maximum period of the loan period is 15 years.** The residual life of the property should be at least 20 years. Where the borrower lives longer than 15 years, periodic payments will not be made by lender. However, the borrower can continue to occupy.

## Topic 27: What is Hypothecation & Pledge?

- **Mortgage:** As per section 58 of Transfer of Property Act 1882, mortgage is transfer of interest in specific immovable property for the purpose of securing the payment of money advanced or to be advanced by way of loan, an existing or future debt or the performance of an engagement which may give rise to pecuniary liability.

## Topic 28: What is NBFC & how it differs from Banks?

- Non-Banking Financial Company (NBFC) is a company registered under the Companies Act, 1956 engaged in the business of loans & advances, acquisition of shares/stocks/bonds/debentures/securities issued by Govt. or local authority or other marketable securities of a like nature, leasing, hire-purchase, insurance business, chit fund business.
- NBFCs lend & make investments & hence their activities are akin to that of banks; however there are a few differences as given below:
  - a) NBFC cannot accept demand deposits;
  - b) NBFCs do not form part of the payment & settlement system & cannot issue cheques drawn on itself;
  - c) Deposit insurance facility of Deposit Insurance & Credit Guarantee Corporation is not available to depositors of NBFCs, unlike in case of banks.

### Deposits in NBFC:

- Presently, the maximum rate of interest an NBFC can offer is 12.5%. The interest may be paid or compounded at rests not shorter than monthly rests.
- NBFCs are allowed to accept / renew public deposits for a minimum period of 12 months & maximum period of 60 months. They cannot accept deposits repayable on demand.
- The deposits with NBFCs are not insured.
- The repayment of deposits by NBFCs is not guaranteed by RBI.

## Topic 29: What are the types of Money?

- **Commodity Money** - Commodity money value is derived from the commodity out of which it is made. The commodity itself represents money, & the money is the commodity.
- **Representative Money** - is money that includes token coins, or any other physical tokens like certificates, that can be reliably exchanged for a fixed amount/quantity of a commodity like gold or silver.
- **Fiat Money** - Fiat money, also known as fiat currency is the money whose value is not derived from any intrinsic value or any guarantee that it can be converted into valuable commodity (like gold). Instead, it derives value only based On Govt. order (fiat)

- **Commercial Bank Money** - Commercial bank money or the demand deposits are claims against financial institutions which can be used for purchasing goods & services.

- **Reserve Money (M<sub>0</sub>)**

Currency in circulation + Bankers' 'deposits with the RBI + 'Other' deposits with the RBI = Net RBI 'credit to the Govt. + RBI credit to the commercial sector + RBI's claims on banks + RBI's net foreign assets + Government's currency liabilities to the public - RBI's net non-monetary liabilities.

**M<sub>1</sub>**=Currency with the public + Demand deposits with the banking system + 'Other' deposits with the RBI

**M<sub>2</sub>**=M<sub>1</sub> + Savings deposits of office savings banks.

**M<sub>3</sub>**=M<sub>1</sub>+ Time deposits with the banking system = Net bank credit to the Govt.

**M<sub>4</sub>**=M<sub>3</sub> +All deposits with post office savings banks (excluding National Savings Certificates)

- **Bhartiya Reserve Bank Note Mudran Private Limited (BRBNMPL):** RBI established BRBNMPL in February 1995 as a wholly-owned subsidiary to augment the production of bank notes in India & to enable bridging of the gap between supply & demand for bank notes in the country.

### Topic 30: What are the Different types of Banking?

- **Para banking-** When Bank provides banking services except the general banking facility.
- **Narrow Banking-** When banks invest its money in Govt. securities instead investing in market to avoid risk.
- **Offshore Banking-** Bank which accept currency of all countries.
- **Green banking-** Promoting environmental-friendly practices & reducing your carbon footprint from your banking activities.
- **Retail Banking-** Retail banking refers to the division of a bank that deals directly with retail customers.
- **Wholesale banking-**Wholesale banking is the provision of services by banks to organisations such as Mortgage Brokers, large corporate clients, mid-sized companies, real estate developers & investors, international trade finance businesses etc.
- **Universal Banking:** R H Khan committee & recommended the concept of Universal Banking. It means allowing FIs & banks to undertake all types of banking or development financing activity, subject to compliance of statutory & other requirements of RBI, Govt. & related legal Acts.
- **Islamic Banking:** An Islamic bank is a deposit-taking banking institution whose scope of activities excluding borrowing & lending on the basis of interest.

### Topic 31: What are the important codes that are used in Banking?

#### IFSC (Indian Financial System Code)

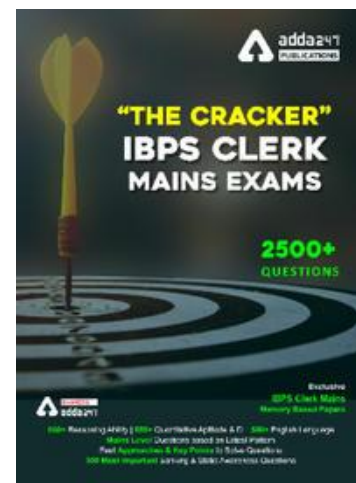
- Indian Financial System Code is an alpha-numeric code that uniquely identifies a bank-branch participating in the NEFT system.
- This is an 11 digit code with the first 4 alpha characters representing the bank, The 5th character is 0 (zero) & the last 6 characters representing the bank branch.

#### MICR – Magnetic ink character Recognition

- MICR is 9-digit numeric code that uniquely identifies a bank branch participating in electronic clearing scheme.
- Used to identify the location of a bank branch.
- City (3) Bank (3) Branch (3)
- It is allotted to a bank branch is printed on the MICR band of cheques. MICR used for electronic credit system.

#### SWIFT Code: Society for Worldwide Interbank financial tele-communication

- India was 74th Nation to join SWIFT Network.
- SWIFT Code is a standard format of bank Identifier code.
- This code is used particularly in International transfer of money between banks.
- A majority of FOREX related message are sent to correspondent banks abroad through SWIFT.
- SWIFT Code consist 8 or 11 character when code is 8 digit, it is referred to primary office.
  1. Bank code: 4 Digit
  2. Country code: 2 Digit
  3. Location code: 2 Digit
  4. Branch code (optional): 3 Digit



### Topic 32: Important Banking Abbreviations

1. **PSBs:** Public Sector Banks
2. **SNBCs:** Schedule Non- Commercial Banks
3. **SENSEX:** Sensitive Index of Stock Exchange
4. **KYC:** Know Your Customer
5. **RTGS:** Real Time Gross Settlement
6. **EFT:** Electronic Fund Transfer
7. **LIBOR:** London Interbank Offered Rate
8. **MIBOR:** Mumbai Interbank Offered Rate
9. **MIBID:** Mumbai Interbank Bid Rate
10. **FIIs:** Foreign Institutional Investments
11. **BIRD:** Bankers Institute of Rural Development
12. **BPLR:** Benchmark Prime Lending Rate
13. **SWOT:** Strength, Weaknesses, Opportunities & Threats
14. **FERA:** Foreign Exchange Regulatory Act
15. **FEMA:** Foreign Exchange Management Act
16. **CASA:** Current & Saving Account
17. **NDTL:** Net Demand & Time Liabilities
18. **NASDAQ:** National Association For Securities Dealers Automated Quotations
19. **CRISIL:** Credit Rating & Investment Services India Limited
20. **CIBIL:** Credit Information Bureau Of India Limited
21. **NAV:** Net Asset Value
22. **ICRA:** Indian Credit Rating Agency
23. **CARE:** Credit Analysis & Research Limited
24. **WMAs:** Ways & Means Advances
25. **ALM:** Asset Liability Management
26. **INFINET** Indian Financial Network
27. **OLTAS -** On-line Tax Accounting System (OLTAS) for Direct Taxes
28. **TIN -** Tax Information Network (TIN)
29. **CDR-** Corporate Debt Restructuring
30. **CAD-** Capital Account Deficit
31. **REITs:** Real Estate Investment Trusts
32. **InvITs:** Infrastructure Investment Trusts
33. **ALM-** Asset Liability Management
34. **ASBA:** Application Supported by Blocked Amount
35. **PIN:** Personal Identification Number
36. **DTAA –** Double Taxation Avoidance Agreement
37. **EFSF –** European Financial Stability Facility
38. **FINO-** Financial Inclusion Network Operation
39. **FIPB –** Foreign Investment Promotion board
40. **FSLRC–** Financial Sector Legislative Reforms Commission
41. **CRAR:** Capital to Risk-weighted Assets Ratio
42. **LCR:** Liquidity Coverage Ratio
43. **TARC -** Tax Administration Reform Commission
44. **FRBMA:** Fiscal Responsibility & Budget Management Act
45. **AMFI-** Association of Mutual Fund in India.
46. **TIEA –** Tax Information exchange Agreement
47. **GAAR -** General anti avoidance rule
48. **GSLV -** Geo-Synchronous Launch Vehicle

