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## SBI PO MAINS CURRENT AFFAIRS CAPSULE

### Most Important Current Affairs December 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>

**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
<b>Neeraj Chopra</b>	Athletics
<b>Ravi Kumar</b>	Wrestling
<b>Lovlina Borgohain</b>	Boxing
<b>Sreejesh P.R</b>	Hockey
<b>Avani Lekhara</b>	Para Shooting
<b>Sumit Antil</b>	Para Athletics
<b>Pramod Bhagat</b>	Para-Badminton
<b>Krishna Nagar</b>	Para-Badminton
<b>Manish Narwal</b>	Para Shooting
<b>Mithali Raj</b>	Cricket
<b>Sunil Chhetri</b>	Football
<b>Manpreet Singh</b>	Hockey

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

Name of the Sportsperson	Discipline
<b>Arpinder Singh</b>	Athletics
<b>SimranjitKaur</b>	Boxing
<b>Shikhar Dhawan</b>	Cricket
<b>Bhavani Devi Chadalavada Anandha Sundhararaman</b>	Fencing
<b>Monika</b>	Hockey
<b>VandanaKatariya</b>	Hockey
<b>SandeepNarwal</b>	Kabaddi
<b>HimaniUttamParab</b>	Mallakhamb
<b>Abhishek Verma</b>	Shooting
<b>Ankita Raina</b>	Tennis
<b>Deepak Punia</b>	Wrestling
<b>Dilpreet Singh</b>	Hockey
<b>Harman Preet Singh</b>	Hockey
<b>Rupinder Pal Singh</b>	Hockey
<b>Surender Kumar</b>	Hockey
<b>AmitRohidas</b>	Hockey
<b>BirendraLakra</b>	Hockey
<b>Sumit</b>	Hockey
<b>Nilakanta Sharma</b>	Hockey

Name of the Sports person	Discipline
Hardik Singh	Hockey
Vivek Sagar Prasad	Hockey
Gurjant Singh	Hockey
Mandeep Singh	Hockey
Shamsher Singh	Hockey
Lalit Kumar Upadhyay	Hockey
Varun Kumar	Hockey
Simranjeet Singh	Hockey
Yogesh Kathuniya	Para Athletics
Nishad Kumar	Para Athletics
Praveen Kumar	Para Athletics
Suhash Yathiraj	Para-Badminton
Singhraj Adhana	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
Sarkar Talwar	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
Sandhya Gurung	Boxing
Pritam Siwach	Hockey
Jai Prakash Nautiyal	Para Shooting
Subramanian Raman	Table Tennis

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

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

**Rashtriya Khel Protsahan Puruskar 2021:**

Category	Entity recommended for Rashtriya Khel Protsahan Puruskar, 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:

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

### 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>Martin 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 Bhikula 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.

### 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 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

### 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)**





**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**.

- ⇒ 47th edition of the men's BNP Paribas Open (ATP Masters) & the **32nd Edition** of the women's BNP Paribas Open (WTA Masters).
- ⇒ **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.

**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.

**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.

**Globally:**

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

**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: **Sahas 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 Muncy:** 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
<b>Men's Singles</b>	Daniil Medvedev	Novak Djokovic
<b>Women's Singles</b>	Emma Raducanu	Leylah Annie Fernandez
<b>Men's Doubles</b>	Ram/Salisbury	Jamie Murray/Bruno Soares
<b>Women's Doubles</b>	Stosur/Zhang	Coco Gauff/ McNally
<b>Mixed Doubles</b>	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

## Most Important Current Affairs | August 2021

### Kargil Vijay Diwas celebrated on 26th July

- ⇒ **Kargil Vijay Diwas** is celebrated every year on **July 26** since the year **1999**, to mark India's victory over **Pakistan in the Kargil conflict**. This year nation is celebrating the **22 years** of victory in the **Kargil war**.
- ⇒ Kargil War was fought between **May-July of 1999** in the **Kargil district of Jammu & Kashmir** along the Line of Control (LoC) in which India got the victory.
- ⇒ July 26 is celebrated as "**Kargil Vijay Diwas**" every year to mark the successful completion of "**Operation Vijay**" that ended the 3-month war along the Line of Control.

### Dholavira inscribed on UNESCO World Heritage List

- ⇒ A Harappan-era metropolis, **Dholavira** in **Gujarat** inscribed on the **UNESCO World Heritage List**.
- ⇒ Now Gujarat has three world heritage sites, **Champaner near Pavagadh, Rani ki Vav in Patan & the historic city of Ahmedabad**. Dholavira is now the **40th** treasure in India to be given.
- ⇒ **Also, in the 44th session of the World Heritage Committee of UNESCO**, India got a new world heritage site in the form of the **Rudreswara/ Ramappa Temple** in Telangana.

### 14 Tiger Reserves of India get (CA|TS) Recognition

- ⇒ From India, **14 tiger reserves** received the accreditation of the **Global Conservation Assured Tiger Standards (CA|TS)**, on the occasion of **International Tiger Day** on July 29, 2021.
- ⇒ **National Tiger Conservation Authority (NTCA)** recognized the 'BaghRakshaks' for their efforts in protecting Tigers & forests.
- ⇒ CA|TS is a set of criteria that allows tiger sites to check if their management will lead to successful tiger conservation.

### Khel Ratna Award renamed as Major Dhyan Chand Khel Ratna Award

- ⇒ PM **Modi** announced that **Rajiv Gandhi Khel Ratna Award** will be renamed as **Major Dhyan Chand Khel Ratna Award**. Dhyan Chand, whose birthday is celebrated as **National Sports Day**, won three Olympic golds for the country in Hockey.
- ⇒ The award was inaugurated in **1991-92**, the award comprises a medallion, a certificate, & a cash prize of **₹ 25 lakh**. The first recipient of the Khel Ratna was chess legend, **Viswanathan Anand**.

### RBI announces its bi-monthly monetary policy | August 2021

- ⇒ RBI announced its bi-monthly monetary policy. This is the seventh time in a row that the **Monetary Policy Committee (MPC)** headed by RBI Governor **Shaktikanta Das** has maintained the status quo.
- ⇒ **The Marginal Standing Facility (MSF) rate & 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:

- ⇒ RBI keeps the **GDP growth forecast for FY22** unchanged at **9.5%**.
- ⇒ RBI to **conduct two more auctions of ₹25,000 crores each** on August 12 & August 26 under the G-sec Acquisition Programme (GSAP).
- ⇒ **CPI inflation is projected at 5.7 % during 2021-22** – this consists of 5.9% in Q2, 5.3% in Q3 & 5.8% in Q4 of 2021-22 with risks broadly balanced. CPI inflation for the first quarter of 2022-23 is projected at 5.1%.

### 7 Indian Companies Feature in Fortune Global 500 list for 2021

- ⇒ **Seven Indian companies** have found a place in **2021 Fortune's Global 500 list**.
- ⇒ Fortune **Global 500** is an annual ranking of the top 500 enterprises globally, as measured by business revenues.
- ⇒ **Mukesh Ambani-led Reliance Industries Ltd** is the highest-ranked Indian company on the list in terms of revenue, with revenues of nearly **\$63 billion**. It is placed at **155th spot** globally.
- ⇒ Globally, **Walmart** has topped the list in terms of revenue for the eighth consecutive year.
- ⇒ **China** dominated this year's list for the highest number of companies featuring in the list at **143**.

#### Indian Companies in the list:

- Reliance Industries (155)
- State Bank of India (205)
- Indian Oil (212)
- Oil & Natural Gas (243)
- Rajesh Exports (348)
- Tata Motors (357)
- Bharat Petroleum (394)

### Tokyo Olympics 2020 Closing Ceremony Highlights

- ⇒ The **Tokyo Olympics 2020** came to an end on **August 08, 2021**. It was held from July 23 to August 08, 2021, in **Tokyo, Japan**.
- ⇒ This was for the fourth time that Japan hosted the Olympic Games, after previously hosting the **Tokyo 1964 (Summer), Sapporo 1972 (Winter), & Nagano 1998 (Winter) games**.
- ⇒ Apart from this, Tokyo is the first Asian city to hold the Summer Games twice.

#### Medal Tally:

- ⇒ **United States** has topped the overall medal table with 113 medals, which includes 39 Gold, 41 Silver & 33 Bronze Medal.
- ⇒ **Indian Contingent** managed to win **7 medals** comprising 1 Gold, 2 Silver & 4 Bronze Medals. The country stood at the **48th position** in the medal table out of 86 countries.

#### Top 3 Nations in the Medal Tally:

- United States: 113 (Gold: 39, Silver: 41, Bronze: 33)
- China: 88 (Gold: 38, Silver: 32, Bronze: 18)
- Japan: 58 (Gold: 27, Silver: 14, Bronze: 17)

#### India in the Tokyo Olympics 2020

- ⇒ India finished the Games with its best-ever Olympic medal tally of 7 in Tokyo Games 2020, surpassing the previous best record of 6 medals at the **2012 London Olympics**.
- ⇒ **MC Mary Kom**, & men's hockey team skipper, **Manpreet Singh**, were flag-bearers for the Indian contingent at the opening ceremony.
- ⇒ Bronze-medalist **Bajrang Punia** was the flag-bearer at the closing ceremony of the event.

#### Indian Medal Winners List

##### Gold

- ⇒ Men's Javelin Throw: **Neeraj Chopra**

##### Silver

- ⇒ Women's 49kg Weightlifting: **Mirabai Chanu**
- ⇒ Men's Freestyle 57kg Wrestling: **Ravi Dahiya**

##### Bronze

- ⇒ Women's Welterweight boxing: **Lovlina Borgohain**
- ⇒ Women's Singles Badminton: **PV Sindhu**
- ⇒ Men's 65kg Freestyle Wrestling: **Bajrang Punia**
- ⇒ Men's hockey: **India men's hockey team**

### 7th August to be named "Javelin Throw Day" to honour Neeraj Chopra

- ⇒ The **Athletics Federation of India** decided that **javelin throw day** will be on **7th August** every year in honour of Olympic gold medalist **Neeraj Chopra**.
- ⇒ The 23-year-old Neeraj is India's second individual Olympic gold medallist after **Abhinav Bindra**.
- ⇒ Neeraj bagged the gold medal in men's javelin throw at the **2020 Tokyo Olympics on 7th August 2021**.
- ⇒ Neeraj has scripted the history at the Olympic Stadium in Tokyo when he threw the javelin to a distance of **87.58m** to end India's medal drought in athletics at the Olympics.

### Shakib Al Hasan, Stafanie Taylor voted ICC players of the month for July

- ⇒ Bangladesh all-rounder **Shakib Al Hasan** & West Indies skipper **Stafanie Taylor** were named the **ICC Player of the Month for July** in men's & women's categories.

### 4 more sites in India added to Ramsar list

- ⇒ Four more wetlands from India have been added to the list of Ramsar sites, giving it the status of '**Wetland of International Importance**'.
- ⇒ With this, the total number of Ramsar sites in India have reached 46, covering a surface area of **1,083,322 hectares**.
- ⇒ The sites have been recognised as wetlands of international importance under the Ramsar Convention. Two of these sites are in **Haryana**, while the other two are in **Gujarat**.

#### These sites are:

- Thol, Gujarat
- Wadhvana, Gujarat
- Sultanpur, Haryana
- Bhindawas, Haryana

### Indian Film Festival of Melbourne Awards 2021 announced

- ⇒ The **Family Man 2** actors **Manoj Bajpayee & Samantha Akkineni** were among the winners of the latest edition of the **Indian Film Festival of Melbourne Awards**.

#### Full list of winners of the Indian Film Festival of Melbourne (IFFM) 2021:

- Best Feature Film: **Soorai Pottru**
- Best Performance Male (Feature): **Suriya Sivakumar (Soorai Pottru)**
- Best Performance Female (Feature): **Vidya Balan (Sherni) & Honourable mention to Nimisha Sajayan (The Great Indian Kitchen)**
- Best Director: **Anurag Basu (Ludo) & Honourary Mention Prithvi Konanur (Pinki Elli?)**
- Best Series: **Mirzapur Season 2**
- Best Actress in a Series: **Samantha Akkineni (The Family Man 2)**
- Best Actor in a Series: **Manoj Bajpayee (The Family Man 2)**
- Equality in Cinema (Short Film): **Sheer Qorma**
- Equality in Cinema Award (Feature Film): **The Great Indian Kitchen**
- Diversity in Cinema Award: **Pankaj Tripathi**

**President Ram Nath Kovind confers 144 Gallantry awards in 2021**

⇒ President Shri **Ram Nath Kovind**, the Supreme Commander of the Armed Forces approved **144 Gallantry awards** for armed forces, police & paramilitary personnel on the occasion of **Independence Day 2021**.

⇒ **144 Gallantry awards include:**

- **Ashok Chakra:** Babu Ram (posthumously), ASI, Jammu & Kashmir Police.
- **Kirti Chakra:** Altaf Hussain Bhat (posthumously), Constable, J&K Police.

**Shaurya Chakra**

- Major Arun Kumar Pandey, The Rashtriya Rifles, Indian Army
- Major Ravi Kumar Chaudhary, The Rashtriya Rifles, Indian Army
- Captain Ashutosh Kumar, The Madras Regiment (Mysore)
- Captain Vikas Khatri, The Rashtriya Rifles
- Kumar, The Rashtriya Rifles
- Sepoy Neeraj Ahlawat, The Rashtriya Rifles
- Captain Sachin Reuben Sequeira, Indian Navy
- Group Captain Perminder Antil, Flying (Pilot), Air Force
- Wing Commander Varun Singh Flying (Pilot), Air Force
- Shri Chitesh Kumar, Deputy Commandant, CRPF
- Shri Manjinder Singh, Sub Inspector, CRPF
- Shri Sunil Choudhary, Constable, CRPF
- Shri Debasis Sethy, Commando, Odisha Police (Posthumous)
- Shri Sudhir Kumar Tudu, Commando, Odisha Police (Posthumous)
- Shri Shahbaz Ahmad, Special Police Officer, J&K Police (Posthumous)

**Bar To Sena Medal (Gallantry)**

- Lieutenant Colonel Krishna Kant Bajpai, The Rajput Regiment
- Major Surendra Singh Lamba, The Grenadiers, 29th Battalion, The Rashtriya Rifles
- Major Rahul Balamohan, The Mahar Regiment, First Battalion, The Rashtriya Rifles
- Major Ankit Dahiya, The Punjab Regiment, 22nd Battalion, The Rashtriya Rifles

**Vayu Sena Medal (Gallantry)**

- Wing Commander Uttar Kumar, Flying (Pilot)
- Squadron Leader Deepak Mohanan, Flying (Pilot)

**RBI launches the Financial Inclusion Index**

⇒ RBI introduced the **Financial Inclusion Index (FI-Index)**, which is a measure of the extent of financial inclusion in India. FI-Index incorporates the **inclusion details of banking, investments, insurance, postal & pension sector in India**.

⇒ The value of FI-Index will range between **0 to 100**. Where **0 denotes** complete financial exclusion while **100 denotes** full financial inclusion.

⇒ **Parameters of FI-Index:** FI-Index comprises of three parameters, namely- Access (35%), Usage (45%), & Quality (20%) with each of these consisting of various dimensions, which are computed based on a number of indicators. In total there are 97 indicators.

⇒ The **annual FI-Index** for the period ending March 2021 is 53.9 while for the period ending March 2017 it is 43.4. RBI will release the FI-Index in the month of July every year. There is no base year for this Index.

**EASE Reforms Index Award 2021 announced**

⇒ Union Minister of Finance & Corporate Affairs, **Nirmala Sitharaman** announced the **EASE 3.0 Awards**.

⇒ **State Bank of India** is the Overall winner of the **EASE Reforms Index Award 2021 (EASE 3.0 Awards)**.

⇒ Bank of Baroda is second & Union Bank of India is third.

⇒ **Indian Bank** won the award for the **best improvement from the baseline performance**.

⇒ **SBI, BoB, Union Bank of India, Punjab National Bank & Canara Bank** won the top awards in different themes of the PSB Reforms Agenda EASE 3.0.