49. **PPP –** Public Private Partnership & Purchasing Power parity
50. **PSLV –** Polar Satellite Launch vehicle
51. **ASSOCHAM-**Associated Chambers of Commerce & Industry of India.
52. **BCSBI-**Banking Codes & Standards Board of India.
53. **BIS-**Bank for International Settlements.
54. **CDS-**Credit Default Swap.
55. **CEPA-**Comprehensive Economic Partnership Management.
56. **FIMMDA-**Fixed Income Money MARKETS & Derivatives Association.
57. **FPI-**Foreign Portfolio Investment.
58. **IBRD-**International Bank for Reconstruction & Development.
59. **UIDAI-**Unique Identification Development Authority of India.
60. **PMGSY-** Pradhan Mantri Gram Sadak Yojana
61. **PMEGP-** PM's Employment Generation Programme
62. **NRDWP-** National Rural Drinking Water Programme
63. **PMKK-** Pradhan Mantri Kaushal Kendras
64. **SANKALP-** Skill Acquisition & Knowledge Awareness for Livelihood Promotion programme
65. **STRIVE-** Skill Strengthening for Industrial Value Enhancement
66. **NTA-** National Testing Agency
67. **ICDS-** Integrated Child Development Services
68. **TIES-** Trade Infrastructure for Export Scheme
69. **FIPB-** Foreign Investment Promotion Board
70. **CERT-Fin-** Computer Emergency Response Team for our Financial Sector
71. **IRFC-** Indian Railway Finance Corporation Limited
72. **FFO-** Further Fund Offering

### Topic 33: The HQ of NATIONALIZED/PSBs BANKS

- **Allahabad Bank-**Kolkata
- **Bank of India -**Mumbai
- **Bank of Maharashtra -**Pune
- **Canara Bank -**Bangalore
- **Central Bank of India -**Mumbai
- **Corporation Bank -**Mangalore
- **Indian Bank-** Chennai
- **Indian Overseas Bank-** Chennai
- **Oriental Bank of Commerce-** Gurugram
- **Punjab National Bank-** New Delhi
- **Punjab & Sind Bank-** New Delhi
- **State Bank of India-** Mumbai
- **Syndicate Bank-** Manipal (Karnataka)
- **UCO Bank-** Kolkata
- **Union Bank of India-** Mumbai
- **United Bank of India-** Kolkata
- **Andhra Bank-** Hyderabad
- **Bank of Baroda-** Vadodra

### Topic 34: Financial Regulations | Institutions | Organizations

Chit Funds	Respective State Govt.s
Insurance companies	IRDA
Housing Finance Companies	NHB
Venture Capital Fund /	SEBI
Merchant Banking companies	SEBI
Stock broking companies	SEBI
Nidhi Companies	Ministry of corporate affairs, Govt. of India

#### National Bank for Agriculture & Rural Development

- Established on 12th July 1982 on the recommendation of CRAFTCARD committee (also called as Sivaraman Committee)
- For Agricultural finance, It is the apex organization.
- Chairman: Dr. G.R. Chintala | Head Quarters: Mumbai**
- Rural Infrastructure Development Fund (RIDF) is operated by NABARD, instead in April 1995.
- NABARD is the "Micro-Finance Regulatory Authority"

#### Small Industries Development Bank of India (SIDBI)

- Small Industries Development Bank of India (SIDBI in short) was established in the year 1990 (Date: 2nd April 1990) under the Small Industries Development Bank of India Act 1989 as a subsidiary of Industrial Development Bank of India.
- Shri Manoj Mittal & Shri V Satya Venkata Rao, Deputy Managing Director, SIDBI | Head Quarters: Lucknow.**
- Chairman & Managing Director: Sivasubramanian Ramann

#### Securities & Exchange Board of India (SEBI)

- It is the regulator for the securities market in India. SEBI was initially established as a non statutory body in April 1988, to regulate the working of stock exchange. Later it was given a statutory status on April 1992 via SEBI Act, 1992.
- Chairman- Ajay Tyagi | Head Quarters: Mumbai**

#### REGIONAL RURAL BANK (RRB):

- Regional rural bank were set up by an ordinance in 1975, later replaced by RRB Act, 1976 as pre banking commission recommendation in 1975.
- Father of RRBs is M.Swaminathan.
- The Govt. Of India Had Appointed A Working Group On Rural Banks Under The Chairmanship Of Mr. M. Narasimham In 1975. First RRB were Set up On 2nd Oct.
- Share Holder Contribution: Govt. Of India 50% Sponsor Bank 35% State Govt. 15%.

#### EXIM BANK:

- Export-Import (EXIM) Bank of India is the principal financial institution in India for coordinating the working of institutions engaged in financing export & import trade.
- It is a statutory corporation wholly owned by the Govt. of India.
- It was established on January 1, 1982 for the purpose of financing, facilitating & promoting foreign trade of India.
- MD- Harsha Bangari | Headquarters : Mumbai**

#### NATIONAL HOUSING BANK(NHB)

- It is the apex institution of housing finance in India, was set up as wholly owned subsidiary of RBI.
- The bank started its operations from July 1988.
- NHB is a subsidiary bank of Reserve Bank of India.
- National Housing Bank was established under section 6 of National Housing Bank Act (1987).
- HQ: of NHB is in New Delhi | CMD: Shri Sarada Kumar Hota, Managing Director**

#### ECGC

- Export Credit Guarantee Corporation of India. This organisation provides risk as well as insurance cover to the Indian exporters. | **Shri. M Senthilnathan, Chairman cum Managing Director, ECGC Ltd. | Head Quarters : Mumbai**

#### Indian Banks' Association (IBA)

- Indian Banks' Association (IBA)** set up in 1946 with 22 members to discuss issues of common interests. Over the years, IBA emerged as the Voice of Indian Banking Industry. IBA adopts a consultative approach to give its views on any issue pertaining to banking sector.
- Chairman, IBA | Shri AK Goel (Union Bank of India) | HQ: Mumbai.**

### Topic 35: Important Financial Schemes of the Government

#### KISAN VIKAS PATRA From 1st October 2018

- KPV are regulated by KVP Rules 2014, Scheme is available through Post Offices & those banks that are authorized to operate PPF scheme.
- Denomination:** Rs.1000, Rs.5000, Rs.10000 & Rs.50000
- Types of certificates:** Category Single, Joint A-Type & Joint B-Type (E/S).
- Maturity period: 124 Months | Rate of Interest: 6.9%.**
- Rate of interest:** Rs.1000 becomes double during the maturity period.

**Topic 36: List of Mergers in the Indian Banking Industry**

The Bank which acquired	The Bank which got Merged	Year of Merger
Union Bank of India	Andhra Bank & Corporation Bank	2020
Canara Bank	Syndicate Bank	2020
Punjab National Bank	Oriental Bank of Commerce & United Bank of India	2020
Indian Bank	Allahabad Bank	2020
Bank of Baroda	Dena Bank & Vijaya Bank	2019
State Bank of India	5 SBI's Associate Banks & Bharatiya Mahila Bank	2017
Kotak Mahindra Bank	ING Vysya Bank	2016
ICICI Bank	Bank of Rajasthan	2010
State Bank of India	State Bank of Indore	2009
State Bank of India	State Bank of Saurashtra	2008
HDFC Bank	Centurion Bank of Punjab	2008
Centurion Bank of Punjab	Lord Krishna Bank	2007
Indian Overseas Bank	Bharat Overseas Bank	2007
IDBI Bank	United Western Bank Ltd.	2006
Federal Bank	Ganesh Bank of Kurundwad	2006
Centurion Bank	Bank of Punjab (BoP)	2005
IDBI Bank Limited	IDBI Limited	2005
Oriental Bank of Commerce	Global Trust Bank (GTB)	2004
Bank of Baroda	Benares State Bank	2002
ICICI Bank Limited	ICICI Limited	2002
ICICI Bank	Bank of Madura	2001
HDFC Bank	Times Bank	2000
Union Bank of India	Sikkim Bank	1999
State Bank of India	Kashinath State Bank	1995
Bank of India	Bank of Karad	1994
Punjab National	Bank New Bank of India	1993
State bank of India	Bank of Cochin	1985

**Topic 38: A Brief on Printing & Minting of Currencies in India**

- In India, RBI is engaged in printing of all notes & production of coins is handled by Government under The Coinage Act, 1906.
- RBI determines what volume of currency is required at a particular time.
- The production of bank notes, coins, non-judicial stamps, postage stamps & other govt. documents is managed by Security Printing & Minting Corporation of India Limited (SPMCIL). It was established in 2006.

**A brief on the Printing Presses**

- The first printing press of **India Currency Note Press (CNP)** was established in 1928 for printing bank notes in India. This press is located in Nashik, Maharashtra.
- Bank Note Press (BNP)** has two branches located in Mysore, Karnataka & Dewas, Madhya Pradesh. Currently both CNP & BNP print Indian currency.
- Currency is also printed by RBI which has two printing presses & owned by **Bhartiya Reserve Bank Note Mudran Limited**. These are located in Mysore, Karnataka & Salboni, West Bengal.
- Indian security Press** is located in Nashik & **Security Printing Press** is located in Hyderabad.

**A brief on the Minting of Coins**

- Security Printing & Minting Corporation of India Limited (SPMCIL) comprises four mint:
  - ❖ India Government Mint, Mumbai
  - ❖ India Government Mint, Kolkata
  - ❖ India Government Mont, Hyderabad
  - ❖ India Government Mint, Noida
- The main objectives of these mints is to produce coins, medals & awards, as per the requirements of India.
- Mumbai mint is known for producing standardized weights & measures.
- Noida is known as the first mint in the country to produce stainless steel coins.

**Points to Remember**

- Special kind of paper is required for the printing of bank notes & non-judicial stamps. This paper is produced in special Security Paper Mill which was established in 1968 at **Hoshangabad**, Madhya Pradesh.
- **2 currency note printing presses** owned by GOI & 2 are owned by RBI , through the Bharatiya Reserve Bank Note Mudran Ltd. (BRBNML). **GOI presses** are at **Nasik (Western India) & Dewas (Central India)**. **RBI presses** are at **Mysore (Southern India) & Salboni (Eastern India)**.
- Coins are minted in four mints owned by GOI which are located at Mumbai, Hyderabad, Calcutta & NOIDA.

### Topic 39: What is the Mudra Scheme?

- a) MUDRA stands for Micro Units Development & Refinance Agency Ltd.
- b) Financial institution set up by GOI for development & refinancing micro units enterprises.
- c) The purpose is to provide funding to the non-corporate small business sector through various Last Mile Financial Institutions like Banks, NBFCs & MFIs.
- d) It be responsible for refinancing all Last Mile Financiers such as Non-Banking Finance Companies, Societies, Trusts, Section 8 Companies, Co-operative Societies, Small Banks, Scheduled Commercial Banks & Regional Rural Banks.
- e) Under the aegis of Pradhan Mantri MUDRA Yojana (PMMY), MUDRA has already created its initial products / schemes. The financial limit for these schemes are:
  - **Shishu:** covering loans upto Rs. 50,000/-
  - **Kishor:** covering loans above Rs. 50,000/- & upto 5 lakhs
  - **Tarun:** covering loans above Rs. 5 lakhs to 10 lakhs
- f) Pradhan Mantri Mudra Yojana is a GoI scheme, which enables a small borrower to borrow from banks, MFIs, NBFCs for loans upto 10 lakhs for non-farm income generating activities. Generally, loans upto 10 lakhs issued by banks under Micro Small Enterprises is given without collaterals.
- g) **Vinay Hedao, MD & CEO, MUDRA.**

- **Fiscal policy:** It is the government actions with respect to aggregate levels of revenue & spending. Fiscal policy is implemented through the budget & is the primary means by which the government can influence the economy.
- **Fiscal Deficit:** When the government's non-borrowed receipts fall short of its entire expenditure, it has to borrow money from the public to meet the shortfall. The excess of total expenditure over total non-borrowed receipts is called the fiscal deficit.
- **Revenue Deficit:** The difference between revenue expenditure & revenue receipt is known as revenue deficit. It shows the shortfall of government's current receipts over current expenditure.
- **Capital Budget:** It consists of capital receipts & payments. It includes investments in shares, loans & advances granted by the central Government to State Governments, Government companies, corporations & other parties.

### Topic 40: Important Financial, Economics & Budget Terms

- **Fiscal Responsibility & Budget Management Act:** The Act is an attempt to make the Government adhere to a phased plan to reduce fiscal deficit, which denotes an excess of expenditure over revenue.
- **Securities Transaction Tax:** It is a tax on all transactions done over the stock exchanges involving securities such as shares, derivatives, & equity-linked mutual funds.
- **Capital Gains Tax:** It is a tax on the gains that ensue when an asset is sold for a price higher than what it was bought for.
- **Current Account Deficit:** It is a trade measure that shows the value of a country's imports of goods & services to be higher than the value of its exports.
- **Bear market:** A period during which the majority of securities prices in a particular market (such as the stock market) drop substantially.
- **Bull market:** A period during which the majority of securities prices in a particular market (such as the stock market) rise substantially.
- **Primary Deficit:** The primary deficit is the fiscal deficit minus interest payments. It tells how much of the Government's borrowings are going towards meeting expenses other than interest payments.

### Topic 41: History of Banking Sector in India

- The first 'Presidency bank' was the Bank of Bengal established in Calcutta on June 2, 1806 with a capital of Rs.50 lakh. The bank was given powers to issue notes in 1823.
- Bank of Bombay was the second Presidency bank set up in 1840 with a capital of Rs.52 lakh, & the Bank of Madras the third Presidency bank established in July 1843 with a capital of Rs.30 lakh.
- With the collapse of the Bank of Bombay, the New Bank of Bombay was established in January 1868.
- The first Indian owned bank was the Allahabad Bank set up in Allahabad in 1865, the second, Punjab National Bank was set up in 1895 in Lahore, & the third, Bank of India was set up in 1906 in Mumbai. All these banks were founded under private ownership.
- Swadeshi Movement of 1906 provided a great impetus to joint stock banks of Indian ownership & many more Indian commercial banks such as Central Bank of India, Bank of Baroda, Canara Bank, Indian Bank, & Bank of Mysore were established between 1906 & 1913.
- The presidency banks were amalgamated into a single bank, the Imperial Bank of India, in 1921. It also functioned as a central bank prior to the establishment RBI. The Imperial Bank of India performed three set of functions, viz., commercial banking, central banking & the banker to the government.
- The Government, therefore, first implemented the exercise of nationalisation of the Imperial Bank of India with the objective of "extension of banking facilities on a large scale, more particularly in the rural & semi-urban areas, & for diverse other public purposes". The Imperial Bank of India was converted into the State Bank of India in 1955 with the enactment of the State Bank of India Act, 1955.