S.No	Theme	Winner
1.	Smart Lending for Aspiring India	Bank of Baroda
2.	Tech-enabled ease of Banking	SBI
3.	Institutionalized Prudent Banking	Bank of Baroda
4.	Governance & Outcome centric HR	Union Bank of India
5.	Deepening FI & Customer Protection	Union Bank of India

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### Nirmala Sitharaman unveils Public Sector Bank Reforms Agenda (EASE 4.0)

- ⇒ **Nirmala Sitharaman** unveiled the fourth edition of the **Public Sector Bank (PSB) Reforms Agenda 'EASE 4.0'** for 2021-22.
- ⇒ Theme for EASE 4.0 is **"Technology-enabled, simplified, & collaborative banking."** EASE stands for **Enhanced Access & Service Excellence (EASE)**.
- ⇒ EASE 4.0 aims to further the agenda of customer-centric digital transformation & deeply embed digital & data into PSBs' ways of working. EASE 4.0 sets the agenda & roadmap

to transform all PSBs into digital-attacker banks working hand-in-hand with key constituents of the financial services ecosystem to offer industry-best customer experience.

#### ⇒ Important Initiatives under EASE 4.0:

- Smart Lending for Aspiring India
- New Age 24x7 banking with resilient technology
- Collaborative banking for synergistic outcomes
- Tech-enabled Ease of Banking
- Institutionalizing Prudent Banking
- Governance & Outcome Centric HR

## Banking Current Affairs

### RBI in News

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1.	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.
2.	<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.
3.	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.
4.	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.
5.	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.
6.	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.
7.	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> .
8.	RBI launched its first global hackathon named <b>"HARBINGER 2021 – Innovation for Transformation"</b> . The theme is <b>'Smarter Digital Payments'</b> .
9.	<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.
10.	RBI lifted restrictions with immediate effect on credit card issuer <b>Diners Club International Ltd</b> to onboard new customers.
11.	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.
12.	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.
13.	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.
14.	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.



15.	RBI granted the <b>National Asset Reconstruction Company (NARCL)</b> the license to register as an <b>asset reconstruction company (ARC)</b> .
16.	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> & <b>Resilient Innovations Private Limited (BharatPe)</b> , to carry on a SFB business in India.
17.	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> .
18.	RBI authorised <b>Karur Vysya Bank (KVB)</b> to collect direct taxes on behalf of the <b>Central Board of Direct Taxes</b> .
19.	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.
20.	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.
21.	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.
22.	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.
23.	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.
24.	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).
25.	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.
26.	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.
27.	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.
28.	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> .
29.	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> .
30.	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> .
31.	RBI fined the <b>Jammu and Kashmir (J&amp;K) State Co-operative Bank, Srinagar</b> with an <b>Rs 11 lakh penalty</b> for inadequacy in regulatory adherence.
32.	RBI announced the removal of <b>Prompt Corrective Action (PCA) restrictions</b> on <b>Indian Overseas Bank (IOB)</b> .
33.	RBI imposed a penalty of <b>Rs 50.35 lakh</b> on <b>Janalaxmi Co-operative Bank, Nashik</b> for non-compliance with certain regulatory requirements.
34.	<b>IndusInd Bank</b> empanelled by <b>RBI</b> to act as an <b>'Agency Bank'</b> . As an Agency Bank, IndusInd becomes eligible to carry out transactions related to all kinds of government-led businesses.
35.	RBI imposed a monetary penalty of <b>Rs 6 lakh</b> on Bengaluru-based <b>Hewlett-Packard Financial Services (India) Private Ltd.</b>
36.	RBI announced the launch of the <b>'Scheme of Penalty for non-replenishment of ATMs'</b> , as per which it will impose monetary penalties on <b>ATMs/WLAs</b> that run out of cash. This will be effective from <b>October 01, 2021</b> . Cash-out at any ATM of more than ten hours in a month will attract a flat penalty of <b>₹ 10,000/-</b> per ATM.
37.	RBI raised the limit for collateral-free loans to <b>Self-Help Groups (SHG)</b> under the <b>DAY-NRLM (Deendayal Antyodaya Yojana – National Rural Livelihoods Mission)</b> from <b>Rs. 10 lakhs to Rs. 20 Lakhs</b> . The DAY-NRLM is the flagship program of Govt. of India for promoting poverty reduction through building strong institutions for the poor.

38.	RBI started a <b>public awareness campaign</b> to warn people against digital banking frauds. For the new campaign, RBI has roped in Olympic Gold medalist <b>Neeraj Chopra</b> .
39.	RBI cancelled the license of <b>Raigad based Karnala Nagari Sahakari Bank Limited</b> in <b>Maharashtra</b> due to insufficient capital & earning prospects & its continuance would have adversely affected depositors.
40.	RBI imposed a monetary penalty of <b>₹1 crore</b> on <b>Cooperatieve Rabobank UA</b> . Its Mumbai Branch is a part of the <b>Netherlands-based Rabobank Group</b> .
41.	RBI putting in place a <b>Platform for Regulated Entities for Integrated Supervision &amp; Monitoring (PRISM)</b> , a web-based end-to-end workflow automation system, to strengthen compliance by supervised entities. It aimed at helping supervised entities to strengthen their internal defences & resilience & bringing focus on <b>root cause analysis</b> .
42.	RBI come up with a draft rule with modifications in the existing regulation related to foreign investment to discourage <b>round-tripping</b> . The central bank is looking to tweak the existing regulations & has come up with draft rules around round-tripping.
43.	RBI appointed panel under the chairmanship of <b>N. S. Vishwanathan</b> suggests 4-tier structure for <b>Urban Co-operative Banks</b> ; minimum <b>CRAR (Capital to Risk-Weighted Assets Ratio)</b> for them could vary from 9% to 15%.
44.	In 2019, RBI permitted authorized card payment networks to offer card <b>tokenisation services</b> to any token requestor (i.e., third-party app provider) through mobile phones & tablets. Now <b>RBI extended the scope of tokenization to include consumer devices – laptops, desktops, wearables (wristwatches, bands, etc.), Internet of Things devices</b> .
45.	RBI announced to include street vendors of tier-1 & tier-2 centres, identified as part of the <b>PM Street Vendor's AtmaNirbhar Nidhi (PM SVANidhi Scheme)</b> as beneficiaries under the <b>Payments Infrastructure Development Fund (PIDF) Scheme</b> . PIDF Scheme was launched by RBI to encourage deployment of Points of Sale (PoS) infrastructure (both physical & digital modes) in tier-3 to tier-6 centres & northeastern states. <b>So now</b> RBI specifically allowed street vendors of Tier-1 & Tier-2 centres, to be part of PIDF Scheme. The street vendors in tier-3 to tier-6 centres will continue to be covered under the Scheme by default. PIDF presently has a corpus of <b>Rs. 345 crore</b> .

#### Public Sector Banks in News

1.	<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.
2.	<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> .
3.	<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.
4.	<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.
5.	<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.
6.	<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.
7.	<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> .
8.	<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> .
9.	<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.
10.	<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.
11.	<b>SBI</b>	launched a new & enhanced security feature for its <b>YONO &amp; YONO Lite apps</b> , called ' <b>SIM Binding</b> ', to protect customers from various digital frauds.

**Private Sector Banks in News**

1.	<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.
2.	<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.
3.	<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.
4.	<b>HSBC India</b>	Launched India's 1st credit card made from recycled PVC (Polyvinyl chloride) plastic.
5.	<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.
6.	<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.	
7.	<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	
8.	<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.
9.	<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).
10.	<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.
11.	<b>Equitas Small Finance Bank (SFB)</b> partnered with <b>HDFC Bank</b> to launch its new co-branded credit cards.	
12.	<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.
13.	<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</b> bank to receive approval.
14.	<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> .
15.	<b>Kotak Mahindra Bank Ltd</b>	Announced the launch of <b>Micro ATMs</b> across the country.
16.	<b>ICICI Bank</b>	Crossed the market capitalization of <b>Hindustan Unilever</b> to become the fifth-largest company by market value.
17.	<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> .
18.	<b>Yes Bank</b>	Partnered with Visa to offer credit cards to its customers, following the regulatory ban on Mastercard by RBI.
19.	<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.
20.	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> .'	
21.	<b>HDFC Bank</b>	Launched an overdraft facility for small retailers in partnership with <b>CSC SPV</b> . Known as ' <b>Dukandar Overdraft Scheme</b> '. It aimed at helping shopkeepers & merchants ease their cash crunch.
22.	<b>Axis Bank</b>	Crossed the milestone of over <b>one million customers</b> on its <b>WhatsApp banking channel</b> with a total request count of 6 million till now.
23.	<b>RBL Bank</b>	chosen <b>Amazon Web Services (AWS)</b> as its preferred cloud provider. AWS helps RBL bank to strengthen its AI-powered banking solutions & drive digital transformation at the Bank.
24.	<b>HDFC Bank</b>	<b>Introduced the 'Green &amp; Sustainable Deposits'</b> to safeguard the environment from <b>climate change</b> . These will be directed towards financing green & sustainable housing credit solutions & services.

**Other Banking Related Current Affairs**

- ⇒ **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 deep-tech startup **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 (CGTFPO)**, a dedicated fund for providing credit guarantees to FPOs. The fund has been launched under the trusteeship of **NABSanrakshan Trustee Pvt Ltd**.
- ⇒ 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)**.
- ⇒ **Suryoday Small Finance Bank (SSFB)** launched a '**Suryoday Health & Wellness Savings Account**' to help customers grow their wealth & also take care of their family's health amid the **covid-19 pandemic**. It comes with three major benefits for a family of four -- top-up health insurance of **₹25 lakh**, annual healthcare package & on-call emergency ambulance medical care services.
- ⇒ Manila-based **Asian Development Bank** approved a **USD 300 million loans** as additional financing for the ongoing **Maharashtra Rural Connectivity Improvement Project** for upgrading rural roads & connecting remote areas with markets.
- ⇒ **Small Industries Development Bank of India (SIDBI)** unveiled '**Digital Prayaas**' an app-based digital-lending platform to facilitate loans to entrepreneurs from low-income groups. The objective is to sanction a loan by the end of the day.
- ⇒ **Finance Ministry** informed **Rajya Sabha** that over **5.82 crore Jan Dhan (PMJDY)** accounts are inoperative. This is **14%** of the total number of accounts. It means at least one out of 10 Jan Dhan accounts is **inoperative**. According to the website of PMJDY, the total number of Jan Dhan accounts is **42.83 crore** with a balance of nearly **₹1.43 lakh crore**.
- ⇒ In the pandemic-hit financial year of 2020-21, the number of billionaires in India dropped from **141 in FY20 to 136 in FY21**, as per a statement issued by Finance Minister **Nirmala Sitharaman** in the Rajya Sabha.
- ⇒ **SBI Life Insurance** announced the launch of a unique new age protection solution called '**SBI Life eShield Next**', which 'levels up' the protection coverage as the insured achieves life's major milestones.
- ⇒ Central Government approved the **Indian Banks' Association's (IBA)** proposal to increase the family pension to **30%** of the last salary drawn. The immediate benefit of this approval will be an increase of **30,000 to 35,000** in the family pension of public sector bank employees. Also, employer banks' contribution to the pension fund of employees under the **NPS (National Pension System)** from the existing **10%, increase to 14%**.
- ⇒ **AU Small Finance Bank**, India's Largest SFB has unveiled a mega Brand Campaign, aptly titled '**BADLAAV Humse Hai**'. This is the first integrated marketing communication campaign from AU Bank since its inception. **Aamir Khan & Kiara Advani** roped in as Brand Ambassador.



## Economy/Financial/Business Current Affairs

- ⇒ **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.
- ⇒ **GST** collections for **July 2021** were **₹ 1.16 lakh crore**, **33%** more than the corresponding period of last year.
- ⇒ Govt. set the loans disbursement target under the **PM Mudra Yojana (PMMY)** at **Rs 3 trillion** for **2021-22 (FY22)**. This target is lower than the previous year. For FY21, the target was set at **Rs 3.21 trillion**.
- ⇒ **Sebi** allowed **payments banks** to carry out the activities of investment bankers to provide easy access to investors to participate in public & rights issues by using various payment avenues, markets regulator. Non-scheduled payments banks, which have prior approval from the **RBI**, will be eligible to act as a **banker to an issue (BTI)**.
- ⇒ **LIC Cards Services Limited (LIC-CSL)** partnered with **IDBI Bank** to launch '**Lumine**' Platinum Credit Card & '**Eclat**' Select Credit Card on the RuPay platform.
- ⇒ **SBI General Insurance** tied up with **Manipal Business Solutions** to increase insurance penetration in the rural markets. **SahiPay**, the fastest growing tech-enabled financial inclusion platform of Manipal Business Solutions, provides digital & financial services to customers in semi-urban & rural India.
- ⇒ **Retail inflation** eased to **5.59%** in **July** mainly due to softening of food prices. **The Consumer Price Index (CPI)**-based inflation was **6.26% in June & 6.73% in July 2020**.
- ⇒ **HCL Technologies'** market capitalisation (market-cap) touched **Rs 3 trillion** for the first time. HCL becoming the **fourth** Indian information technology (IT) firm to achieve this.
- ⇒ **Bharat Petroleum Corporation Ltd** launched an AI-enabled chatbot, named **Urja** to provide its customers with a platform for seamless self-service experience & faster resolution of queries/issues.
- ⇒ **ADB & the Government of India** signed a **\$500 million loan** to expand the **metro rail network in Bengaluru** with the construction of two new metro lines totalling **56 km** in length.
- ⇒ Shares of Information Technology major, **Infosys** hit a record high during intraday trading, which helped the company cross **\$100 billion** in market capitalisation. Infosys is the **fourth Indian company** to achieve this milestone.
- ⇒ **BharatPe** launched a "**12% Club**" app that will allow consumers to invest & earn up to 12% annual interest or borrow at a similar rate. BharatPe has partnered with **LenDenClub (RBI-approved NBFC)** for this app & lending arrangement. Apart from this, consumers can avail of collateral-free loans of up to **Rs 10 lakh** for a tenure of **3 months**.

## India's GDP Reports by Different Organization

	Name of the Organization	GDP Growth of India predicted
1.	S&P Global Ratings	GDP for 2021-22 at 9.5 % & 7.8% for FY23.
2.	Wall Street brokerage, Goldman Sachs	GDP for 2021-22 at 8 % & 9.1 % for FY23.
3.	Fitch Ratings	GDP for 2021-22 at 8.4% & 10.3 % for FY23.
4.	Organization for Economic Co-operation & Development	GDP for 2021-22 at 9.4% & 8.1 % for FY23.
5.	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%	
6.	Singapore-based DBS Bank's economic research team	GDP for 2021-22 at 7%
7.	Brickwork Ratings	GDP at 10-10.5% for 2021-22 (FY22).
8.	RBI projected the CPI inflation at 5.3% for 2021-22.	
9.	The retail inflation, measured by the Consumer Price Index (CPI), slightly rose to 4.48% in October.	
10.	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 12.54% in October 2021.	
11.	UBS Securities	GDP at 9.5% for 2021-22 (FY22).
12.	SBI's economists in its research report "Ecowrap"	GDP at 9.3% to 9.6% for 2021-22 (FY22).
13.	The meeting of the Economic Advisory Council to the PM (EAC-PM) members held in New Delhi to examine the Indian economic growth in 2022-23 (FY23). EAC-PM members projected India's real GDP to 7-7.5% & a nominal rate of growth of more than 11% in FY23   They projected growth of 5% for FY22.	
14.	Moody's Investors Service	GDP at 9.3% for 2021-22 (FY22)   7.9% for (FY23)
15.	FICCI	GDP for 2021-22 at 9.1%
16.	ICRA	GDP for 2021-22 at 9%
17.	World Bank	GDP for 2021-22 to grow by 8.3%
18.	International Monetary Fund (IMF)	GDP for 2021-22 at 9.5% GDP for 2022-23 at 8.5%

## Agreements/Memorandum of Understandings

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| <ul style="list-style-type: none"> <li>⇒ India &amp; European Union agreed to step up their Clean Energy &amp; Climate Partnership. They jointly agreed on a detailed work program until 2023 to implement the 2016 India-EU Clean Energy &amp; Climate Partnership.</li> <li>⇒ SBI signed an MoU with Kendriya Sainik Board to support &amp; educate the children of war veterans, ex-servicemen, &amp; 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.</li> <li>⇒ State Bank of India signed an agreement with Usha International Limited (UIL) for empowering women entrepreneurs by providing financial assistance.</li> <li>⇒ Walmart &amp; its subsidiary Flipkart signed an MoU with the Department of MSME Enterprises, Government of</li> </ul> | <ul style="list-style-type: none"> <li>Madhya Pradesh to create an ecosystem of capacity building for MSMEs in Madhya Pradesh.</li> <li>⇒ 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 &amp; fundraising.</li> <li>⇒ 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, &amp; Air Force personnel.</li> <li>⇒ Indian Railway Catering &amp; Tourism Corporation Limited partnered with Truecaller India to provide passengers with greater trust in communication. This partnership aims to reduce fraud in the railways.</li> <li>⇒ Flipkart signed an MoU with the Ministry of Rural Development of the Govt. of India, for their ambitious Deendayal Antyodaya Yojana – National Rural Livelihood</li> </ul> |
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- 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.
  - ⇒ **HDFC Bank & Paytm** partnered to build comprehensive solutions across payment gateway, point of sale machines & credit products. This includes Paytm Postpaid which is a **Buy Now Pay Later (BNPL)** solution, **Eazy EMI & Flexi Pay**. **HDFC Bank SmartHub solutions** is an integrated platform offering merchants a one-stop solution shop for all their business needs payments.
  - ⇒ **NITI Aayog** in partnership with **Cisco** launched the next phase of the **Women Entrepreneurship Platform (WEP)** titled "**WEP Nxt**" to foster women entrepreneurship in India. It is a first-of-its-kind, unified portal that brings together women from diverse backgrounds & offers them access to a multitude of resources, support, & learning.
  - ⇒ **Government of India & Maldives** inked the contract for the mega **Greater Male Connectivity project (GMCP)**. It is the largest-ever civilian infrastructure project in the Maldives. **Gol** is funding the implementation of GMCP through a **USD 400 million Line of Credit (LoC)** & USD 100 million grant. The USD 400 million LoC will be provided by the **Export-Import Bank of India (Exim Bank)**. It is developed by Indian construction & engineering firm, **AFCONS**, based in Mumbai, Maharashtra.
  - ⇒ **US Agency for International Development & US International Development Finance Corporation (DFC)** would jointly sponsor a **\$50 mn.** loan portfolio guarantee to **Kotak Mahindra Bank** to support increased financial access to women borrowers, & MSMEs in India.
  - ⇒ **Indian Bank** entered into MoU with the **Society for Innovation & Entrepreneurship (SINE)** – an initiative of IIT, Bombay – for extending exclusive credit facilities to startups & MSMEs. The Bank will extend loans of up to **50 crore rupees**.
  - ⇒ **World Bank** approved a **USD 250 million** projects in India for a long-term dam safety program & improving the safety & performance of existing dams across various states of India. **Second Dam Rehabilitation & Improvement Project (DRIP-2) agreement** was inked between the World Bank, the Government of India, the Central Water Commission, & government representatives from 10 participating states.
  - ⇒ **ICICI Prudential Life Insurance** tied up with **NPCI** to provide a **Unified Payments Interface Autopay facility** to its customers.
  - ⇒ **India** emphasized the implementation of the recently-signed **MoU with Bangladesh** over disaster management, resilience & mitigation on a priority basis. Bangladesh has decided to accept the invitation to join the **Coalition for Disaster Resilient Infrastructure (CDRI)**. CDRI is a coalition of national governments, UN agencies, multilateral development banks & the private sector which aims to promote resilience of new & existing infrastructure to climate & disaster risks.
  - ⇒ **UNICEF India & Facebook** launched a one-year joint initiative on ending violence against children with a special focus on online safety. The partnership seeks to create a safe environment for children online & offline.
  - ⇒ **Indian Navy** inked MoU with the **Infrastructure Development Finance Company (IDFC) First Bank** to initiate '**Honour FIRST**'. 'Honour FIRST' is a premium banking solution for serving personnel & veterans of the Indian Navy.
  - ⇒ **Indian Bank** signed an MoU with the **Paralympic Committee of India (PCI)** as one of the banking partners of the Paralympic Games scheduled to commence from **August 24 in Tokyo, Japan**. President of the Paralympic Committee of India is **Deepa Malik**.
  - ⇒ Haryana government signed MoU with 'Walmart Vriddhi' & 'Haqdarshak' to create a pathway for Indian MSMEs' products to move to the international markets.
  - ⇒ **BRICS** signed an agreement for cooperation in remote sensing satellite data sharing, as per **ISRO**. The pact enables building a virtual constellation of specified remote sensing satellites of BRICS space agencies.
  - ⇒ **Facebook India** launched the "**Small Business Loans Initiative**" in India in partnership with the online lending platform **Indifi**. India is the first country where Facebook is rolling out this programme. The objective is to help **small & medium businesses (SMBs)**.
  - ⇒ **Kotak Mahindra Bank** launched a platform named '**Neo Collections**', which is a **Do It Yourself Digital Repayment Platform** for missed loan repayments.
  - ⇒ **NPCI International Payments Ltd (NIPL)** partnered with **Mashreq Bank** to launch the payment system facility of **UPI** in the **UAE**. Mashreq Bank is the oldest privately owned bank in the **United Arab Emirates**.

## New Appointments: National

	Designation/Post	Who is Appointed?
<b>Constitutional &amp; Other Posts</b>		
1.	Chairperson, <b>National Highways Authority of India (NHAI)</b>	<b>Alka Upadhyaya</b>
2.	Central Provident Fund Commissioner in the Employees' Provident Fund Organisation (EPFO).	Neelam Shammi Rao
3.	<b>Chairman, Central Board of Indirect Taxes &amp; Customs (CBIC)</b>	<b>Vivek Johri</b>
4.	<b>New Chairperson of the National Company Law Appellate Tribunal (NCLAT)</b>	Former Supreme Court Judge Justice <b>Ashok Bhushan</b>
5.	Next <b>Chief of the Naval Staff</b> (with effect from 30 Nov.)	Vice Admiral <b>R Hari Kumar</b>
6.	New DG of <b>Central Industrial Security Force (CISF)</b>	<b>Sheel Vardhan Singh</b>
7.	New DG of <b>National Disaster Response Force (NDRF)</b>	<b>Atul Karwal</b>
8.	<b>New Director-General (DG) of Narcotics Control Bureau (NCB)</b>	<b>Satya Narayan Pradhan</b>
9.	<b>New Secretary General Rajya Sabha</b>	<b>Pramod Chandra Mody</b>
10.	<b>Chairman, Central Board of Indirect Taxes &amp; Customs (CBIC).</b>	Senior bureaucrat, <b>Vivek Johri</b>
11.		
12.	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>	
13.	<b>Advisor to PM Narendra Modi</b> for two years on contract basis.	Former bureaucrat <b>Amit Khare</b>
14.	<b>CEO, Pradhan Mantri Fasal Bima Yojana &amp; Joint Secretary, Agriculture</b>	Senior bureaucrat <b>Ritesh Chauhan</b>
15.	Managing Director, <b>India Ports Global Limited (IPGL)</b>	Captain <b>Alok Mishra</b>
16.	Chairperson, <b>National Bank for Financing Infrastructure &amp; Development (NaBFID).</b>	<b>K V Kamath</b>
17.	Tamil Nadu Governor Banwarilal Purohit given the additional charge of Punjab and the Union Territory of Chandigarh.	
18.	Chairman, Central Board of Direct Taxes	IRS officer <b>JB Mohapatra</b>
19.	<b>New Director General (DG), Border Security Force (BSF)</b>	<b>Pankaj Kumar Singh</b>
20.	New DG, <b>Indo-Tibetan Border Police (ITBP).</b>	<b>Sanjay Arora</b>
21.	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>	
22.	<b>Acting Chairperson of the appellate tribunal, National Company Law Appellate Tribunal (NCLAT)</b>	Justice <b>M. Venugopal</b>
23.	President, Income Tax Appellate Tribunal	G.S. Pannu
24.	Chairman, <b>National Commission for Minorities</b>	Former IPS officer <b>Iqbal Singh Lalpura</b>
25.	Next Chief of Air Staff.	<b>Vivek Ram Chaudhari</b>
26.	<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>	
27.	Govt. accepts <b>RN Ravi's</b> resignation as <b>interlocutor for Naga peace talks.</b>	
28.	34th Director-General of the National Cadet Corps (NCC)	Lieutenant General <b>Gurbirpal Singh</b>
29.	Vice Chief of Naval Staff	Vice Admiral <b>SN Ghormade</b> (succeeds Vice Admiral G Ashok Kumar)
30.	Controller General of Accounts (CGA)	<b>Deepak Das</b>
31.	Lokayukta of Maharashtra	Justice <b>V M Kanade</b>
32.	Director, Zoological Survey of India	<b>Dr Dhriti Banerjee</b>
33.	Appointments <b>Committee of the Cabinet</b> extended the term of service of <b>Rajiv Gauba</b> , as the Cabinet Secretary of India, for a further period of one year.	
34.	Gol given a three-year extension to <b>Rekha Sharma</b> as Chairperson of the <b>National Commission for Women (NCW).</b>	
35.	<b>Kamlesh Kumar Pant</b> appointed as the new <b>chairman of National Pharmaceutical Pricing Authority (NPPA)</b> by ACC.	
36.	Chairman, Advisory Board for Banking & Financial Frauds (ABFF).	<b>T M Bhasin</b>

37.	New Governor of Manipur	La. Ganesan
38.	Joint secretary, Ministry of Cooperation	Abhay Kumar Singh
39.	New Director General, Border Security Force	Pankaj Kumar Singh
40.	Director General, Indo-Tibetan Border Police	Sanjay Arora
41.	New Commissioner of Delhi.	IPS Balaji Srivastav

	Designation/Post	Who is Appointed?
<b>CEO'S/Chairman of Companies/Organizations/Banks/ Other Appointments</b>		
42.	Strategic Group Advisor of Oyo Hotels & Homes (Oyo)	Rajnish Kumar (Former SBI Chairman)
43.	<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.	
44.	Unix, an Indian Mobile Accessories manufacturing brand signed Indian Cricket Fast Bowler, Jasprit Bumrah as its Brand Ambassador to increase the visibility of their products.	
45.	MD & CEO, Ujjivan Small Finance Bank	Ittira Davis
46.	<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> .	
47.	First woman president of the <b>Indian Mountaineering Foundation (IMF)</b>	Noted mountaineer from Uttarakhand, <b>Harshwanti Bisht</b>
48.	<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.	
49.	IIT Madras incubated startup, <b>GUVI</b> signed Indian Women's cricketer <b>Smriti Mandhana</b> as its brand ambassador.	
50.	Commandant of <b>National Defence College (NDC)</b> , New Delhi	<b>Lt Gen Manoj Kumar Mago</b>
51.	Chairman, <b>India Tourism Development Corporation (ITDC)</b>	<b>Sambit Patra</b>
52.	MD, <b>India Tourism Development Corporation (ITDC)</b>	<b>G. Kamala Vardhana Rao</b>
53.	Chairman, <b>National Asset Reconstruction Company (NARCL)</b>	<b>Pradip Shah</b>
54.	<b>VVS Laxman</b> will be the next head of the <b>National Cricket Academy (NCA)</b> .	
55.	<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> .	
56.	Games24x7 fantasy cricket platform ' <b>My11Circle</b> ' announced Indian Cricketer <b>Mohammad Siraj</b> as its new brand ambassador.	
57.	Amway India announced the appointment of Bollywood megastar <b>Amitabh Bachchan</b> as its brand ambassador.	
58.	<b>Bandhan Bank</b> announced Popular Assamese & Bollywood singer <b>Zubeen Garg</b> as the brand ambassador for the Bank in Assam.	
59.	<b>Plaeto</b> appointed <b>Rahul Dravid</b> as its brand ambassador & mentor.	
60.	Director-General, <b>Federation of Indian Chambers of Commerce &amp; Industry (FICCI)</b>	<b>Arun Chawla</b>
61.	<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.	
62.	<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.	
63.	First woman president of <b>Indian Mountaineering Foundation (IMF)</b>	<b>Harshwanti Bisht</b>
64.	Independent non-executive director, <b>Hero MotoCorp</b>	<b>Rajnish Kumar</b>
65.	MD & CEO, National Securities Depositories (NSDL)	<b>Padmaja Chunduru</b>
66.	MD & CEO of rating agency CRISIL	<b>Amish Mehta replaced Ashu Suyash</b>
67.	Managing Director of Life Insurance Corporation of India	<b>BC Patnaik</b>
68.	Secretary-General & Executive Head, Indian Steel Association (ISA)	<b>Alok Sahay</b>
69.	<b>Sanjay Bhargava</b> to head <b>Starlink satellite broadband venture in India</b> .	
70.	CEO, <b>Energy Efficiency Services Limited (EESL)</b>	<b>Arun Kumar Mishra</b>
71.	<b>BharatPe</b> appointed former SBI Chairman <b>Rajnish Kumar</b> as the <b>Chairman</b> of its board.	

72.	Vinod Aggarwal appointed as the President of <b>Automotive Skills Development Council (ASDC)</b> . He replaced <b>Nikunj Sanghi</b> .	
73.	Crypto exchange <b>CoinDCX</b> roped in <b>Amitabh Bachchan</b> as a brand ambassador to spread awareness about <b>cryptocurrencies</b> .	
74.	<b>A K Goel</b> , MD & CEO of <b>UCO Bank</b> elected as the <b>chairman of Indian Bank's Association (IBA)</b> for 2021-22. He replaced <b>Rajkiran Rai G.</b>	
75.	<b>Navrang Saini</b> given the additional charge as the <b>Chairperson of Insolvency &amp; Bankruptcy Board of India (IBBI)</b> . The post fell vacant after <b>M.S. Sahoo</b> retired after a five-year tenure.	
76.	<b>RBI</b> approved the appointment of <b>Pradeep Kumar Panja</b> as the <b>Chairman of Karnataka Bank Ltd.</b>	
77.	<b>RBI</b> approved the re-appointment of <b>Amitabh Chaudhry</b> as <b>MD &amp; CEO of Axis Bank</b> for a period of three years.	
78.	<b>Sahdev Yadav</b> unanimously elected as the <b>President of the Indian Weightlifting Federation (IWLf)</b> .	
79.	Commodore <b>Amit Rastogi (Retd)</b> appointed as the <b>CMD of the National Research Development Corporation</b> .	
80.	<b>Ayushmann Khurrana</b> associated with <b>CoinDCX's 'Future Yahi Hai'</b> campaign.	
81.	<b>A Balasubramanian</b> elected as the new <b>Chairman of the Association of Mutual Funds in India (AMFI)</b> .	
82.	Director-producer <b>Imtiaz Ali</b> roped in as the ambassador of the <b>Russian Film Festival in India</b> .	
83.	<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> .	
84.	<b>Chairman of Indian Society of Advertisers (ISA)</b>	<b>Sunil Kataria</b>
85.	<b>Chairman of Paradip Port Trust (PPT)</b> .	<b>P L Haranadh</b>
86.	<b>President, Consumer Electronics &amp; Appliances Manufacturers Association</b>	<b>Eric Braganza</b>
87.	<b>E.R. Sheikh</b> assumed charge as <b>first Director-General of the Ordnance Directorate (Co-ordination &amp; Services)</b> .	
88.	Indian wearable brand <b>Fire-Boltt</b> named cricket captain <b>Virat Kohli</b> as its <b>new brand ambassador</b> .	
89.	<b>Chairman, World Steel Association (WSA) for 2021-22</b>	<b>Sajjan Jindal</b>
90.	<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> .	
91.	<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.	
92.	<b>Adidas</b> roped in Bollywood actress <b>Deepika Padukone</b> as global ambassador for women sports.	
93.	<b>Managing Director, Eicher Motors Ltd</b>	<b>Siddhartha Lal</b>
94.	<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.	
95.	<b>RBI</b> approved the appointment of <b>Baldev Prakash</b> as <b>Managing Director &amp; CEO of J&amp;K Bank</b> .	
96.	<b>Appointments Committee of the Cabinet</b> approved the reappointment of <b>Shaktikanta Das</b> as the <b>Governor of the Reserve Bank of India (RBI)</b> for a further period of three years.	
97.	Former State Bank of India chairman, <b>Rajnish Kumar</b> appointed as an independent director of the <b>Hongkong and Shanghai Banking Corporation (HSBC) Asia</b> entity.	
98.	<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.	
99.	<b>Chairman &amp; managing director of disinvestment-owned steel company Rashtriya Ispat Nigam Ltd (RINL)</b>	<b>Atul Bhatt</b>
100.	<b>First woman Chairperson and Managing Director of public sector enterprise Engineers India Ltd</b>	<b>Vartika Shukla</b>
101.	<b>Vice-Chairman, Gandhi Smriti and Darshan Samiti (GSDS)</b>	<b>Vijay Goel</b>
102.	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> .	
103.	Former Supreme Court judge, Justice (Retired) <b>Indu Malhotra</b> will be the new <b>Ombudsman cum Ethics Officer of Delhi and Districts Cricket Association (DDCA)</b> for a period of one year.	
104.	<b>Chief Technology Officer (CTO), RBI Innovation Hub</b>	<b>Amit Saxena</b>