**Topic 42: Important Financial Abbreviations Part 2**

- ADRs - American Depository Receipts
- CAGR - Compounded Annual Growth Rate
- CDSL - Central Depository Services (India) Limited
- ECS - Electronic Clearing Scheme
- GETFs - Gold Exchange Traded Funds
- IFCI - Industrial Financial Corporation of India
- IPO - Initial Public Offering
- NSC - National Savings Certificate
- OTCEI - Over the Counter Exchange of India Limited
- NISM: National Institute of Securities Market
- SIP: Systematic Investment Plan
- SWP: Systematic Withdrawal Plan
- AAY: Antyodaya Anna Yojana
- CAA&A: Controller of Aid Accounts & Audit
- CFPI: Consumer Food Price Index
- CIRP: Corporate Insolvency Resolution Process
- CLSS: Credit Linked Subsidy Scheme
- DARE: Department of Agricultural Research & Education
- DGCI&S: Directorate General of Commercial Intelligence & Statistics
- DGFT: Directorate General of Foreign Trade
- DIPAM: Department of Investment & public Asset Management
- DIPP: Department of Industrial Policy & Promotion
- DISCOMS: Distribution Companies
- EBRD: European Bank for Reconstruction & Development
- EFTA: European Free Trade Association
- EIB: European Investment Bank
- e-NAM: Electronic National Agriculture Market
- EPCG: Export Promotion on Capital Goods
- GCC: Gulf Cooperation Council
- IBC: Insolvency & Bankruptcy Code
- LFPR: Labour Force Participation Rate
- Mo: Reserve Money
- M3: Broad money
- MDGs: Millennium Development Goals
- NAREDCO: National Real Estate Development Council
- NCLT: National Company Law Tribunal
- NICRA: National Innovations on Climate Resilient Agriculture
- PMAY: Pradhan Mantri Awas Yojana
- PMFBY: Pradhan Mantri Fasal Bima Yojana
- PMKSY: Pradhan Mantri Krishi Sinchayee Yojana
- POL: Petroleum Oil & Lubricants
- RMSA: Rashtriya Madhyamik Shiksha Abhiyan
- SSA: Sarva Shiksha Abhiyaan
- SUUTI: Specified Undertaking for Unit Trust of India
- UDAY: Ujjwal Discom Assurance Yojna
- UDISE: Unified District Information System for Education

**Topic 43: Miscellaneous Banking Terms**

- **Net Interest Margin:** Net interest margin is the net interest income divided by average interest earning assets.
- **Bulk Deposits:** a) It means single Rupee term deposits of Rupees one crore & above for Scheduled Commercial Banks other than RRBs. b) For RRBs, it is the Single Rupee term deposits of Rupees fifteen lakhs & above.
- **LIBOR:** It is the average weighted interest rate on inter-bank loans provided by banks, that participate in the London interbank market & offer funds in different currencies for different time periods (from 1 day to 1 year).
- **DRI Loans** DRI scheme provides bank loan at a concessional rate of interest of 4% per annum for productive / self employment ventures. SC/ST, minorities & physically handicapped persons are targeted under this scheme to boost financial inclusion.
- **Amortization:** It is the reduction of an amount at regular intervals over a certain time period. It mainly refers to the reduction of debt by regular payment of loan installments during the life of a loan. It also describes the accounting process of writing off an intangible asset.
- **Derivative:** A derivative instrument derives its value from an underlying product. There are basically three derivatives
  - a) **Forward Contract-** A forward contract is an agreement between two parties to buy or sell an agreed amount of a commodity or financial instrument at an agreed price, for delivery on an agreed future date. **Future Contract-** Is a standardized exchange tradable forward contract executed at an exchange.
  - b) **Options-** An option is a contract which grants the buyer the right, but not the obligation, to buy (call option) or sell (put option) an asset, commodity, currency or financial instrument at an agreed rate (exercise price) on or before an agreed date (expiry or settlement date). The buyer pays the seller an amount called the premium in exchange for this right. This premium is the price of the option.
  - c) **Swaps-** Is an agreement to exchange future cash flow at pre-specified intervals. Typically one cash flow is based on a variable price & other on affixed one.
- **CASA Deposit:** Deposit in bank in current & Savings account.
- **Liquid Assets:** Liquid assets consists of: cash, balances with RBI, balances in current accounts with banks, money at call & short notice, inter-bank placements due within 30 days & securities under "held for trading" & "available for sale" categories excluding securities that do not have ready market.
- **ALCO:** Asset-Liability Management Committee (ALCO) is a strategic decision making body, formulating & overseeing the function of asset liability management (ALM) of a bank.

- **Consortium Financing:** It occurs for transactions that might not take place with a single lender. Several banks agree to jointly supervise a single borrower with a common appraisal, documentation & follow-up & own equal shares in the transaction.

**A Brief on Insolvency & Bankruptcy Board of India**

- a) It was established on 1st October, 2016 under the Insolvency & Bankruptcy Code, 2016 (Code).
- b) It is a key pillar of the ecosystem responsible for implementation of the Code that consolidates & amends the laws relating to reorganization & insolvency resolution of corporate persons, partnership firms & individuals in a time bound manner for maximization of the value of assets of such persons, to promote

entrepreneurship, availability of credit & balance the interests of all the stakeholders.

- c) It is a unique regulator: regulates a profession as well as processes.
  - d) It has regulatory oversight over the Insolvency Professionals, Insolvency Professional Agencies, Insolvency Professional Entities & Information Utilities.
- **Moratorium Period:** Moratorium period or EMI holiday period refers to a particular duration in the loan tenure when the borrower is not required to pay EMIs. This holiday period is mostly available for salaried individuals. Although the borrower is not required to pay EMIs, the loan amount would still continue to incur interest during this period.

**Static GA : Awards & Fields**

- 1. International Gandhi Peace Prize:** For contributions towards social, economic & political transformation through non-violence & other Gandhian methods.
- 2. Bharat Ratna:** Premier civilian award, to serve the nation.
- 3. Padma Vibhushan:** Ranking wise the second award is the Padma Vibhushan in the Indian Republic. It awarded people from various fields including Govt. service to distinguish extraordinary service for the country.
- 4. Padma Bhushan:** The Padma Bhushan is the highest civilian award third in rank in the Indian Republic.
- 5. Padma Shri:** It is awarded to citizens of India for their distinguished contribution in several fields including Education, Literature, Arts, Science, Industry, Social Service, Medicine, Sports & Public Affairs.
- 6. Dronacharya Award:** For brilliance in sports coaching.
- 7. Major Dhyan Chand Khel Ratna Award:** Highest lifetime achievement award in sports & games in India
- 8. Dhyan Chand Khel Ratna:** Highest honor given for accomplishment in sports.
- 9. Vyas Samman:** For literary in the Hindi language.
- 10. Saraswati Samman:** For outstanding prose or poetry literary works in any Indian language listed in Schedule VIII of the Constitution of India.
- 11. Param Vir Chakra:** Highest decoration Awarded for the most conspicuous bravery or some daring or prominent act of valour or self-sacrifice in the presence of the enemy on land, sea or air.
- 12. Maha Vir Chakra:** Second highest decoration. It is awarded for acts of conspicuous gallantry in the presence of the enemy, whether on land, at sea or in the air.
- 13. Vir Chakra:** It is the third in the order of awards for acts of gallantry in the face of the enemy on land, sea or air.

- 14. Ashok Chakra:** Awarded for the most conspicuous bravery or some daring act of valour or self-sacrifice on land, at sea or in the air.
- 15. Academy (Oscar) Awards:** Film (From 1929)
- 16. Grammy Award:** Music (From 1958)
- 17. Ramon Magasaysay Award:** Govt. (Public) Service, Social Service, Journalism, Literature, Communication & International Understanding Bourlog Award: Agriculture (From 1992)
- 18. Grammy:** Music
- 19. Pulitzer:** Journalism & Literature
- 20. Arjun:** Sports
- 21. Bowelay:** Agriculture
- 22. Kalinga:** Science
- 23. Dhanwantri:** Medical Science
- 24. Nobel Prize:** Peace, Literature, Economics, Physics, Chemistry, Medical Science
- 25. Abel:** Maths
- 26. Man Booker:** Literature
- 27. Vachspati Samman:** Sanskrit Literature



**Topic 1: CM/Governors/Wildlife Sanctuaries/National Parks / Power Plants in India**

States	National Parks (NP)	Wild Life Sanctuaries	Power Plants
<b>Himachal Pradesh</b> CM: Jai Ram Thakur Governor: Rajendra Vishwanath Arlekar; Capital: Shimla	Pin Valley National Park Great Himalayan National Park Inderkilla National Park Khirganga National Park Simbalbara National Park	Bandli WLS Daranghati WLS Dhauladhar WLS Nargu WLS Pong Dam Lake WLS Shilli WLS Talra WLS	Girinagar Hydrel Project Binwa Hydrel Project Rangtong Hydrel Project Baner & Neugal Project
<b>Punjab</b> CM: Captain Amarinder Singh Governor: Banwarilal Purohit Capital: Chandigarh		Abohar WLS Harike Lake WLS Jhajjar Bacholi WLS	Guru Gobind Singh Super Thermal Power Plant
<b>Haryana</b> CM: Manohar Lal Khattar Governor: Bandaru Dattatraya Capital: Chandigarh	Kalesar National Park Sultanpur National Park	Bhindawas WLS Kalesar WLS Khaparwas WLS	Gorakhpur Atomic Power Station Deenbandhu Chhotu Ram TPS Rajiv Gandhi TPS
<b>Uttar Pradesh</b> CM: Yogi Adityanath Governor: Anandiben Patel Capital: Lucknow	Dudhwa National Park	Hastinapur WLS Ranipur WLS Sohagibarwa WLS Sur Sarovar WLS Chandraprabha WLS	Narora Atomic Power Station Rihand Thermal Power Station