105.	Chairman cum Managing Director, National Small Industries Corporation Ltd.	Alka Nangia Arora
106.	Equitas Small Finance Bank roped in Indian women hockey player, Rani Rampal and cricketer Smriti Mandhana as the brand ambassadors of the company.	
107.	Chairman-cum-Managing Director, United India Insurance Company Limited.	S.L. Tripathy
108.	Fino Payments Bank appointed Indian actor Pankaj Tripathi as its first brand ambassador, for a period of two-year.	
109.	Managing Director, Export-Import Bank of India (EXIM Bank)	Harsha Bhupendra Bangari (Replaced MD David Rasquinha)
110.	President of the India Chapter of the International Road Federation (IRF)	Ashoka Buildcon Managing Director and promoter Satish Parekh
111.	Tata AIA Life Insurance announced the signing of a multi-year brand partnership with Indian athlete and Olympic gold medallist Neeraj Chopra, as its brand ambassador.	
112.	Managing Director & Chief Executive Officer, IDFC First Bank	V. Vaidyanathan
113.	Chairman and Managing Director, National Fertilizers Ltd (NFL)	Nirlep Singh Rai
114.	Facebook India appointed former IAS officer Rajiv Aggarwal as the Director of Public Policy. He succeeds Ankhi Das.	
115.	President of the National Rifle Association of India (NRAI)	Raninder Singh
116.	Chairman of the Audit Bureau of Circulations (ABC) for 2021-2022.	Debabrata Mukherjee
117.	Chairman of Press Trust of India (PTI)	Aveek Sarkar
118.	President, All India Management Association (AIMA)	CK Ranganathan
119.	MD & CEO, National Securities Depositories (NSDL)	Padmaja Chunduru
120.	Automotive Skills Development Council (ASDC) appointed automobile industry veteran Vinod Aggarwal as its president.	
121.	Executive Council of the Indian Society of Advertisers (ISA) elected Sunil Kataria, Chief Executive Officer, India and SAARC, Godrej Consumer Products Limited as the Chairman of the ISA.	
122.	MD, Life Insurance Corporation of India	Mini Ipe
123.	Aditya Birla Group Chairman Kumar Mangalam Birla stepped down as the Non-Executive Director & Non-Executive Chairman of the Vodafone Idea (now Vi) Board. Himanshu Kapania appointed as the Non-Executive Chairman.	
124.	Home interiors brand HomeLane entered into a three-year strategic partnership with Mahendra Singh Dhoni as an equity partner & brand ambassador.	
125.	Cashify, a re-commerce marketplace has appointed Rajkumar Rao as its first brand ambassador.	
126.	Actor-producer Priyanka Chopra Jonas announced as the chairperson of Jio MAMI Film Festival.	
127.	Amway India appointed Olympian Saikhom Mirabai Chanu as the brand ambassador for Amway & its Nutrilite range of products.	
128.	Olympian Parattu Raveendran Sreejesh (PR Sreejesh), goalkeeper & former captain of the Indian National Hockey team is set to be named as the brand ambassador of adventure tourism in Kerala.	
129.	Adi Godrej will step down as the chairman of Godrej Industries on October 01, 2021. He will be replaced by Nadir Godrej.	
130.	MD & CEO, Indian Bank.	Shanti Lal Jain (For 3 Years)
131.	CEO, Broadcast Audience Research Council	Nakul Chopra
132.	MD & CEO of ICICI Bank	Sandeep Bakhshi
133.	Interim CEO, Ujjivan Small Finance Bank (Whole time CEO Nitin Chugh resigned)	Carol Furtado
134.	CEO, HSBC Bank (India)	Hitendra Dave
135.	Chairperson, Stop TB Partnership Board.	Mansukh Mandaviya

## New Appointments: International

	Designation/Post	Who is Appointed?
<b>President/PM/Heads of Countries/Organizations</b>		
1.	<b>Barclays</b> new CEO is <b>CS Venkatakrishnan</b> , an Indian-American & the first person of color to hold that position.	
2.	<b>Morinari Watanabe</b> re-elected as President of the <b>International Gymnastics Federation</b> for a period of 3 years.	
3.	<b>International Human Rights Foundation (IHRF)</b> appointed the <b>Spaniard 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.	
4.	Professor <b>Bimal Patel</b> of India elected to the <b>International Law Commission</b> for a period of five-year.	
5.	United Nations Secretary-General, <b>Antonio Guterres</b> appointed <b>Shombi Sharp</b> of the US, a sustainable development expert, as the <b>UN Resident Coordinator in India</b> .	
6.	ICC appointed <b>Geoff Allardice</b> as the permanent CEO of the International Cricket governing body.	
7.	<b>CBI special director Praveen Sinha</b> elected the delegate for Asia in the executive committee of the International Criminal Police Organization (Interpol).	
8.	<b>International Criminal Police Organization (INTERPOL)</b> elected Inspector General <b>Ahmed Naser Al-Raisi</b> (United Arab Emirates) as its President for a <b>4-year term</b> . He replaces <b>Kim Jong Yan</b> .	
9.	Indian-origin technology executive, <b>Parag Agrawal</b> appointed as the new <b>CEO of Twitter</b> after the social media giant's co-founder <b>Jack Dorsey</b> stepped down.	
10.	Board member of Reliance Jio Infocomm, Reliance Retail & Reliance Foundation, <b>Isha Ambani</b> appointed on the Board of Trustees of <b>Smithsonian's National Museum of Asian Art</b> . The appointment is for 4 years. <b>Antoine van Agtmael</b> is the chair of the museum's board of trustees.	
11.	Dorje Angchuk, an Engineer in charge at the Indian Astronomical Observatory of the Indian Institute of Astrophysics (IIA) at Hanle 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.	
12.	Yahoo named Jim Lanzzone as its new chief executive officer (CEO).	
13.	Adobe announced the appointment of Prativa Mohapatra as vice president and managing director for Adobe India.	
14.	India's Raja Randhir Singh taken over as acting president of the Olympic Council of Asia as Sheikh Ahmad Al-Fahad Al-Sabah appeals a guilty verdict in a Swiss forgery trial.	
15.	Squash Rackets Federation of India (SRFI) Secretary-General, Cyrus Poncha unanimously elected as Vice-President of the Asian Squash Federation (ASF).	
16.	Comptroller and Auditor General (CAG) of India, GC Murmu elected as the chairman of the assembly of the Asian Organization of Supreme Audit Institutions (ASOSAI) for a period of three years from 2024 to 2027.	
17.	Nobel Peace Laureate Kailash Satyarthi appointed by UN Secretary-General Antonio Guterres as a Sustainable Development Goals (SDG) Advocate in the 76th UN General Assembly.	
18.	WHO announced the appointment of The Rt Hon Gordon Brown, former PM of United Kingdom, as WHO Ambassador for Global Health Financing.	
19.	Mastercard Inc. has named Magnus Carlsen, the highest-rated chess player of all time, as its global brand ambassador.	
20.	Italian luxury brand Bvlgari appointed actor Priyanka Chopra Jonas as global brand ambassador.	

## Awards & Recognition

	Name of the Award	Winner
<b>Awards for Literature/Journalism</b>		
1.	<b>56th Jnanpith Award</b>	Assamese poet <b>Nilmani Phookan Jr</b>
2.	<b>57th Jnanpith Award</b>	Konkani novelist <b>Damodar Mauzo</b>
3.	<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>
4.	<b>IPI India Award for Excellence in Journalism 2020</b>	<b>Ritika Chopra of The Indian Express.</b>



5.	4th Kamaladevi Chattopadhyay NIF (New India Foundation) Book Prize 2021	A biography titled 'Naoroji: Pioneer of Indian Nationalism', authored by Dinyar Patel
6.	2021 Booker Prize (For "The Promise")	South African playwright & novelist, Damon Galgut
7.	Novelist Beryl Thanga received the 12th Manipur State Award for Literature 2020 for his book – Ei Amadi Adungeigi lthat' (I & the then island).	
8.	2021 JCB prize for Literature	Author M Mukundan (for his book 'Delhi: A Soliloquy')
9.	45th Vayalar Ramavarma Memorial Literary Award	Malayalam writer Benyamin for his book Mantharirile 20 Communist Varshangal
10.	Peace Prize of the German Book Trade 2021 awarded to the Zimbabwean author & a filmmaker Tsitsi Dangarembga for a "new Enlightenment".	
11.	Women's Prize for Fiction 2021	Author Susanna Clarke (for her novel Piranesi)
12.	7th Yamin Hazarika Woman of Substance Award	Writer Namita Gokhale

	Name of the Award	Winner
<b>Country's Highest Honour Given</b>		
13.	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 <b>First Ciprian Foias Prize</b> in Operator Theory by the <b>American Mathematical Society (AMS)</b> .	
14.	Two Delhi-based teenage brothers <b>Vihaan (17) &amp; Nav Agarwal (14)</b> won the <b>17th annual KidsRights International Children's Peace Prize</b> for tackling pollution in their home city by recycling household waste.	
15.	Pratham NGO awarded the <b>Indira Gandhi Peace Prize 2021</b> for its work on expanding the scope for education in India.	
16.	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> )	
17.	US India Business Council chosen <b>Shiv Nadar &amp; Mallika Srinivasan</b> as the recipient of its 2021 Global Leadership Award.	
18.	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.	
19.	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 prestigious <b>Cambrian Patrol Exercise</b> that held in <b>United Kingdom</b> .	
20.	Kung Fu Nuns of Drukpa order of Buddhism 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.	
21.	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.	
22.	National Institute of Open Schooling run by the education ministry bagged global recognition from UNESCO for its innovative approach towards education. The recognition is for educating differently-abled people through technology-enabled inclusive learning material.	
23.	<b>Dr Cyrus Poonawalla</b> , Chairman of the Pune-based vaccine maker <b>Serum Institute of India</b> selected for the prestigious <b>Lokmanya Tilak National Award for 2021</b> . He is named for his work during the COVID-19 pandemic, by manufacturing the Covishield vaccine.	
24.	<b>Mohammad Azam</b> from Karimnagar district in Telangana awarded the <b>National Youth Award</b> for displaying exemplary leadership qualities.	
25.	An influential US lawmaker from New York reintroduced a resolution in the US House of Representatives to posthumously award the prestigious <b>Congressional Gold Medal</b> to <b>Mahatma Gandhi</b> in recognition of his promotion of peace & nonviolence. The Congressional Gold Medal is the highest civilian award in the United States. Gandhi would be the <b>first Indian</b> to receive a Congressional Gold Medal.	

<b>Film/Music Awards</b>	
26.	Kannada actor <b>Puneeth Rajkumar</b> posthumously conferred the <b>Basavashree award 2021</b> .

27.	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.
28.	Well-known Telugu filmmaker B Gopal, alias Bejawada Gopal chosen for the fourth Satyajit Ray Award for his overall contribution to Indian cinema.
29.	Hollywood veteran Martin Scorsese & celebrated Hungarian filmmaker Istevan Szabo to be honoured with the Satyajit Ray Lifetime Achievement award at this year's International Film Festival of India that held in Goa.
30.	Actor Rajinikanth honoured with the prestigious 51st Dadasaheb Phalke Award at the 67th National Film Awards ceremony.

#### Other Awards Conferred

1.	<b>Nizamuddin Revival Project</b> , India's project on the holistic urban revitalisation of the historic <b>Nizamuddin Basti community, in New Delhi</b> won the UNESCO Asia-Pacific Awards for Cultural Heritage Conservation 2021.
2.	<b>Ropesh Goyal</b> from IIT-Kanpur won the ' <b>Young Geospatial Scientist'</b> award in recognition of his unique contribution to developing the <b>Indian Geoid Model</b> & computation software.
3.	<b>Royal Institute of British Architects (RIBA)</b> announced that Indian architect <b>Balkrishna Doshi</b> will be the recipient of the <b>2022 Royal Gold Medal</b> .
4.	<b>Lionel Messi</b> won the <b>Ballon d'Or</b> for a seventh time after being named as the <b>best player in 2021 by France Football</b> .
5.	Vice-Chancellor (VC) of Professor Jayashankar Telangana State Agricultural University, <b>V Praveen Rao</b> wins the <b>7th Dr M S Swaminathan Award</b> for the period <b>2017-19</b> .
6.	Priyanka Mohite was selected for the prestigious 'Tenzing Norgay National Adventure Award 2020' for outstanding contribution in the field of land adventure.
7.	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 in 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> .
8.	<b>Karnataka Vikas Grameena Bank (KVGB)</b> got the award for the best ' <b>Digital Financial Services</b> ', in line with India's vision of 'Atmanirbhar Bharat', under the RRBs category by <b>Associated Chambers of Commerce &amp; Industry of India</b> .
9.	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> .
10.	India's one of the best-selling authors, Anita Desai conferred with the Tata Literature Live! Lifetime Achievement Award for 2021.   Poet Laureate award 2021 conferred upon Indian poet Adil Jussawala.
11.	<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 Malaysia. '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> .
12.	<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.
13.	<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> .
14.	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> .
15.	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.
16.	<b>Karnataka Vikas Grameena Bank (KVGB)</b> , sponsored by Canara Bank bagged two national awards (' <b>APY Big Believers'</b> & ' <b>Leadership capital'</b> ) for significant enrolment under the <b>Atal Pension Yojana (APY)</b> from <b>PFRDA</b> .
17.	Chairman DRDO Dr G Satheesh Reddy conferred the prestigious Aryabhata Award by the Astronautical Society of India (ASI) for his outstanding lifetime contribution to the promotion of astronautics in India.
18.	VP <b>Naidu</b> presented 22nd Lal Bahadur Shastri National Award for Excellence to the eminent pulmonologist & Director of AIIMS, Dr Randeep Guleria.

19.	<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> '.
20.	<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> .
21.	<b>Parambikulam Tiger Conservation Foundation</b> bagged the <b>Earth Guardian Award</b> instituted by the NatWest Group.
22.	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.
23.	<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> .
24.	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.
25.	Mexican photographer Alejandro Prieto emerged as the winner of the Bird Photographer of the Year (BPOTY) 2021. He has won for capturing a photograph of a greater roadrunner staring up at the barbed-wire-clad border wall between the USA and Mexico, with what almost looks like a sense of bewilderment.
26.	Power Grid Corporation of India Limited (POWERGRID) awarded the coveted "Association for Talent Development (ATD) 2021 BEST Award". POWERGRID securing 8th 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.
27.	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.
28.	<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.
29.	A 12-year-old environmental activist from Mumbai, Maharashtra, <b>Ayaan Shankta</b> named as " <b>2021 International Young Eco-Hero</b> ".
30.	<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 Model Residential School, Chhattisgarh</b> . It is the second award in a row for an EMRS established under the <b>Ministry of Tribal Affairs</b> .
31.	Indian biologist Shailendra Singh awarded the Behler Turtle Conservation Award for bringing three critically endangered turtle conservation species back from the brink of extinction.
32.	Indian advertising doyen Ramesh Narayan will be inducted into the Asian Federation of Advertising Associations (AFAA) Hall of Fame at AdAsia 2021.
33.	Golden Rock Railway Workshop (GOC), Tiruchchirappalli bagged 22nd National Award for Excellence in Energy Management from the Confederation of Indian Industry (CII) for having adopted and implemented various energy conservation measures.
34.	Brigadier SV Sarasvati, the Deputy Director-General of Military Nursing Service honoured with the National Florence Nightingale Award 2020. It is the highest national distinction a nurse can achieve.
35.	Fairooz Faizah Beether of Bangladesh chosen for the 2021 Changemaker Award for her work promoting good health and well-being by the Bill and Melinda Gates Foundation.
36.	National Institute of Rural Development and Panchayati Raj, Hyderabad under the auspices of the Ministry of Rural Development presented Hunarbaaz Awards to 75 differently-abled candidates from 15 states.
37.	A humanitarian organization from <b>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> .
38.	<b>DBS</b> to be honoured as the global winner for <b>Most Innovative in Digital Banking</b> by Financial Times publication, The Banker, in its 2021 Innovation in <b>Digital Banking Awards</b> .
39.	<b>Indian Econometric Society (TIES) Trust</b> selected two renowned economic scholars for the <b>Prof. C.R. Rao Centenary Gold Medal award</b> . Renowned economists <b>Jagdish Bhagwati &amp; C Rangarajan</b> conferred with the inaugural Prof CR Rao Centenary Gold Medal (CGM).
40.	Indian Wrestler <b>Labhanshu Sharma</b> won <b>Bharat Kesari Wrestling Dangal 2021</b> organised in Tamil Nadu.

41.	Bhutan's India-assisted <b>Mangdechhu Hydroelectric Project</b> conferred with <b>Brunel Medal awarded</b> by the London-based <b>Institution of Civil Engineers (ICE)</b> . The award was given as a mark of excellence in civil engineering within the industry.
42.	<b>Nagaland</b> conferred with <b>seven national awards</b> on the first <b>Van Dhan Annual Awards 2020-21</b> , during the celebration of the <b>34th</b> foundation day of the <b>Tribal Cooperative Marketing Development Federation of India Limited (TRIFED)</b> .
43.	<b>SoftWorthy</b> conferred the prestigious <b>National Science Foundation Innovation-Corps (NSF I-Corps) Teams Award</b> in the <b>United States</b> .
44.	<b>Indira Gandhi International (IGI) Airport</b> in <b>New Delhi</b> found place among world's top 50 best airports in the <b>2021 Skytrax World Airport Awards</b> . With this, it has also become the first Indian airport to be placed among top 50 list. The <b>Hamad International Airport in Doha, Qatar</b> named the <b>"Best Airport in the World"</b> .
45.	Karnataka government selected <b>Sri Basavalinga Pattaddevaru</b> , senior seer of <b>Bhalki Hiremath</b> , for the prestigious <b>Sri Basava International Award</b> .

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

	Name of the Summit/Events	Venue
<b>Summits Held Nationally</b>		
1.	PM <b>Modi</b> virtually inaugurated a thought leadership forum on FinTech, ' <b>InFinity Forum</b> '. It was hosted by International Financial Services Centres Authority (IFSCA), under the aegis of Gol in collaboration with GIFT City & Bloomberg. <b>Indonesia, South Africa &amp; the United Kingdom</b> were the partner countries in the 1st edition.	
2.	PM <b>Modi</b> & Russian President <b>Vladimir Putin</b> held the 21st India-Russia Annual Summit to discuss the entire gamut of relations, including regional & global issues. During his visit, India & Russia signed <b>28 agreements</b> .	
3.	<b>Shri Hardeep S. Puri</b> chaired the valedictory session of the <b>14th edition of Urban Mobility India (UMI) Conference 2021</b> .	
4.	3 <sup>rd</sup> 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> ".	
5.	<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> .	
6.	India's President <b>Kovind</b> addressed the <b>51st Conference of Governors &amp; Lieutenant Governors</b> at Rashtrapati Bhavan in New Delhi. It is the <b>fourth</b> conference to be presided over by the President.	
7.	PM <b>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> .	
8.	<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.	
9.	PM Modi will inaugurate the <b>First Global Innovation Summit of the Pharmaceuticals sector</b> .	
10.	<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> ".	
11.	5 <sup>th</sup> <b>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> .	
12.	7 <sup>th</sup> edition of <b>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> ".	
13.	Union Minister of State for Tourism, <b>Ajay Bhatt</b> flagged off the "Buddhist Circuit Train FAM Tour" from Safdarjung railway station. It is organized as part of the Union government's "Dekho Apna Desh" initiative.	
14.	<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 "Sprint01: BankTech", which focuses on FinTechs for the Banking sector.	
15.	<b>CII</b> organised an International Conference & Exhibition on Digital technologies, " <b>Future Tech 2021- a Journey of digital transformation to technology adoption &amp; acceleration</b> ".	
16.	<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> " & 2nd theme is " <b>Identity &amp; Authentication</b> ".	

17.	Ministry of Food Processing Industries, under Pradhan Mantri Formalisation of Micro food processing Enterprises Scheme organised the Food Tech Summit.
18.	<b>Nirmala Sitharaman</b> participated in the <b>6th Annual Meeting</b> of the Board of Governors of <b>Asian Infrastructure Investment Bank (AIIB)</b> through a video conference. The theme was <b>"Investing Today &amp; Transforming Tomorrow"</b> .
19.	<b>Dr Mansukh Mandaviya</b> participated in the CII Asia Health 2021 summit. The theme was <b>'Transforming Healthcare for a better tomorrow.</b>
20.	<b>Fourth General Assembly</b> of the <b>International Solar Alliance (ISA)</b> organised virtually. It is presided over by President of the ISA Assembly <b>RK Singh</b> .
21.	<b>India</b> hosted the <b>8th Meeting</b> of Agriculture Experts of <b>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.
22.	<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.
23.	<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> .
24.	<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.
25.	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> .
26.	<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.
27.	<b>India</b> will hold the <b>G20 presidency</b> from December 1, 2022, and will convene the G20 leaders' summit in <b>2023</b> for the first time. <b>Piyush Goyal</b> , Union Minister of Commerce and Industry Minister appointed as <b>India's Sherpa for the G20 in 2023 (18th edition)</b> . 2021 edition of the G20 meet will be held in <b>Rome, Italy &amp; 2022 G20 meet</b> to be held in <b>Bali, Indonesia</b> .
28.	PM Modi chaired the <b>13th 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> .
29.	Govt. of India hosted the first <b>India-United Kingdom Consular Dialogue</b> in the virtual medium. Joint Secretary in the Ministry of External Affairs, <b>Devesh Uttam</b> led the Indian delegation.
30.	<b>Amit Shah</b> inaugurated and addressed the first-ever <b>National Cooperative Conference (Sehkarita Sammelan)</b> at the <b>Indira Gandhi Indoor Stadium in New Delhi</b> .
31.	<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> .
32.	<b>2nd Institute of Electrical &amp; Electronics Engineers (IEEE) International Conference</b> on Range Technology (ICORT-2021) held virtually. It is organised by <b>Integrated Test Range (ITR) Chandipur</b> , a laboratory of <b>DRDO</b> .
33.	<b>India</b> organized the <b>IBSA (India, Brazil &amp; South Africa) Tourism Ministers' meeting</b> through the virtual platform. The Union Minister of Tourism of India, <b>Shri G. Kishan Reddy</b> , chaired the meeting.
34.	Commerce & Industry Minister <b>Piyush Goyal</b> chaired the fifth meeting of <b>BRICS Industry Ministers</b> & called for expanding the horizon of the <b>New Development Bank (NDB)</b> . India holds the Chairship of BRICS for 2021. This year, India chose the theme of <b>'Intra BRICS Cooperation for Continuity, Consolidation &amp; Consensus'</b> for its chairship.
35.	<b>11th Meeting</b> of the <b>BRICS High Representatives Responsible for National Security</b> was held, via video conferencing. The National Security Advisor of India <b>Ajit Doval</b> hosted the meeting since India is the chair for the <b>2021 BRICS summit</b> .

#### Summits Held Internationally

36.	<b>S. Jaishankar</b> visited <b>Abu Dhabi, United Arab Emirates (UAE)</b> to attend the <b>5th Indian Ocean Conference</b> . Theme was <b>'Indian Ocean: Ecology, Economy, Epidemic'</b> . It is chaired by Sri Lankan President, <b>Gotabaya Rajapaksa</b> .
37.	US President <b>Joe Biden</b> hosting the first of two <b>Summits for Democracy</b> . A total of 100 nations participated in this 'Summit for Democracy'.

38.	India joined 'G20 Troika' & will work closely with Indonesia & Italy to ensure consistency & continuity of G20's agenda. Apart from India, Troika consists of Indonesia & Italy. India will assume G20 Presidency in December 2022 from <b>Indonesia</b> & will convene the <b>G20 Leaders' Summit</b> for the first time in <b>2023</b> .
39.	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.
40.	<b>2021 G20 (Group of Twenty) Summit</b> held in <b>Rome, Italy</b> . It was the <b>16th</b> meeting of the G20 group. The meeting was held under the chairmanship of Italian PM <b>Mario Draghi</b> .
41.	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.
42.	India 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.
43.	<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> .
44.	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> .
45.	PM Modi participated virtually in the G20 Extraordinary Summit on Afghanistan. It was convened by Italy, which currently holds the G20 Presidency, & chaired by Italian PM, Mario Draghi.
46.	India, Australia, & the UK in collaboration with small island developing states (SIDS) planned to launch a new initiative "Infrastructure for Resilient Island States (IRIS)", on the sidelines of the Conference of Parties (COP26).
47.	PM Modi participated in 16th East Asia Summit through a video conference. He re-affirmed India's focus on a free, open & inclusive Indo-Pacific & the principle of ASEAN Centrality in the region. It was hosted under the Chairmanship of Brunei.
48.	Indo-Pacific Regional Dialogue (IPRD) 2021 organized. It will focus on the theme 'Evolution in Maritime Strategy during the 21st Century: Imperatives, Challenges & Way Ahead'.
49.	PM Modi attended the 18th Association of Southeast Asian Nations (ASEAN)-India Summit virtually. It was held under the chairmanship of the Sultan of Brunei.
50.	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.
51.	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.
52.	<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.
53.	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.
54.	India took over from <b>France</b> to assume the presidency of the <b>United Nations Security Council (UNSC)</b> for the month of August 2021. This is the first presidency for India during its 2021-22 tenure as a non-permanent member of the UNSC.
55.	<b>Meenakashi Lekhi</b> , the Minister of State for Culture of India participated in the G20 Culture Ministers' Meeting on behalf of the Government of India. It was hosted by <b>Italy</b> .
56.	Union Law Minister <b>Kiren Rijiju</b> attended the eighth meeting of Ministers of Justice of the <b>Shanghai Cooperation Organisation (SCO)</b> . It was hosted by <b>Tajikistan</b> , & chaired by Tajikistan's Justice Minister, <b>MK Ashuriyon</b> .
57.	PM <b>Modi</b> chaired the <b>United Nations Security Council</b> open debate, via video conferencing. With this, PM Modi has become the first PM of India to chair a UNSC open debate. The theme was ' <b>Enhancing Maritime Security – A Case for International Cooperation</b> '.
58.	Minister of State for External Affairs, <b>Dr Rajkumar Ranjan Singh</b> led India's delegation to the <b>28th ASEAN Regional Forum (ARF) Foreign Ministers Meeting</b> . It was held under the Chairmanship of <b>Brunei Darussalam</b> .

59.	Union Minister of Agriculture & Farmers Welfare, <b>Narendra Tomar</b> addressed the <b>6th</b> meeting of Agriculture Ministers of the member countries of the <b>Shanghai Cooperation Organization</b> . It was organized under chairmanship of <b>Tajikistan in Dushanbe</b> .
60.	<b>World Economic Forum's annual Sustainable Development Impact Summit</b> to take place on <b>September 20-23, 2021</b> in <b>Geneva, Switzerland</b> . The theme is <b>"Shaping an Equitable, Inclusive &amp; Sustainable Recovery"</b> .
61.	First-ever <b>G20 Ministerial Conference on Women's Empowerment</b> held at <b>Santa Margherita Ligure, Italy</b> . It was held in mixed format i.e people participated in physical form & via video conference also. Union Minister of Women & Child Development, Smt. <b>Smriti Irani</b> addressed the meet on behalf of India.

## Committees in News

- ⇒ **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

- ⇒ 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 Vallabh 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 (16<sup>th</sup> November 2021)** 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 Rijju** 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**.
- ⇒ FM **Nirmala Sitharaman** launched the asset monetisation pipeline of Central ministries & public sector entities: '**National Monetisation Pipeline**'. It is developed by NITI Aayog, in consultation with infrastructure line ministries, based on the mandate for 'Asset Monetisation' under **Union Budget 2021-22**. The top 5 sectors capture about 83% of the aggregate pipeline value. These top 5 sectors include- **Roads (27%)** followed by **Railways (25%), Power (15%), oil & gas pipelines (8%) & Telecom (6%)**.
- ⇒ **MyGov** under the Ministry of Electronics & Information Technology & **UN Women** joined hands to launch the **Amrit Mahotsav Shri Shakti Innovation Challenge 2021**. Aim is to encourage technology solutions developed by Women Entrepreneurs related to Women's Safety & Empowerment. It will promote '**Nari Sashaktikaran**'.
- ⇒ **NITI Aayog & World Resources Institute (WRI)**, India, jointly launched the '**Forum for Decarbonizing Transport**' in India. NITI Aayog is the implementing partner for India. The aim is to bring down the peak level of GHG emissions (transport sector) in Asia (in line with a well below 2-degree pathway).
- ⇒ US-based **Ohmium International** started India's first **green hydrogen electrolyzer** manufacturing unit at **Bengaluru, Karnataka**. It will manufacture India-made **Proton Exchange Membrane (PEM)** hydrogen electrolyzers.
- ⇒ **Ministry of Civil Aviation** repealed the **Unmanned Aircraft Systems (UAS) Rules, 2021** & replace the same with the liberalized **Drone Rules, 2021**.
- ⇒ **India** won the elections for membership of two key bodies of the Universal Postal Union (UPU), during the **27th UPU Congress in Abidjan, Côte d'Ivoire**. India got elected to the **Council of Administration (CA)** with 134 votes, out of 156 countries.
- ⇒ **Ministry of Labour & Employment** launched **e-Shram Portal** to link Unorganised Workers with social security schemes being implemented by the Central & State Governments. Minister for Labour & Employment, **Bhupender Yadav** launched the portal where **38 crore Unorganised Workers** can register themselves & in turn benefit from various social security schemes.
- ⇒ PM **Modi** to launch **e-RUPI**, an e-voucher-based digital payment solution. This initiative will be one of the programmes launched over the years to limit touchpoints between the government & the beneficiary & "ensure that the benefits reach its intended beneficiaries in a targeted & leak-proof manner".
- ⇒ **Union Ministry for Science & Technology** released "**Biotech-PRIDE (Promotion of Research & Innovation through Data Exchange) Guidelines**". It is developed by the **Department of Biotechnology (DBT)**. The guidelines are aimed at providing a well-defined framework & guiding principle to facilitate & enable sharing & exchange of biological knowledge, information & data.
- ⇒ PM **Modi** will invite India's Olympic contingent as special guests for Independence Day celebrations on **August 15**. Modi will also invite contingent to his residence for interaction. This year, a total of **228-strong contingent** represented India at the **Tokyo Olympics**.
- ⇒ Union Cabinet approved the continuation of **1,023 fast track special courts**, including 389 exclusive **POCSO courts**, as a centrally sponsored scheme for another two years. Union minister **Anurag Thakur** said out of **31 states & union territories**, **28** have started the scheme.
- ⇒ **India's nuclear power capacity** is expected to reach **22,480 Mega Watts** by **2031** from the current **6,780 MegaWatts**.
- ⇒ Power Minister **R K Singh** launched an e-certification programme, '**reform & regulatory knowledge base for power sector**', to provide regulatory training. He launched '**reform & regulatory knowledge base for power sector**', an e-certification programme to provide regulatory training to the practitioners from diverse backgrounds through virtual mode.
- ⇒ Union Minister for Social Justice & Empowerment **Dr Virendra Kumar** unveiled a portal & mobile application named '**PM-DAKSH**', which aims to make the skill development schemes accessible to the target groups. It stands for **Pradhan Mantri Dakshta Aur Kushalta Sampann Hitgrahi (PM-DAKSH) Yojana**.
- ⇒ **Indian Railways** launched an integrated one-stop solution "**Rail Madad**" in which the national transporter has merged a number of existing helplines that were used for various purposes into one. Railway ministry toll-free number **139** can be used for all kinds of enquiries & making complaints & the helpline facility is available round-the-clock in **12 languages**.
- ⇒ PM **Modi** announced a **Rs 11,000 crore National Edible Oil Mission-Oil Palm (NMEO-OP)** to make India self-sufficient

in cooking oils, including palm oil. Govt. will ensure that farmers get all the facilities, from quality seeds to technology under the mission.