States	National Parks (NP)	Wild Life Sanctuaries	Power Plants
		National Chambal WLS	Anpara Thermal Power Station
<b>Bihar</b> CM: Nitish Kumar Governor: Phagu Chauhan Capital: Patna	Valmiki National Park	Gautam Budha WLS Kaimur WLS Pant (Rajgir) WLS Valmiki WLS	Kahalgaon Super Thermal Power Station Barauni TPS
<b>Chhattisgarh</b> CM: Bhupesh Baghel Governor: Anusuiya Uikey Capital: Raipur	Indravati National Park Kanger Valley National Park Guru Ghasi Das (Sanjay)	Badalkhol WLS Bhairamgarh WLS Bhoramdev WLS Udanti Wild Buffalo WLS	Sipat Thermal Power Plant Hasdeo TPS Bhilai Expansion Power Plant
<b>Jharkhand</b> CM: Hemant Soren Governor: Ramesh Bais Capital: Ranchi	Betla National Park	Lawalong WLS Palkot WLS Parasnath WLS	Chandrapura TPS Koderma Thermal Power Station Bokaro TPS
<b>Andhra Pradesh</b> CM: Jaganmohan Reddy Governor: Biswa Bhusan Harichandan Capital: Amaravati	Sri Venkateswara National Park	Coringa WLS Kolleru WLS Nellapattu WLS Pulicat Lake WLS Rajiv Gandhi (Nagarjuna Sagar-Srisailem) WLS Rollapadu WLS	Simhadri Super Thermal Power Plant Sri Damodaram Sanjeeviah Thermal Power Station

States	National Parks (NP)	Wild Life Sanctuaries	Power Plants	States	National Parks (NP)	Wild Life Sanctuaries	Power Plants
<b>Telangana</b> CM: K. Chandrashekar Rao Governor: Tamilisai Soundararajan Capital: Hyderabad	Mrugavani National Park	Kawal WLS			Bansda National Park	Shoolpaneswar (Dhumkhal) WLS Thol Lake WLS Wild Ass WLS	Kakrapar Nuclear Power Plant
<b>Assam</b> CM: Himanta Biswa Sarma Governor: Jagdish Mukhi Capital: Dispur	Dibru-Saikhowa NP Kaziranga National Park Manas National Park Nameri National Park Rajiv Gandhi Orang National Park	Amchang WLS Chakrashila WLS Dihing Patkai WLS East Karbi Anglong WLS North Karbi Anglong WLS Nambor WLS	Bongaigaon Thermal Power Plant	<b>Karnataka</b> CM: Basavaraj Bommai Governor: Thaawarchand Gehlot Capital: Bengaluru	Bandipur National Park Bannerghatta National Park Kudremukh National Park Nagarhole National Park Anshi national park	Arabithittu WLS Attiveri WLS Bhadra WLS Bhimgad WLS Brahmagiri WLS Cauvery WLS Nugu WLS Pushpagiri WLS Ranganathittu Bird WLS Sharavathi Valley WLS Someshwara WLS	Raichur Thermal Power Station Udupi Thermal Power Plant Bellary Thermal Power Station
<b>Goa</b> CM: Pramod Sawant Governor: P.S. Sreedharan Pillai Capital: Panaji	Bhagwan Mahavir (Mollem) National Park	Bondla WLS Madei WLS Bhagwan Mahavir (Mollem) WLS Netravali WLS		<b>Kerala</b> CM: Pinarayi Vijayan Governor: Arif Mohammed Khan Capital: Thiruvananthapuram	Eravikulam National Park Mathiketta n Shola National Park Periyar National Park Silent Valley National Park Anamudi Shola National Park Pampadum Shola NP	Aralam WLS Chimmomy WLS Idukki WLS Malabar WLS Mangalavanam Bird WLS Neyyar WLS Periyar WLS Thattekad Bird WLS	Brahma puram Power Station Kayamkulam Power Station
<b>Gujarat</b> CM: Bhupendra Patel Governor: Acharya Dev Vrat Capital: Gandhinagar	Blackbuck National Park, Velavadar Gir Forest National Park Marine National Park, Gulf of Kutch	Jambugodha WLS Jessore WLS Kutch Desert WLS Mitiyala WLS Porbandar Lake WLS Rampara Vidi WLS Ratanmahal WLS	Mundra Thermal Power Station Ukai Thermal Power Station Akrimota Thermal Power Station				

States	National Parks (NP)	Wild Life Sanctuaries	Power Plants	States	National Parks (NP)	Wild Life Sanctuaries	Power Plants
<b>Madhya Pradesh</b> CM: Shivraj Singh Chouhan Governor: Mangubhai Chhaganbhai Patel Capital: Bhopal	Kanha National Park Madhav National Park Mandla Plant Fossils National Park Panna National Park Pench National Park Sanjay National Park Satpura National Park Van Vihar National park	Bori WLS Gandhi Sagar WLS Ghatigaon WLS Ken Gharial WLS Narsighgarh WLS Chambal WLS Orcha WLS Kuno WLS Sardarpur WLS Son Gharial WLS	Vindhya chal Super Thermal Power Station Sant Singaji Thermal Power Plant Satpura Thermal Power Station Amarkantak TPS Sasan Ultra Mega Power Project	<b>Manipur</b> CM: N Biren Singh Governor: La. Ganesan Capital: Imphal	Keibul Lamjao National Park	Yangoupokpi-Lokchao WLS	-
				<b>Meghalaya</b> CM: Conrad Sangma Governor: Satya Pal Malik Capital: Shillong	Balphakram National Park Nokrek National Park	Baghmara Pitcher Plant WLS Nongkhylllem WLS Siju WLS	-
				<b>Mizoram</b> CM: PU Zoramthanga Governor: Kambhampati Haribabu Capital: Aizawl	Murlen National Park Phawngpui Blue National Park Mountain National Park	Dampa WLS (TR) Ngengpui WLS Pualreng WLS Tokalo WLS	-
				<b>Nagaland</b> CM: Neiphiu Rio Governor: Jagdish Mukhi Capital: Kohima	Intanki National Park	Fakim WLS Puliebadze WLS Rangapahar WLS	Dikhu Hydro Electric Power Plant
				<b>Odisha</b> CM: Naveen Patnaik Governor: Ganeshi Lal Capital: Bhubaneswer	Bhitarkanika National Park Simlipal National Park	Badrama WLS Baisipalli WLS Chilika (Nalaban) WLS Hadgarh WLS Khalasuni WLS Satkosia Gorge WLS	Talcher Super Thermal Power Station
				<b>Rajasthan</b> CM: Ashok Gehlot Governor: Kalraj Mishra Capital: Jaipur	Sariska National Park Ranthambore National Park	Bundh Baratha WLS Darrah WLS Jawahar Sagar WLS	Chhabra Thermal Power Station
				<b>Maharashtra</b> CM: Uddhav Thackeray Governor: Bhagat Singh Koshyari Capital: Mumbai	Chandoli National Park Navegaon National Park Tadoba National Park Gugamal national park	Aner Dam WLS Bhamragarh WLS Bhimashankar WLS Great Indian Bustard WLS Jaikwadi WLS Koyana WLS Nagzira WLS Painganga WLS Radhanagari WLS Sagarshwar WLS Tipeswar WLS Tungareshwar WLS	Tarapur Atomic Power Station Tirora Thermal Power Station Amravati Thermal Power Plant