- ⇒ PM Modi will launch the second phase of Pradhan Mantri Ujjwala Yojana (Ujjwala 2.0) by handing over the LPG connections at Mahoba in Uttar Pradesh. Under Ujjwala 2.0, one crore LPG connections will be provided to those low-income families who could not be covered under the first phase of the scheme.
- ⇒ **Ministry of Social Justice & Empowerment** launched an online portal named **TAPAS (Training for Augmenting Productivity & Services)** to provide filmed lectures/courses & e-study material in the field of social defence. TAPAS is the initiative of the National Institute of Social Defence (NISD), Ministry of Social Justice & Empowerment. The course can be taken up by anyone & is free of cost.
- ⇒ Ministry of Housing & Urban Affairs launched '**SonChiraiya**', a brand & logo for marketing of the urban **Self-Help Group (SHG)** products. To make urban SHG products popular, the ministry has signed MoUs with e-Commerce Portals like Amazon & Flipkart, with an underlying narrative of women empowerment.
- ⇒ Union Minister for Social Justice & Empowerment **Dr Virendra Kumar** flagged off a pioneering world record expedition named '**Operation Blue Freedom**' from Dr. Ambedkar International Centre, New Delhi on 75th Independence Day.
- ⇒ PM **Modi** set the target of becoming an '**energy independent country by the year 2047**', the year when India will celebrate the **100th year of Independence**. For this, PM announced a '**Mission Circular Economy**' that will replace petroleum with other forms of energy to make India achieve self-reliance in energy production by 2047.
- ⇒ Union Minister for Agriculture & Farmers Welfare, **Narendra Singh Tomar** inaugurated the world's second-largest **National Gene Bank** at the **National Bureau of Plant Genetic Resources (NPGR)**, Pusa, New Delhi. The

refurbished state-of-the-art National Gene Bank provides the facility for germplasm, to secure the heritage of seeds for years in minus **20 degrees Celsius temperature**.

- ⇒ VP **Naidu** laid the foundation stone of the **Innovation & Development Centre of Jawaharlal Nehru Centre for Advanced Scientific Research (JNCASR)**, Bengaluru.
- ⇒ **India** launched a tech platform named "**UNITE Aware**", in collaboration with the UN, for improving the safety & security of the **UN peacekeepers**. India has contributed **USD 1.64 million** for UNITE Aware. UNITE Aware platform will provide terrain-related information to the United Nations military personnel (Blue Helmets) in the line of duty.
- ⇒ PM **Modi** announced a **Rs 100 lakh crore Pradhan Mantri Gatishakti scheme** while addressing the nation on the 75th Independence Day from Red Fort. The Pradhan Mantri Gatishakti scheme aims to adopt a holistic & integrated approach in infrastructure growth & create employment opportunities for the youth of the country.
- ⇒ PM **Modi** inaugurated & laid the foundation stone of multiple projects in **Somnath, Gujarat**. The projects inaugurated include the Somnath Promenade, Somnath Exhibition Centre, & the reconstructed temple precinct of Old (Juna) Somnath.



## Current Affairs Related to States in India

### Northern States

- ⇒ **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.
- ⇒ **Uttarakhand** CM, **Pushkar Singh Dhami** launched the first-of-its-kind earthquake early warning mobile application, named '**Uttarakhand Bhookamp Alert**'. It is developed by

IIT Roorkee, in association with **Uttarakhand State Disaster Management Authority (USDMA)**.

- ⇒ Uttarakhand CM **Pushkar Singh Dhama** announced that Indian women's hockey team player **Vandana Katariya** will be the brand ambassador of the state's Department of **Women Empowerment & Child Development**.
- ⇒ **Uttar Pradesh government** decided to set up a training centre for **Anti-Terrorist Squad (ATS)** commandos in **Saharanpur's Deoband**.
- ⇒ Haryana CM Manohar Lal Khattar announced to rename the Hisar Airport as **Maharaja Agrasen International Airport**.
- ⇒ India's highest altitude herbal park inaugurated at Mana village in the Chamoli district of Uttarakhand. The herbal park is situated at a height of 11,000 feet was & is close to the Indo-China border.

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

- ⇒ 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.
- ⇒ **Bhubaneswar** become the **first Indian city** to achieve **100% COVID-19 vaccination**. The Bhubaneswar Municipal Corporation (BMC) had launched a massive vaccination drive against Covid-19.
- ⇒ **West Bengal** govt. received **four SKOCH awards** for its schemes under the **Ease of Doing Business initiative**. The State scheme '**Silpasathi**'-the online single window portal won the **platinum award** while the Auto-Renewal of Certificate of Enlistment through the online system for urban areas has received the **gold award**.
- ⇒ **Odisha** is all set to launch India's first '**Smart Health Cards scheme**' covering its 3.5 crore people of 96 lakh families under the **Biju Swasthya Kalyan Yojana**.

- ⇒ The **permanent campus of Skill Development Institute (SDI)** at Bhubaneswar dedicated to the nation by Odisha CM Naveen Patnaik. It is located at **Jatni Tahsil of Khurda district**, has been built over an area of 16 acres allotted by the Government of Odisha.

### North-Eastern States

- ⇒ 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 **Brahmputra plateau** in the lower reaches of the **Lohit river** in **Arunachal Pradesh**.
- ⇒ **Kaziranga National Park (KNP)** in **Assam** become the first national park in India to be equipped with **satellite phones**. Assam Chief Secretary Jishnu Barua handed over 10 satellite phones to the forest personnel of the Kaziranga National Park.
- ⇒ **Tiwa tribesmen perform** their traditional dance as they take part in **Wanchuwa Festival** in **Assam**.

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

- ⇒ **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.
- ⇒ **Gujarat** CM, **Vijay Rupani** launched **eNagar mobile** application & portal. It covers 10 modules with 52 services including property tax, professional tax, water & drainage, Complaints & grievance redressal, building permission, fire & emergency services.
- ⇒ **Maharashtra govt.** announced a new award named after the former PM **Rajiv Gandhi** for outstanding performance in **Information & Technology sector**.

### Central States (Madhya Pradesh & Chhattisgarh)



- ⇒ **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.
- ⇒ **Chhattisgarh** became the first state to recognise **Community Forest Resource Rights** in an urban area, with the state government recognising the rights of residents of **Dhamtari district over 4,127 hectares of forests**.
- ⇒ India's cleanest city, **Indore** in **Madhya Pradesh** achieved another feat of being declared as the country's first '**water plus**' certified city, under the **Swachh Survekshan 2021**. Swachh Survekshan is an annual survey of cleanliness,

hygiene & sanitation in cities & towns across India launched as part of the **Swachh Bharat Mission**.

- ⇒ **Chhattisgarh CM Bhupesh Baghel** announced the creation of four new districts & 18 new tehsils in the state. The four new districts are: **Mohla Manpur, Sarangarh-Bilairgarh, Shakti, Manendragarh**. Now, the total number of administrative districts in the state reached **32**.

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

- ⇒ 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 & Thiruvithanchoor.
- ⇒ **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**.
- ⇒ **Karnataka** become the first state in the country to issue the order with regard to the implementation of the **National Education Policy-2020**.
- ⇒ India's first **Drone Forensic Lab & Research Center** come up in **Kerala**. Kerala CM **Pinarayi Vijayan** inaugurated the State police department's 'Drone Forensic Laboratory' at the **Kerala State Police CyberDome**. Cyberdome is a technological research & development centre of the Kerala Police Department.
- ⇒ **Onam** is the most revered & celebrated festival of Kerala, is celebrated every year by the **Malayali community** across the world.
- ⇒ **Tamil Nadu government** constituted a seven-member committee to study the exploration of hydrocarbon projects which will be headed by **Sultan Ahmed Ismail**, part-time member, State Development Policy Council.

## International Current Affairs

- ⇒ 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 **'Shinincheon Bitdream Fuel Cell Power Plant'** at the Shinincheon 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.
- ⇒ **Ismail Sabri Yaakob** appointed as the new **Prime Minister of Malaysia**. Before this, he was the Deputy Prime Minister of Malaysia. He will succeed **Muhyiddin Yassin**.
- ⇒ **World Bank** launched a new '**Cybersecurity Multi-Donor Trust Fund**', to better roll out cybersecurity development agenda in a systematic manner. WB partnered with four countries, namely **Estonia, Japan, Germany, & the Netherlands**, to launch the fund.
- ⇒ **Swedish** green steel venture **HYBRIT**, which had made the '**world's first**' customer delivery of steel produced without using coal. The steel was made using **Hydrogen Breakthrough Ironmaking Technology**, which uses 100% fossil-free hydrogen instead of coal & coke.
- ⇒ World's largest & tallest **observation wheel** is set to be unveiled in **Dubai, UAE** on **October 21, 2021**. The observation wheel called as '**Ain Dubai**', is **250 m (820 ft)** in height, located at Bluewaters Island. The record-breaking wheel is **42.5 m (139 ft)** taller than the current world's tallest observation wheel, High Roller, in Las Vegas, measuring **167.6 m (550 ft)**.
- ⇒ **Dubai Courts** announced the establishment of a specialised court, focused on combating money laundering, within the **Court of First Instance & Court of Appeal**.
- ⇒ The armed force of the country **China, Pakistan, Mongolia & Thailand** to take part in a multinational peacekeeping exercise named "**Shared Destiny-2021**". It will be held in China in the month of September 2021.
- ⇒ **Nikol Pashinyan** re-appointed as the PM of **Armenia** by President **Armen Sarkissian**. Pashinyan, the leader of the Civil Contract Party, won the majority of seats in parliamentary elections in June 2021.
- ⇒ Chief of the **Myanmar military**, Senior General **Min Aung Hlaing** taken over as the interim **PM of the country**.
- ⇒ The Board of Governors of **IMF** approved a record general allocation of **\$650 billion** in **IMF Special Drawing Rights (SDR)**, to help boost global liquidity. The \$650 billion SDR

- allocation aims to support member countries, especially emerging & developing nations, battling the coronavirus pandemic & the economic downturn it has caused.
- ⇒ A 19-year old Pakistani climber **Shehroze Kashif** became the youngest person in the world to reach the **summit of K2**, the second-highest peak in the world. Shehroze Kashif from Lahore achieved the feat of scaling the **8,611-metre high peak** with the aid of bottled oxygen.
- ⇒ **Ebrahim Raisi** officially sworn in as the new president of **Iran**. He won the **2021 Iranian presidential election** with **62%** of the vote. He succeeds **Hassan Rouhani**.
- ⇒ **Germany** became the **5th country** to sign the **International Solar Alliance Framework Agreement**. Ambassador of Germany to India **Walter J. Lindner** deposited signed copies of the International Solar Alliance Framework Agreement.
- ⇒ **Iran's** new President **Ebrahim Raisi** named **Mohammad Mokhber** as his first vice-president.
- ⇒ **Pakistan Army** successfully test-fired a **nuclear-capable** surface-to-surface ballistic missile **Ghaznavi**. The Ghaznavi

- missile can strike targets up to **290 kilometres** & is capable of carrying both nuclear as well as conventional warheads
- ⇒ **Afghanistan** President **Ashraf Ghani** will shortly tender his resignation, as the government has surrendered to the **Taliban forces**, which entered **Kabul** & sought the unconditional surrender of the central government.
- ⇒ **WHO** created a new advisory group named, **The International Scientific Advisory Group for Origins of Novel Pathogens, or SAGO**. The function of SAGO will be to systematically study the emergence of future emerging pathogens with pandemic potential, & advise the development in this regard to WHO.
- ⇒ In **Zambia**, opposition leader **Hakainde Hichilema**, of the **United Party for National Development**, has won the 2021 general Presidential election of the country.
- ⇒ The PM of Malaysia, **Muhyiddin Yassin** & his cabinet resigned after losing a confidence vote in parliament.
- ⇒ **Malaysia's king appointed Ismail Sabri Yaakob as the PM replacing Muhyiddin Yassin**, who stepped down this week after losing his parliamentary majority.

## Obituaries (National/International)

	Person Died	Profession/Famous In?
<b>Politician (National-International)</b>		
1.	<b>Konijeti Rosaiah</b>	Former Governor of Tamil Nadu & former CM of unified State of Andhra Pradesh
2.	<b>Ahmad Shah Ahmadzai</b>	Former PM of Afghanistan
3.	<b>FW (Frederik Willem) de Klerk</b>	Former president of South Africa & the last white person to head the country
4.	<b>Anand Shankar Pandya</b>	Former Vice President of Vishwa Hindu Parishad (VHP)
5.	<b>Chun Doo-hwan</b>	Former president of South Korea
6.	<b>Shakti Sinha</b>	Former bureaucrat, & academician
7.	<b>Colin Powell</b>	Trailblazing soldier & diplomat
8.	<b>Roh Tae-woo</b>	Former South Korean President
9.	<b>Syed Ali Shah Geelani</b>	Veteran Kashmiri separatist leader & former chief of <b>All Parties Hurriyat Conference</b>
10.	<b>Oscar Fernandes</b>	Veteran <b>Rajya Sabha</b> MP & former Union minister
11.	<b>Mahant Narendra Giri</b>	President of the Akhil Bharatiya Akhara Parishad
12.	<b>Yudhvir Singh Dadwal</b>	Former Governor of Arunachal Pradesh & Commissioner of Delhi Police
13.	<b>Kalyan Singh</b>	Former Chief Minister of Uttar Pradesh

	Person Died	Profession/Famous In?
<b>'Singer/Musician (National-International)</b>		
14.	<b>Stephen Joshua Sondheim</b>	Veteran composer & lyricist
15.	<b>Sirivennela' Chembolu Seetharama Sastry</b>	Telugu film lyricist & Padma Shri awardee,
16.	<b>Gurmeet Bawa</b>	Renowned Punjabi folk singer
17.	<b>Stephen Joshua Sondheim</b>	Veteran composer & lyricist
18.	<b>P.S. Banarji</b>	Noted Kerala Cartoonist, sculptor & folk singer

Person Died	Profession/Famous In?
<b>Actor/Director/Producer (National-International)</b>	
19.	Shiva Shankar Master Renowned National Award-winning choreographer & actor
20.	Puneeth Rajkumar Kannada superstar
21.	Ghanashyam Nayak Veteran television actor
22.	Arvind Trivedi Veteran television actor
23.	Nedumudi Venu National Award-winning actor
24.	Sidharth Shukla Bigg Boss 13 winner actor
25.	Anupam Shyam Veteran actor
26.	Saranya Sasi Popular Malayalam film & television actor
27.	Anandha Kannan Tamil star & popular TV host
28.	Sean Lock British comedian
<b>Author/Journalist/Activist/Painter (National-International)</b>	
29.	Vinod Dua Veteran journalist passed
30.	Rafiqul Islam Renowned scholar & national professor of Bangladesh
31.	Balwant Moreshwar Purandare Eminent historian, orator & noted author
32.	Mannu Bhandari Renowned author
33.	Wilbur Smith Internationally acclaimed Zambia-born South African author
34.	Novy Kapadia Veteran author, football journalist & sports commentator
35.	Sananta Tantyhas Sahitya Akademi Award-winning & Eminent Assamese poet
36.	Buddhadeb Guha Eminent Bengali writer
37.	Chandan Mitra Former Rajya Sabha MP & senior journalist
38.	Aziz Hajini Noted writer & former secretary of J&K Academy of Art, Culture & Languages
39.	Manorama Mohapatra Eminent Odia litterateur, social worker & journalist
40.	Kamla Bhasin Women's rights activist & noted author
41.	Padma Sachdev Padma Shri awardee & noted author (1st modern woman poet of Dogri language)

Person Died	Profession/Famous In?
<b>Sportsmen/Sportswomen (National-International)</b>	
42.	Eileen Ash World's oldest Test Cricketer
43.	Alan Davidson Australian Cricketer
44.	Tarak Sinha Eminent Cricket Coach & Dronacharya Awardee
45.	Bandula Warnapura Sri Lanka's first-ever Test captain (Cricket)
46.	Saranjeet Singh Former International Hockey player
47.	Vasoo Paranjape Former India cricketer & coach
48.	Yuriy Sedykh Double Olympic hammer throw gold medallist
49.	Bhabani Roy Former India footballer & Mohun Bagan captain
50.	Jean-Pierre Adams Former France footballer
51.	Jimmy Greaves England's most prolific strikers & Tottenham Hotspur's record goalscorer
52.	Man Kaur Multiple World Masters Championship gold medallist athlete
53.	Shankar Subramaniam India's goalkeeper during the 1956 & 1960 Olympics
54.	Gerd Muller Former West Germany forward & the Bayern Munich football legend
55.	Chinmoy Chatterjee Eminent India-international footballer
56.	O.M. Nambiar Man who transformed a village girl P.T. Usha into Asia's Golden Girl. One of India's most famous coaches
57.	Syed Shahid Hakim Former India footballer
58.	O Chandrasekharan Former India footballer
59.	Ted Dexter Former England & Sussex captain

**Others (National-International)**

60.	Padma Bhushan Dr Mamballaikalathil Sarada Menon	India's 1st woman Psychiatrist & the longest-serving head of the Institute of Mental Health
61.	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.	
62.	<b>Nanda Kishore Prusty</b> (Nanda Sir)	Well-known teacher from Odisha
63.	<b>Dr Suresh Jadhav</b>	Serum Institute of India's Executive Director
64.	<b>Koneru Ramakrishna Rao</b>	Well-known educationist, teacher, & philosopher
65.	<b>Dr Abdul Qadeer Khan</b>	Man regarded as the "Father of Pakistan's nuclear bomb"
66.	<b>Abolhassan Banisadr</b>	Iran's first president after the country's 1979 Islamic Revolution
67.	<b>Balvinder Singh Nakai</b>	Fertiliser major IFFCO's Chairman
68.	<b>Padma Shri Dr Madhavan Krishnan Nair</b>	An eminent Oncologist & founding director of the Regional Cancer Centre (RCC)
69.	<b>Sunao Tsuboi</b>	Hiroshima nuclear bomb attack survivor
70.	<b>Salem Nanjundaiah Subba Rao</b>	Eminent Gandhian & ambassador of peace in Chambal region
71.	<b>Jacques Rogge</b>	Former President of the International Olympic Committee
72.	<b>Keshav Desiraju</b>	Former Union health secretary
73.	<b>Rajni Kaul</b>	First News Broadcaster for BBC Hindi
74.	<b>Thanu Padmanabhan</b>	Renowned Theoretical physicist & cosmologist Professor
75.	<b>Commodore Kasargod Patnashetti Gopal Rao</b>	1971 war hero & recipient of the Mahavir Chakra
76.	<b>Dr Balaji Tambe</b>	Well-known spiritual leader, Ayurveda doctor & proponent of Yoga & Founder of 'Atmasantulana Village'
77.	<b>Maki Kaji</b>	Creator of puzzle Sudoku & Father of Sodoku

**List/Indexes (Ranks & Reports)**

- ⇒ 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 poll 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 **3<sup>rd</sup> 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**.
- ⇒ **Mumbai & Bengaluru** are out of the **global top-100 list** & are currently ranking at **106 & 110** in the latest edition of the **QS Best Student Cities Ranking**. **London** retain its status as the world's best student city for the third consecutive edition.
- ⇒ **India** is ranked **122nd** on a new **Global Youth Development Index 2020** measuring the condition of young people across 181 countries, released by the **Commonwealth Secretariat in London**. **Singapore** ranked topmost followed by **Slovenia**.
- ⇒ **Uttar Pradesh's Ghaziabad** adjudged the second most polluted city out of the **50 'most polluted cities'** in the world in 2020 by a report prepared by **British company HouseFresh**. Chinese city of **Hotan in Xinjiang province** named the most polluted city.
- ⇒ **India** ranked **second** in terms of crypto adoption worldwide behind **Vietnam**, as per the **2021 Global Crypto Adoption Index** by blockchain data platform **Chainalysis**.
- ⇒ **Apple** is the world's most valuable company (USD 2,443 billion), as per the **Hurun Global 500 Most Valuable Companies list 2021**. **Reliance Industries** (USD 188 billion) ranked at **57** is the top Indian company in the list.
- ⇒ **Copenhagen**, the capital city of **Denmark** named as the world's safest city from among 60 global cities, in **Safe Cities Index 2021**, released by the **Economist Intelligence Unit (EIU)**. **New Delhi & Mumbai** have found a place in the index. **New Delhi** is placed at **48th** position while **Mumbai** is at **50th** place. **Yangon** is at the bottom of the index.
- ⇒ **India** emerged as a global manufacturing hub & effectively surpassed the **United States** to become the world's second most desired manufacturing destination. India's ranking was reflected in **Cushman & Wakefield's 2021 Global Manufacturing Risk Index**.
- ⇒ **NITI Aayog & Ministry of Development of North Eastern Region** launched the **North Eastern Region District SDG Index Report & Dashboard 2021-22**, with technical support from UNDP. The index is based on **NITI Aayog's SDG India Index**. As per the report, the **East Sikkim district of Sikkim** topped the North Eastern Region (NER) District SDG Index 2021-22 while the **Kiphire district of Nagaland** ranked.

### Important Days (October to March)

Date	Day & Theme
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

Date	Day & Theme
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.
29 Nov.	International Day of Solidarity with the Palestinian People
30 Nov.	Day of Remembrance for all Victims of Chemical Warfare
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
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.	
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

Date	Day & Theme
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 (WFA)
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".
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.

Date	Day & Theme
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 <b>Saturday of September</b>   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, <b>Sir Mokshagundam Vishweshvaraya</b>
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: <b>Safe maternal &amp; newborn care</b>
18 Sept.	World Bamboo Day
18 Sept.	International Equal Pay Day
18 Sept.	World Water Monitoring Day   Theme: <b>Valuing Water</b>
International Coastal Cleanup Day   Third <b>Saturday in September</b>   Theme: <b>Keep trash in the bin &amp; not in the ocean</b>	
International Red Panda Day (IRPD)   Third <b>Saturday of September</b>	
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, Govt 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.	<b>World Suicide Prevention Day (WSPD)   Theme: Creating hope through action</b>
9 Sept.	<b>World EV Day</b>
9 Sept.	<b>Himalayan Diwas   Theme: 'Contribution of Himalayas &amp; our responsibilities'. The event was part of the ongoing celebration of 'Azadi ka Amrit Mahotsav'.</b>
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   Theme: We Sign for Human Rights</b>
22 Sept.	<b>World Rhino Day</b>
25 Sept.	<b>World Pharmacist Day   Theme: Pharmacy: Always trusted for your health</b>
25 Sept.	<b>Antyodaya Diwas   to mark the birth anniversary of Pandit Deendayal Upadhyaya</b>
27 Sept.	<b>World Tourism Day   Theme: 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   Theme: Prioritizing Environmental Health for healthier communities in the global recovery.</b>
<b>World Rivers Day   Fourth Sunday of September   Theme: Waterways in our communities</b>	
28 Sept.	<b>World Rabies Day   Theme: 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   Theme: Stop food loss &amp; waste. For the people. For the planet</b>
29 Sept.	<b>World Heart Day   Theme: Use Heart to Connect"</b>
30 Sept.	<b>International Translation Day   Theme: United in translation</b>
30 Sept.	<b>World Maritime Day 2021   Theme: Seafarers at the core of shipping's future".</b>
1st to 7th August	World Breastfeeding Week   Theme: Protect Breastfeeding: A Shared Responsibility
1 August	Muslim Women's Rights Day   First Muslim Women's Rights Day observed in 2020
6 August	<b>76th anniversary of the world's first atomic bombing in Hiroshima during World War II  </b>
6 August	<b>34th Foundation Day of Tribal Co-operative Marketing Federation of India (TRIFED)</b>
8 August	79th anniversary of August Kranti Din or Quit India Movement
9 August	International Day of the World's Indigenous Peoples   Theme: Leaving no one behind: Indigenous peoples & the call for a new social contract
9 August	Japan commemorates the 9th of August every year as Nagasaki day.
10 August	World Lion Day
10 August	<b>World Biofuel Day</b>
12 August	World Elephant Day
12 August	<b>International Youth Day   Theme: Transforming Food Systems: Youth Innovation for Human &amp; Planetary Health</b>
13 August	<b>International Left-Handers Day</b>
13 August	<b>World Organ Donation Day</b>
14 August	'Partition Horrors Remembrance Day' or 'Vibhajan Vibhishika Smriti Diwas'
19 August	World Photography Day
19 August	World Humanitarian Day   Theme: TheHumanRace: a global challenge for climate action in solidarity with people who need it the most.
20 August	<b>World Mosquito Day   Theme: Reaching the zero-malaria target</b>
20 August	Sadbhavana Diwas to commemorate the birth anniversary of late erstwhile PM, Rajiv Gandhi

Date	Day & Theme
20 August	Akshay Urja Diwas (Renewable Energy Day)
21 August	International Day of Remembrance & Tribute to the Victims of Terrorism
21 August	World Senior Citizen Day
In 2021, India is observing the <b>Sanskrit Week</b> from <b>August 19 to August 25, 2021</b> , to promote, popularise & cherish the importance of ancient language	
22 August	Sanskrit Day
23 August	"International Day for the Remembrance of the Slave Trade & its Abolition"
22 August	International Day Commemorating the Victims of Acts of Violence Based on Religion or Belief
22 August	World Sanskrit Day
23-27 August	World Water Week with the theme 'Building Resilience Faster'.
23 August	Union minister for information & broadcasting <b>Anurag Thakur</b> kicked off a series of activities to celebrate the 'Azadi ka Amrit Mahotsav' starting <b>August 23</b> . It will go on till <b>August 29</b> .
26 August	International Dog Day
26 August	Women Equality Day

## Books & Authors

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 <b>MM Naravane</b> 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 <b>P. Gopi Chand</b> launched his autobiography <b>Shuttler's Flick: Making every match count</b> , co-authored by Priya Kumar.	
Name of the Book	Author
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, Brijinder Nath Goswamy
Contested Lands: India, China, & the Boundary Dispute	Former Army Officer Maroof Raza
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
"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 Jaithirth Rao
Former SBI Chairman Rajnish Kumar come out with his memoir titled 'The Custodian of Trust – A Banker's Memoir'	
Sir Syed Ahmad Khan: Reason, Religion & Nation	Shafey Kidwai
The Stars in My Sky: Those Who Brightened My Film Journey	Divya Dutta
Actually... I Met Them: A Memoir	Gulzar
Veer Savarkar: The Man Who Could Have Prevented Partition	Uday Mahurkar & Chirayu Pandit
The Origin Story of India's States	Venkatraghavan Subha Srinivasan
The Contrarian: Peter Thiel & Silicon Valley's Pursuit of Power	Max Chafkin
Writing for My Life	Ruskin Bond
Kamala Harris: Phenomenal Woman	Chidanand Rajghatta
Know Your Rights: & Claim Them	Angelina Jolie & Amnesty International with Geraldine Van Bueren QC
An Invitation to Die: A Colonel Acharya Mystery	Tanushree Podder
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.	
'Human Rights & Terrorism in India	BJP MP Subramanian Swamy
Translating Myself & Others	Jhumpa Lahiri
'Back to the Roots'	Actress Tamannaah Bhatia with Luke Coutinho
Gita Govinda: Jaydeva's Divine Odyssey	Dr Utpal K. Banerjee
"Bullets Over Bombay: Satya & the Hindi Film Gangster"	Uday Bhatia
Haryana CM Manohar Lal released the book 'Haryana Environment & Pollution Code' compiled by former IAS officer & famous poet Smt. Dheera Khandelwal.	
The Three Khans: & the Emergence of New India	Kaveree Bamzai
Rajnath Singh released a book titled 'Shining Sikh Youth of India' in New Delhi, as a part of the commemoration of the 400th birth anniversary of Guru Tegh Bahadur. It is authored by Dr Prabhleen Singh.	
'400 Days'	Chetan Bhagat
Jungle Nama	Amitav Ghosh
The Long Game: How the Chinese Negotiate with India	Vijay Gokhale
The Fractured Himalaya: How the Past Shadows the Present in India-China Relations	Nirupama Rao
The Battle of Rezang La	Kulpreet Yadav
My Life in Full: Work, Family & our Future	Indra Nooyi
In An Ideal World	Kunal Basu
My Own Mazagon	Captain Ramesh Babu
<b>Name of the Book</b>	<b>Author</b>
'Leopard Diaries – the Rosette in India'	Sanjay Gubbi
Balakot Air Strike: How India Avenged Pulwama	Manan Bhatt
The Year That Wasn't – The Diary of a 14-Year-Old	Brisha Jain



How the Earth Got Its Beauty	Sudha Murty
The Earthspinner	Anuradha Roy
The Dream of Revolution: A Biography of Jayaprakash Narayan	Bimal Prasad & Sujata Prasad
VP Naidu released a book ' <b>Accelerating India: 7 Years of Modi Government</b> '. The book commemorates the achievement & evaluation of two elected terms of PM Modi as the Head of Parliamentary.	
<b>OPERATION KHUKRI</b>	Major General <b>Rajpal Punia &amp; Ms Damini Punia</b>
'Address Book: A Publishing Memoir in the time of COVID'	Ritu Menon
'Battlefield'	Vishram Bedekar
"Mission Domination: An Unfinished Quest"	Boria Majumdar & Kushan Sarkar
Accelerating India: 7 Years of Modi Government	K J Alphons

## Defense Current Affairs

- ⇒ **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 **EKUPERIN-21** between **India & Maldives**, held at **Kadhoo 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**.
- ⇒ **7<sup>th</sup> 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 Ovdha 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**.
- ⇒ **32<sup>nd</sup> India-Thailand Coordinated Patrol (Indo-Thai CORPAT)** between the **Indian Navy & the Royal Thai Navy** is being conducted. **Both the navies carrying out CORPAT along their International Maritime Boundary Line since 2005**.
- ⇒ **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**.
- ⇒ The second edition of joint naval exercise, **Zair-Al-Bahr**, between the **Indian Navy & Qatar Emiri Naval Force (QENF)** conducted in the **Persian Gulf**.
- ⇒ **5th** edition of Indo- Kazakhstan Joint Training Exercise, "**KAZIND-21**" to be held at **Training Node, Aisha Bibi, Kazakhstan**. It will boost the bilateral relations between India & Kazakhstan Armies.
- ⇒ International Military & Technical Forum '**ARMY 2021**' organised in **Moscow, Russia** at Patriot Expo, Kubinka Air Base & Alabino military training grounds.
- ⇒ **Third** edition of the week-long annual exercise called '**Gandiv**' launched by the **NSG from August 22 & it will continue till August 28**. Multiple cities in **Uttar Pradesh, Madhya Pradesh, Gujarat & the National Capital Region** are hosting synchronised commando drills. Gandiv was the name of **Arjuna's bow in Mahabharata**.
- ⇒ **Hindustan Aeronautics Limited (HAL)** signed a **\$716 mn deal** with GE Aviation of the U.S. for 99 F404 aircraft engines