States	National Parks (NP)	Wild Life Sanctuaries	Power Plants	States	National Parks (NP)	Wild Life Sanctuaries	Power Plants
	Darrah National Park Desert National Park Keoladeo National Park	Kailadevi WLS Mount Abu WLS Ramsagar WLS Sariska WLS Sawai Man Singh WLS Shergarh WLS Sitamata WLS	Suratgarh Power Station		National Park		
<b>Sikkim</b> CM: PS Golay Governor: Ganga Prasad Capital: Gangtok	Khangchendzonga National Park	Fambong Lho WLS Kitam WLS (Bird) Maenam WLS Pangolakha WLS	Rangit Hydro Electric Power Project	<b>Uttarakhand</b> CM: Pushkar Singh Dhami Governor: Lt. Gen. Gurmit Singh Capital: Dehradun	Gangotri National Park Jim Corbett National Park Valley of Flowers National Park	Askot Musk Deer WLS Binsar WLS Govind Pashu Vihar WLS Kedarnath WLS Sonanadi WLS	Chibro Power Plant Khodri Power Plant Chilla Power Plant
<b>Tamil Nadu</b> CM: M. K. Stalin Governor: R. N. Ravi Capital: Chennai	Mudumalai National Park Mukurthi National Park Indira Gandhi (Annamalai) National Park Guindy National Park Gulf of Mannar Marine National Park	Indira Gandhi (Annamalai) WLS Kalakad WLS Karaivetti WLS Karikili WLS Mudumalai WLS Pulicat Lake WLS Vaduvoo WLS Vedanthangal WLS Vettangudi WLS	Kudankulam Nuclear Power Plant Neyveli Thermal Tuticorin Thermal Power Station	<b>West Bengal</b> CM: Mamata Banerjee Governor: Jagdeep Dhankhar Capital: Kolkata	Buxa National Park Neora Valley National Park Singalila National Park Sundarbans National Park	Ballavpur WLS Chintamani Kar Bird Sanctuary Haliday Island WLS Lothian Island WLS Mahananda WLS	Mejia Thermal Power Station Farakka Super Thermal Power Station Kolaghat Thermal Power Station Bakreshwar Thermal Power Station Durgapur Steel Thermal Power Station
<b>Tripura</b> CM: Biplab Deb Governor: Satyadeo Narain Arya Capital: Agartala	Bison (Rajbari) National Park Clouded Leopard	Gumti WLS Rowa WLS Sepahijala WLS Trishna WLS	Palatana Thermal Power Plant	<b>Arunachal Pradesh</b> CM: Pema Khandu Governor: BD Mishra Capital: Itanagar	Namdapha National Park Mouling National Park		

**CM/Governors of Union Territories**

Union Territory	Lt. Governor & Administrator	CM
Andaman & Nicobar Island	Admiral D K Joshi	
Chandigarh	Banwarilal Purohit	
Dadra & Nagar Haveli & Daman & Diu	Praful Patel	
Delhi	Anil Baijal	Arvind Kejriwal
Jammu & Kashmir	Manoj Sinha	
Lakshadweep	Praful Patel	
Puducherry	Dr. Tamilisai Soundararajan	N. Rangaswamy
Ladakh	Radha Krishna Mathur	

**Topic 3: The Headquarters of the UN Organizations**

International Organizations	HQ:
UNO (United Nations Org)	New York
UNICEF	New York
UNCTAD	Geneva
WHO (World Health Org)	Geneva
ILO (International Labour Org)	Geneva
WMO (World Meteorological Org)	Geneva
World Intellectual Property Org	Geneva
International Standards Org.	Geneva
IMF	Washington DC
World Bank	Washington DC
UNESCO	Paris
OECD	Paris
UNIDO (United Nations Industrial Dev. Org)	Vienna
IAEA (International Atomic Energy Agency)	Vienna
OPEC	Vienna
Amnesty International	London
Commonwealth of Nations	London
International Maritime Organization	London
ICJ (International Court of Justice)	The Hague
Food & Agricultural Organization	Rome
NATO	Brussels
Transparency International	Berlin
SAARC	Kathmandu
ASEAN	Jakarta
APEC (Asia Pacific Economic Forum)	Singapore
Organization of Islamic Cooperation	Jeddah


**Topic 2: Upcoming Important Sport Events**

Summer Olympics	Paris (2024), Los Angeles (2028)
Winter Olympics	Beijing China (2022), Paris (2024)
Commonwealth Games	London (2022)
Asian Games	Hangzhou, China (2022), Nagoya, Japan (2026)
FIFA	Qatar (2022), US (2026)
Commonwealth Youth Games	Belfast (2023)
Men Hockey World Cup	2023 (India)
Women Hockey World Cup	2022 (Spain & Netherlands)
ICC Women Cricket World Cup	2022 (New Zealand)
ICC Men T-20 Cricket World Cup	2021 (India); 2022 (Australia)
FIFA (Women) World Cup	2023 (Australia & New Zealand)
FIFA (Football) World Cup venue	2022: Qatar
Commonwealth Games venues	2022: Birmingham (England)
<b>Olympics Games venues:</b> 2022 Winter: Beijing (China) 2024 Summer: Paris (France)	

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Topic 4: Current Office Holders List

Important National Officials	
Designation	Name
Chairperson, CBDT	J.B. Mohapatra
Chairperson, UGC	Sanjay Murthy
Chairman, ISRO	Dr. S Somanath
Chairman, Atomic Energy Commission	Kamlesh Nilkanth Vyas
Chairperson, TRAI	PD Vaghela
Chairperson, NHAI	Alka Upadhyaya
Director General, NCC	Lt Gen Gurbirpal Singh
Chairperson, CBSE	Manoj Ahuja
Chairperson, IRDAI	Subhash Chandra Khuntia
Chairperson, PTI	Aveek Sarkar
Director General, BSF	Pankaj Kumar Singh
Director General, SSB	Sanjay Arora
Director General, CRPF	Kuldip Singh
Director General, ITBP	Sanjay Arora
Solicitor General	Tushar Mehta
Attorney General	KK Venugopal
Chairperson, National Green Tribunal	Justice Adarsh Kumar Goel
Director, NCERT	<u>Sridhar Srivastava</u>
President, ASSOCHAM	Vineet Agarwal
Chairperson, NASSCOM	Rekha M Menon
DRDO Chairman	G Satheesh Reddy
LIC Chairman	MR Kumar

Post	Name
Chief Justice, Supreme Court	N. V. Ramana (48 <sup>th</sup> )
Speaker, Lok Sabha	Om Birla
Comptroller & Auditor General of India	Girish Chandra Murmu
Chief Election Commissioner	Sushil Chandra
Chairman, UPSC	Pradeep Kumar Joshi
Deputy Chairman, Rajya Sabha	Harivansh Narayan Singh

Designation	Name
Secretary-General, United Nations Organisation	Antonio Guterres
Managing Director, International Monetary Fund	Kristalina Georgieva
President, World Bank	David R. Malpass
DG, UNESCO	Audrey Azoulay
President, UN General Assembly	Abdulla Shahid

Designation	Name
Director-General, WHO	Tedros Adhanom Ghebreyesus
President, International Court of Justice	Joan Donoghue
President, Asian Development Bank	Masatsugu Asakawa
President, International Olympic Committee	Thomas Bach
Director-General, International Atomic Energy Agency	Rafael Mariano Grossi
Secretary-General, NATO	Jens Stoltenberg
Secretary-General, ASEAN	Lim Jock Hoi
Secretary-General, SAARC	Esala Weerakoon
Secretary-General, Commonwealth	Patricia Scotland
President, FIFA	Gianni Infantino
Chairman, International Cricket Council	Greg Barclay

**Topic 5: List of the Important Airports in India**

Airport	City	State/UT
Kempegowda International Airport	Bangalore	Karnataka
Netaji Subhash Chandra Bose Intl. Airport	Kolkata	West Bengal
Rajiv Gandhi International Airport	Hyderabad	Telangana
Sardar Vallabhbhai Patel International Airport	Ahmedabad	Gujarat
Chaudhary Charan Singh Intl. Airport	Lucknow	Uttar Pradesh
Lokpriya Gopinath Bordoloi Intl. Airport	Guwahati	Assam
Srinagar Airport	Srinagar	J&K
Biju Patnaik International Airport	Bhubaneswar	Odisha
Visakhapatnam Airport	Visakhapatnam	Andhra Pradesh
Devi Ahilyabai Holkar Airport	Indore	Madhya Pradesh
Dr. Babasaheb Ambedkar Intl. Airport	Nagpur	Maharashtra
Lok Nayak Jayaprakash Airport	Patna	Bihar
Sri Guru Ram Dass Jee International Airport	Amritsar	Punjab
Swami Vivekananda Airport	Raipur	Chhattisgarh
Bagdogra Airport	Bagdogra	West Bengal
Veer Savarkar International Airport	Port Blair	Andaman & Nicobar Islands
Birsa Munda Airport	Ranchi	Jharkhand
Maharana Pratap Airport	Udaipur	Rajasthan
Raja Bhoj International Airport	Bhopal	Madhya Pradesh
Jolly Grant Airport	Dehradun	Uttarakhand
Rajahmundry Airport	Rajahmundry	Andhra Pradesh
Silchar Airport	Silchar	Assam
Lengpui Airport	Aizwal	Mizoram
Zaruki International Airport	Shillong	Meghalaya
Daporijo Airport	Daporijo	Arunachal Pradesh
Tezu Airport	Tezu	Arunachal Pradesh
Kandla Airport	Kandla	Gujarat
Sonari Airport	Jamshedpur	Jharkhand
Birsa Munda Airport	Ranchi	Jharkhand
Agatti Aerodrome	Agatti	Lakshadweep

## Topic 6: What are the names of the Borders/Boundary Lines?

- **Durand Line:** Afghanistan & Pakistan
- **Hindenburg Line:** Germany & Poland.
- **Mason-dixon Line:** Line of demarcation between four states in the United States.
- **Mannerheim Line:** Russia-Finland border.
- **Macmahon Line:** India & China
- **Medicine Line:** Canada & the United States.
- **Order-neisse Line:** Poland & Germany
- **Radcliffe Line:** India & Pakistan.
- **Siegfried Line:** Germany on its border with France.
- **17th Parallel:** North Vietnam & South Vietnam
- **26th Parallel south:** Africa, Australia & South America.
- **30TH PARALLEL** Equator & the North Pole.
- **38th Parallel:** Separates North Korea&South Korea.
- **39th Parallel north** is an imaginary circle of latitude that is 39 degrees north of the Earth's equatorial plane.
- **40th Parallel north:** formed the original northern boundary of the British Colony of Maryland.
- **42nd Parallel north:** New York - Pennsylvania Border.
- **The Parallel 44o north** is an imaginary circle of latitude that is 44 degrees north of the Earth's equatorial plane.
- **45th Parallel north** is often called the halfway point between the Equator&the North Pole.
- **45th parallel** makes up most of the boundary between Montana&Wyoming.
- **49th Parallel** is the boundary between USA&Canada

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## Topic 7: CLASSICAL DANCES & FOLK DANCES IN INDIA

### Indian Classical Dances

- **Bharatnatyam:** Tamil Nadu & Karnataka
- **Kathak:** North India
- **Kathakali:** Kerala
- **Kuchipudi:** Andhra Pradesh
- **Manipuri:** Manipur
- **Mohiniattam:** Kerala
- **Odissi:** Orissa state
- **Gaudiya Nritya:** West Bengal
- **Sattriya:** Assam
- **Ghoomar:** Rajasthan
- **Thang Ta:** Manipur

### North India

- **Dumhal:** Rauf tribe of Jammu & Kashmir
- **HurkaBaul:** Uttarakhand
- **Chholiya:** Kumaon region, Uttarakhand
- **Bhangra:** Punjab
- **Dhamyal** - 'Dhamyal' or 'Dhuph': Haryana
- **Mayur Nritya:** Uttar Pradesh
- **Charkula:** Braj region of Uttar Pradesh.
- **Giddha:** State of Punjab
- **Haryana:** Swang, Naqqal, Dhamal
- **Himachal Pradesh:** Nati, Kariyala, Bhagat

### Central India

- **Gaur Dance:** Chhattisgarh
- **Muria Dance:** Bastar district of Chhattisgarh
- **Saila Dance:** Bastar district in the state of Chhattisgarh
- **Kaksar Dance:** Bastar district in the state of Chhattisgarh
- **Jawara Dance:** Madhya Pradesh
- **Bhagoria Dance:** Madhya Pradesh
- **Suwa Dance:** Chhattisgarh
- **Grida Dance:** Madhya Pradesh

### East India

- **Brita Dance:** 'Brita' or 'Vrita' dance: West Bengal
- **Dalkhai:** Odisha.
- **Gotipua:** Odisha
- **Bihar:** Jadur, Kathaputli, Bhako, Jhijiya

### North East India

- **Hojagiri:** Tripura
- **Nongkram Dance:** Meghalaya
- **Bagumbra:** Assam

- **Bhortal Dance:** Assam
- **Cheraw Dance:** Mizoram
- **Chang Lo:** Nagaland
- **Bardo Chham:** Arunachal Pradesh
- **Bihu:** Assam

**South India**

- **Padayani:** Kerala
- **Kolannalu:** Andhra Pradesh
- **Parai Attam:** Tamil Nadu
- **Karagattam:** Tamil Nadu
- **Paampu Attam:** Tamil Nadu.
- **Poikal Kudirai Attam:** Tamil Nadu
- **Theyyam:** Kerala
- **Andhra Pradesh:** Veethi Natakam, Burrakatha, Lambadi, Koya.
- **Telangana:** Bathukamma
- **Dollu Kunitha:** Karnataka
- **Ghodemodni:** Goa
- **Lava Dance:** Lakshadweep
- **Fugdi:** Goan dance performed in the Konkan region
- **Veeragase:** Karnataka
- **Koli:** Maharashtra

**West India**

- **Dandiya:** Gujarat & Rajasthan
- **Garba:** Gujarat
- **Padhar Dance:** Gujarat
- **Rajasthan:** Khyal, Rasdhari, Rammat, Gauri, Ghoomar

**Topic 8: The Headquarters of the important Public-Sector Undertakings**

- Agriculture Insurance Company of India: New Delhi
- Air India Limited: New Delhi
- Airports Authority of India: New Delhi
- Bharat Earth Movers (BEML): Bangalore, Karnataka
- Bharat Electronics Limited: Bangalore, Karnataka
- Bharat Heavy Electricals Limited(BHEL): New Delhi
- Bharat Petroleum Corporation Limited: Mumbai, Maharashtra
- Coal India Limited: Kolkata, West Bengal
- Damodar Valley Corporation: Kolkata, West Bengal
- Electronics Corporation of India: Hyderabad, Telangana
- Fertilizer Corporation of India Limited: Noida, Uttar Pradesh
- Food Corporation of India: New Delhi
- General Insurance Corporation of India Limited (GIC): Mumbai, Maharashtra
- Hindustan Aeronautics Limited: Bangalore, Karnataka
- Hindustan Petroleum Corporation Limited: Mumbai, Maharashtra
- India Infrastructure Finance Company: New Delhi

- Indian Oil Corporation: New Delhi
- Mahanadi Coalfields Limited: Sambalpur, Odisha
- National Aluminium Co Ltd: Bhubaneswar, Orissa
- National Aviation Company of India: New Delhi
- National Handloom Development Corporation Limited: Lucknow, Uttar Pradesh
- National Insurance Co Ltd: Kolkata, West Bengal
- National Textile Corporation: New Delhi
- New India Assurance Company: Mumbai, Maharashtra
- Neyveli Lignite Corporation Limited: Tamil Nadu
- Numaligarh Refinery Limited: Assam
- Oil & Natural Gas Corporation: Dehradun, Uttarakhand
- Oil India Limited: New Delhi
- Oriental Insurance Company: New Delhi
- Pawan Hans Limited: New Delhi
- Shipping Corporation of India Limited: Mumbai, Maharashtra
- United India Insurance Company: Chennai, Tamil Nadu
- Uranium Corporation of India: Jaduguda, Jharkhan.

**Topic 13: Nick Names of Important Indian Places**

Nick Names	City
Golden City	Amritsar
Manchester Of India	Ahmedabad
City Of Seven Islands	Mumbai
Queen Of Arabian Sea	Cochin
Space City	Bangalore
Garden City Of India	Bangalore
Silicon Valley Of India	Bangalore
Electronic City Of India	Bangalore
Pink City	Jaipur
Gateway Of India	Mumbai
Twin City:	Hyderabad, Secunderabad
City Of Festivals	Madurai
Deccan Queen	Pune
City Of Buildings	Kolkata
Dakshin Ganga	Godavari
Old Ganga	Godavari
Egg Bowls Of Asia	Andhra Pradesh
Soya Region	Madhya Pradesh
Manchester Of The South	Coimbatore
City Of Nawabs	Lucknow
Venice Of The East	Cochin
Sorrow Of Bengal	Damodar River
Sorrow Of Bihar	Kosi River
Blue Mountains	Nilgiri
Queen Of The Mountains	Mussoorie (Uttarakhand)

Nick Names	City
Sacred River	Ganga
Hollywood Of India	Mumbai
City Of Castles	Kolkata
State Of Five Rivers	Punjab
City Of Weavers	Panipat
City Of Lakes	Srinagar
Steel City Of India	Jamshedpur (Called Tatanagar)
City Of Temples	Varanasi
Manchester Of The North	Kanpur
City Of Rallies	New Delhi
Heaven Of India	J&K
Boston Of India	Ahmedabad
Garden Of Spices Of India	Kerala
Switzerland Of India	Kashmir
Abode Of The God	Prayag(Allahabad)
Pittsburg Of India	Jamshedpur

- Adelaide Oval- **Adelaide**
- Bundaberg Rum Stadium- **Cairns**
- Telstra Dome- **Melbourne**
- Manuka Oval- **Canberra**
- Marrara Cricket Ground- **Darwin**
- Melbourne Cricket Ground- **Melbourne**
- Sydney Cricket Ground- **Sydney**
- W.A.C.A. Ground- **Perth**

#### Stadiums in Bangladesh

- Bangabandhu National Stadium- **Dhaka**
- Chittagong Stadium- **Chittagong**

#### Stadiums in England

- Edgbaston- **Birmingham**
- Headingley- **Leeds**
- Lord's- **London**
- Old Trafford- **Manchester**
- Sophia Gardens- **Cardiff**
- St Lawrence Ground- **Canterbury**
- The Brit Oval- **London**
- Trent Bridge- **Nottingham**

#### Stadiums in India

- Barabati Stadium - **Cuttack**
- Barkatullah Khan Stadium - **Jodhpur**
- Barsapara Cricket Stadium: **Guwahati**
- Greenfield International Stadium: **Thiruvananthapuram**
- Brabourne Stadium - **Mumbai**
- Eden Gardens - **Kolkata**
- Feroz Shah Kotla - **Delhi**
- Gandhi Stadium - **Jalandhar**
- Green Park - **Kanpur**
- Indira Gandhi Stadium - **Vijayawada**
- Rajiv Gandhi Port Silver Jubilee Stadium - **Visakhapatnam**
- Jawaharlal Nehru Stadium - **New Delhi**
- Lal Bahadur Shastri Stadium - **Hyderabad**
- M.Chinnaswamy Stadium - **Bangalore**
- MA Chidambaram Stadium - **Chennai**
- Madhavrao Scindia Cricket Ground - **Rajkot**
- Moin-ul-Haq Stadium - **Patna**
- Narendra Modi Stadium - **Ahmedabad**
- Sawai Mansingh Stadium - **Jaipur**
- Vidarbha CA Ground - **Nagpur**
- Wankhede Stadium - **Mumbai**
- Jawaharlal Nehru Stadium: **Kochi (Kerala)**
- Dr. Bhupen Hazarika Cricket Stadium: **Guwahati (Assam)**
- Dhyan Chand National Stadium: **Delhi**

#### Stadiums in New Zealand

- Basin Reserve- **Wellington**
- Eden Park- **Auckland**
- Jade Stadium- **Christchurch**

### Topic 9: Important Defence Exercise Conducted in the World

- **Garuda**: India-France
- **HAND-HAND**: India-China
- **Indra**: India-Russia
- **Jimex**: India-Japan
- **Malbar**: Us-India-Japan
- **Shade**: Naval Forces Of India, Japan&China
- **Surya Kiran**: India & Nepal
- **Varuna**: France & India
- **Simbex**: Indian Navy With Republic Of Singapore Navy
- **Ibsamar**: India with Brazil & South African Navy
- **Konkan**: Indian Navy & Royal Navy Of Britain
- **Ausindex**: Indian & Australian Navy
- **Indradhanush or Rainbow**: India-Uk Air Exercises
- **Nomadic Elephant**: Indian Army Exercises with Mongolia
- **Ekuverin**: Maldives & India
- **Garuda Shakti**: India & Indonesia
- **Mitra Shakti**: India & Sri Lanka
- **Naseem Al-Bahr**: India-Oman
- **SLINEX**: Joint exercise in Navy between India & Sri Lanka
- **Hyog-Kaijin**: Joint exercise of Coast Guards of India & Japan
- **Malabar**: India, Japan & US
- **Yudh Abhyas**: India & US
- **Red flag**: India & US
- **Cope**: Indian Airforce & US Air Force
- **SAMPRITI** – India&Bangladesh
- **KAZIND**- Indo- Kazakhstan

### Topic 10: Stadiums Around the World

#### Stadiums in Australia

- John Davies Oval-Queenstown
- McLean Park-Napier

**Stadiums in Pakistan**

- Arbab Niaz Stadium-Peshawar
- Ayub National Stadium-Quetta
- Gaddafi Stadium-Lahore

**Stadiums in South Africa**

- Kingsmead-Durban
- New Wanderers Stadium-Johannesburg
- Newlands-Cape Town
- St George's Park-Port Elizabeth
- Centurion Super Sport Park-Pretoria

**Stadium in Sri Lanka**

- Colombo Cricket Club Ground-Colombo
- Galle International Stadium-Galle
- P.Saravanamuttu Stadium-Colombo
- R.Premadasa Stadium-Colombo
- Sinhalese Sports Club Ground-Colombo

**Stadiums in West Indies**

- Sabina Park Kingston-Jamaica
- Antigua Recreation Ground St John's-Antigua
- Guyana Cricket Stadium Georgetown-Guyana
- Kensington Oval Bridgetown-Barbados
- Mindoo Phillip Park Castries-St Lucia
- Albion Sports Complex Berbice-Guyana

**Stadiums in Zimbabwe**

- Bulawayo Athletic Club-Bulawayo
- Harare Sports Club-Harare
- Kwekwe Sports Club-Kwekwe
- Queens Sports Club-Bulawayo

**Stadiums in United Arab Emirates**

- Sheikh Zayed Stadium-Abu Dhabi
- Sharjah Cricket Stadium-Sharjah

City	River	State
New Delhi	Yamuna	Delhi
Dibrugarh	Brahmaputra	Assam
Guwahati	Brahmaputra	Assam
Hyderabad	Musi	Telangana
Jabalpur	Narmada	Madhya Pradesh
Kanpur	Ganga	Uttar Pradesh
Kota	Chambal	Rajasthan
Jaunpur	Gomti	Uttar Pradesh
Patna	Ganga	Bihar
Srinagar	Jhelum	Jammu & Kashmir
Surat	Tapi	Gujarat
Tiruchirapalli	Kaveri	Tamil Nadu
Varanasi	Ganga	Uttar Pradesh
Vadodara	Vishwamitri	Gujarat
Mathura	Yamuna	Uttar Pradesh
Mirzapur	Ganga	Uttar Pradesh
Bangalore	Vrishabhavathi	Karnataka
Kannauj	Ganga	Uttar Pradesh
Mangalore	Netravati, Gurupura	Karnataka
Gwalior	Chambal	Madhya Pradesh
Gorakhpur	Rapti	Uttar Pradesh
Lucknow	Gomti	Uttar Pradesh
Malegaon	Girna River	Maharashtra
Sambalpur	Mahanadi	Odisha
Madurai	Vaigai	Tamil Nadu
Coimbatore	Noyyal	Tamil Nadu
Nashik	Godavari	Maharashtra
Kolhapur	Panchaganga	Maharashtra
Nellore	Pennar	Andhra Pradesh
Ujjain	Shipra	Madhya Pradesh

**Topic 11: List of Indian Cities on Rivers Banks**

City	River	State
Agra	Yamuna	Uttar Pradesh
Ahmedabad	Sabarmati	Gujarat
Allahabad	At the confluence of Ganga, Yamuna & Saraswati	Uttar Pradesh
Ayodhya	Saryu	Uttar Pradesh
Bhagalpur	Ganga	Bihar
Kolkata	Hugli	West Bengal
Cuttack	Mahanadi	Odisha