- & support services that will power the indigenous Tejas Light Combat Aircraft (LCA) Mk-1A.
- ⇒ Gol has accorded sanctions to **Team CLAW** to lead a team of people with disabilities to scale **Siachen Glacier**. It will be a new world record for the largest team of people with disabilities. This expedition is being undertaken as part of 'Operation Blue Freedom'.
  - ⇒ **Indian Air Force** formally inducted the **second squadron of Rafale jets** at **West Bengal's Hasimara airbase** in **Eastern Air Command (EAC)**.
  - ⇒ **Ordnance Factory Tiruchirappalli (OFT)** in **Tamil Nadu** launched a new high-tech & low sound weapon called **TriCa (Trichy Carbine)**, a mini version of the **Trichy Assault Rifle (TAR)**.
  - ⇒ Indian Naval Ship **Khanjar** becomes the **first Indian Navy ship** to call at the **heritage coastal port of Gopalpur in Odisha**. This was organised as part of **Aazadi ka Amrit Mahotsav** as well as **Swarnim Vijay Varsh** celebrations to commemorate the **75th anniversary of Independence & the 50th anniversary of the 1971 War**.
  - ⇒ India's first indigenous aircraft carrier, **Vikrant** set sail to begin its first sea trial. **INS Vikrant** was designed by the **Indian Navy's Directorate of Naval Design (DND)** & built at **Cochin Shipyard Limited (CSL)**.
  - ⇒ **Indian Navy & UAE Navy** conducted the bilateral naval exercise '**Zayed Talwar 2021**' off the coast of **Abu Dhabi**. The objective is to enhance interoperability & synergy between the two navies.
  - ⇒ 7th edition of the **International Army Games, 2021 to be held in Russia**. It will be hosted in eleven countries in the 2021 Games.
  - ⇒ For the first time, India-China LAC guarding the **Indo-Tibetan Border Police (ITBP) force** commissioned its **first two women** officers in combat. The two women officers, **Prakriti & Diksha** will be posted as company commanders in ITBP battalions.
  - ⇒ **DRDO** successfully test-fired medium-range subsonic cruise missile **Nirbhay** from the **Integrated Test Range (ITR)** at **Chandipur, off Odisha coast**. **Nirbhay** is India's first **Indigenous Technology Cruise Missile (ITCM)**.
  - ⇒ **Quad country** navies including, **India, the US, Japan & Australia**, will be conducting the annual **Malabar naval exercises**, off the coast of **Guam**, in the **Indo-Pacific**.
  - ⇒ **India & Saudi Arabia** are all set to conduct their first-ever naval exercise **Al-Mohed Al-Hindi 2021**. To participate in the exercise, India's guided-missile destroyer **INS Kochi** reached Saudi Arabia.
  - ⇒ **IAF** has built one of the world's highest **mobile air traffic control (ATC)** towers at the **Advanced Landing Ground in Ladakh**. The ATC controls operations of the fixed-wing aircraft & helicopters operating in the eastern Ladakh region.
  - ⇒ **Indian Navy** participated in the U.S. Navy-led **Southeast Asia Cooperation & Training (SEACAT)** military exercise in **Singapore**, to demonstrate its maritime manoeuvres. **20th edition** organised by the U.S. Navy, in Hybrid format, & included 20 other partner nations from the Indo-Pacific region, including India.
  - ⇒ **Indian Naval Ship Tabar** arrived at **Portsmouth in England**, to undertake the annual bilateral drill '**Exercise Konkan 2021**' between the Indian Navy & Britain's Royal Navy.
  - ⇒ In **Jammu & Kashmir**, the Army organised a 400 Km "**JAZBAA-E- TIRANGA**" Relay Marathon.
  - ⇒ **Indian Navy & Vietnam People's Navy (VPN)** undertook a bilateral maritime exercise in the **South China Sea**, to strengthen the defence ties among the two navies. From India, **INS Ranvijay & INS Kora** took part in the exercise & from the **Vietnam People's Navy (VPN)**, frigate **VPNS Ly Thai To (HQ-012)** participated in the drill.
  - ⇒ An '**All Women Tri-Services Mountaineering Team**' successfully scaled **Mt Manirang (21,625 ft)** in **Himachal Pradesh** & unfurled the national flag as a part of commemorative activities for '**Azadi Ka Amrut Mahotsav**', to celebrate the 75 years of Independence.
  - ⇒ Raksha Mantri **Rajnath Singh** launched **Defence India Startup Challenge (DISC) 5.0** under Innovations for **Defence Excellence – Defence Innovation Organisation (iDEX-DIO)** initiative in New Delhi. Ministry of Defence earmarked **Rs 1,000 crore** for domestic procurement through the iDEX initiative for the financial year 2021-2022.
  - ⇒ **DRDO** jointly developed an **advanced chaff technology** to safeguard fighter aircraft of the **Indian Air Force (IAF)** from enemy radar threats. Defence Laboratory, Jodhpur, & High Energy Materials Research Laboratory (HEMRL), Pune developed this.

## 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.}

- ⇒ 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**.
- ⇒ **James Anderson** overtook **Anil Kumble's** tally of **619 Test wickets** to become the **third-highest** wicket-taker in Test cricket.
- ⇒ ICC confirmed it will campaign for the inclusion of the sport at the **2028 Los Angeles Olympics**.
- ⇒ World Cup-winning U19 India captain, **Unmukt Chand** has announced his retirement from cricket in India.

**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}

- ⇒ **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.
- ⇒ United States win over defending champion Mexico to claim a seventh CONCACAF Gold Cup.
- ⇒ Durand Cup, Asia's oldest & world's third oldest football tournament, is all set to make a comeback, after a year's gap. The 130th edition of the Durand Cup is scheduled to be held in & around Kolkata.
- ⇒ Lionel Messi joined star-packed Paris St Germain after leaving Barcelona, the club where he had begun, after 21 years. Paris Saint-Germain Football Club, commonly referred to as Paris Saint-Germain or PSG.

**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}**

- ⇒ 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.
- ⇒ Indian men's hockey team defeated Germany to win their first-ever Olympic medal in 41 years. India wins the bronze medal in men's hockey after beating Germany 5-4 at Tokyo Olympics.
- ⇒ Odisha government will sponsor the Indian Hockey teams for 10 more years after the current sponsorship ends in 2023, CM Naveen Patnaik announced.

### 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 Daniil 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.
- ⇒ Germany's Alexander Zverev beats Russian Karen Khachanov 6-3 6-1 to win the men's singles gold at the Tokyo Olympics. He became the first German man to win singles Olympic gold.

### Grand Prixes

- ⇒ 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.
- ⇒ Esteban Ocon, Alpine-Renault/ France won the Hungarian Grand Prix 2021.

### Badminton

- ⇒ 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.

- ⇒ Ace Indian badminton player **PV Sindhu** defeated China's **He Bingjiao** to win the bronze medal in the women's singles event at the **Tokyo Olympics** on August 01, 2021. With this win, Sindhu scripted history by becoming the first Indian woman & the only second Indian athlete to win two Olympic medals in individual events.
- ⇒ Indian wrestler **Ravi Kumar Dahiya** bagged the **silver medal** after losing in the final of men's 57kg freestyle category to Russian Olympic Committee's (ROC) **Zavur Uguev**. Ravi Kumar is the fifth Indian wrestler after **KD Jadhav, Sushil Kumar, Yogeshwar Dutt, & Sakshi Malik** to finish on the Olympic podium.

### Boxing/ Wrestling/Weightlifting

- ⇒ **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**.
- ⇒ Indian Boxer, **Lovlina Borgohain** failed to reach the gold medal final match. She settles for a **bronze medal**. She lost to **Busenaz Surmeneli** of **Turkey** by unanimous decision in the women's welterweight (69 kg) semifinal at Tokyo 2020.
- ⇒ Indian wrestler **Bajrang Punia** won the Olympic wrestling **bronze medal** match after win over **Daulet Niyazbekov** of Kazakhstan in the men's freestyle **65kg category**.

### Sports Events |Tournaments Current Affairs

- ⇒ **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.
- ⇒ **Eurosport India** appointed Bollywood superstar & MotoGP enthusiast, **John Abraham**, as the India Ambassador for their flagship Motorsport property, MotoGP™.
- ⇒ Italy's **Lamont Marcell Jacobs** outshone a field of unusual suspects to claim a shock **Olympic gold** in the men's **100 metres**, breaking retired Jamaican star **Usain Bolt's** 13-year hold on the blue-riband event.
- ⇒ **Elaine Thompson-Herah** led a Jamaican sweep in the women's **100 meters** at the Tokyo Summer Games, capturing gold in an Olympic-record time of 10.61 seconds.
- ⇒ Union Minister for Youth Affairs & Sports, **Anurag Singh Thakur** launched the theme song for the Indian Paralympic contingent in New Delhi. The song is titled "**Kar De Kamaal Tu**". The composer & singer of the song is **Sanjeev Singh**.
- ⇒ **Neeraj Chopra** won a **Gold medal** for India in the **javelin throw** event at **Tokyo Olympics**. With a throw of **87.03 metres** in his first attempt, Neeraj killed the competition. In his second he improved it to **87.58m** & that turned out to be the golden throw.
- ⇒ The upcoming **Tokyo Paralympics** will witness the largest ever Indian contingent being send, with **54 para-sportspersons** participating across 9 sports disciplines. The **54-member Indian** contingents were given a formal & virtual send-off. This is scheduled to be held in Tokyo, Japan from **August 24 to September 05, 2021**.

- ⇒ **2021 edition of the World Athletics U20 Championships** started in **Nairobi, Kenya**.
- ⇒ **Shaili Singh** claimed the women's Long Jump silver medal in the **World Athletics U20 Championships**.
- ⇒ **Mariyappan Thangavelu**, 2016 Rio Paralympic Games gold medalist will be replaced by Asian Games gold medalist **Tekchand** as the new **flag-bearer of India at the opening ceremony**.


### Other Sports Current Affairs

- ⇒ 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.

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- ⇒ **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**.
- ⇒ The 20-year-old Chess player **Harshit Raja** from Pune, Maharashtra become the **69th Grandmaster of India in Chess**. He achieved the feat of becoming the GM at **Biel Masters Open 2021**.
- ⇒ A 15-year-old young Indian Grandmaster **Raunak Sadhwani** won the **19th Spilimbergo Open chess tournament** in Italy.
- ⇒ **Princepal Singh** became the first Indian to be part of an **NBA title-winning team** when his side **Sacramento Kings** clinched the **2021 NBA Summer League crown**.

## Science & Technology

- ⇒ **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**.
- ⇒ **ISRO-NASA** joint mission **NISER (NASA-ISRO Synthetic Aperture Radar) satellite**, aimed at making global measurement of land surface changes using advanced radar imaging to be launched in early **2023**. It is a dual-band (L-band & S-band) radar imaging mission.
- ⇒ **European Space Agency** launched '**Eutelsat Quantum**,' the world's 1st commercial reprogrammable satellite into space aboard **Ariane 5 rocket from French Guiana**. It is a fully flexible software-defined satellite.
- ⇒ **India** will finally launch its most advanced **geo-imaging satellite (GisAT-1)**, which will allow better monitoring of the subcontinent, including its borders with **Pakistan & China**, by imaging the country 4-5 times a day. ISRO's GSLV-F10 rocket will finally put the **2,268-kg Gisat-1**, codenamed **EOS-3**, into the geo-orbit. This will be India's first launch of a primary satellite this year.
- ⇒ **India** will host the first **Internet Governance Forum** in the country. The theme of this year's meeting is **Inclusive Internet for Digital India**.
- ⇒ **South Africa** grants a patent relating to a "**food container based on fractal geometry**" to an artificial intelligence (AI) system called **DABUS**. DABUS (which stands for "**device for the autonomous bootstrapping of unified sentience**") is an AI system created by **Stephen Thaler**, a pioneer in the field of AI & programming. It simulates human brainstorming & creates new inventions.
- ⇒ **ISRO** chief, **Dr K Sivan** inaugurated the **Health QUEST study** (Health Quality Upgradation Enabled by Space Technology of ISRO) which will be undertaken by 20 private hospitals across India. The event was co-organised by the **Association of Health Care Providers India (AHPI) & the Society for Emergency Medicine in India (SEMI)**.
- ⇒ India's **Chandrayaan-2** moon mission may have made a hard landing on the lunar surface in 2019, but the orbiter accompanying it has been providing useful information to scientists back on Earth. A research paper revealed that the **Chandrayaan-2 orbiter** confirmed the presence of **water molecules (H<sub>2</sub>O) & hydroxyl (OH)** on the surface of the moon.
- ⇒ **HCL Foundation** launched an online portal, '**My e-Haat**,' to empower artisans & strengthen the value chain of the handicraft sector in the country. The platform will enable artisans & primary producers to conduct their business, by listing & showcasing their products directly to customers, thereby minimising the informal intermediaries & the long supply chains.
- ⇒ Union Education Minister **Dharmendra Pradhan** inaugurated the **Centre for Research & Innovation in Artificial Intelligence** set up at the **Indian Institute of Technology-Hyderabad (IIT-H)**.

## Schemes Launched By Union & State Govt.

- ⇒ 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 nations 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 Sakhil'**. 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.
- ⇒ **FM Sitharaman** launched an ambitious **'Ubharte Sitaare Fund'** -USF for export-oriented firms & startups in a program at Lucknow. The Fund aims at arranging funds for the promotion of micro, small & medium companies. It is set up by **Exim Bank & SIDBI**.
- ⇒ Union Minister of State (IC) for the Ministry of Science & Technology, **Jitendra Singh** launched a new Geospatial Planning Portal under Bhuvan named **"Yuktdhara"** to enable the planning of new **MGNREGA** assets using Remote Sensing & GIS-based information. It is jointly developed by ISRO & the Ministry of Rural Development.
- ⇒ **Election Commission of India (ECI)** organized the **Systematic Voters' Education & Electoral Participation (SVEEP) Consultation Workshop**. As a part of this workshop, the Chief Election Commissioner, **Sushil Chandra** along with Election Commissioner **Rajiv Kumar** unveiled a new initiative. The main objective is to review State SVEEP Plans, conduct extensive deliberations on the important aspects of SVEEP & formulate a comprehensive strategy for future elections.

### Miscellaneous Current Affairs | One-Liners

- ⇒ **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 Kamalapati**.
- ⇒ **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 **Gol, 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 Srila 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 **CO2** 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 & is 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**.
- ⇒ **NTPC** commissioned the largest **floating solar PV project in India** of 25MW power on the reservoir of its **Simhadri thermal station in Visakhapatnam, Andhra Pradesh**. This is also the first solar project to be set up under the **Flexibilisation Scheme**.
- ⇒ **Ministry of External Affairs** given a name to India's complex mission of evacuating its citizens from war-torn Afghanistan, as '**Operation Devi Shakti**'.
- ⇒ India's first sectoral index in the Agri commodities basket i.e. **GUAREX** launched by the **National Commodity & Derivatives Exchange Limited (NCDEX)**. GUAREX is a price based sectoral index that tracks the movement in the futures contracts of guar gum refined splits & guar seed on a real-time basis.
- ⇒ **IIT Madras** developed India's first indigenous motorized wheelchair vehicle named '**NeoBolt**', which can be used not only on roads but even on uneven terrains. It has a maximum speed of **25 kmph**.
- ⇒ **Bureau of Police Research & Development (BPR&D)** in collaboration with **All India Council for Technical Education (AICTE)** launched a unique national Hackathon named '**MANTHAN 2021**'. Objective is to identify innovative concepts & technology solutions for addressing the security challenges of the 21st century faced by the intelligence agencies.
- ⇒ Delhi CM **Kejriwal** announced that Bollywood actor **Sonu Sood** will be the brand ambassador of the Delhi government's '**Desh Ke Mentors**' programme. It entails "adopting" one to **ten government school students** who can be mentored by citizens who are successful in their respective fields.
- ⇒ **World's largest star sapphire cluster** found in **Ratnapura, Srilanka**. The stone is pale blue in colour. Ratnapura is known as the gem capital of the country.
- ⇒ **Supreme Court of India** held that the **Governor of state** can **pardon prisoners**, including in the **death sentence cases**. Governor can pardon the prisoners even before they have completed a minimum of **14 years** of prison sentence.
- ⇒ **Border Roads Organisation (BRO)** constructed & black-topped the highest road in the world at **Umlingla Pass in Eastern Ladakh**. The highest motorable road in the world is situated at an altitude of **19,300 feet**. The road itself is a 52-km long tarmac stretch through **Umlingla Pass**, connecting important towns in the **Chumar sector of Eastern Ladakh**.
- ⇒ **Central Board for Indirect Taxes & Customs** launched **Indian Customs Compliance Information Portal** at [www.cip.icegate.gov.in/CIP](http://www.cip.icegate.gov.in/CIP). It is providing free access to information on all Customs procedures & regulatory compliance.
- ⇒ '**Pani Maah**' or **water month** launched in Ladakh to inform villagers about the importance of clean water.
- ⇒ **Uttar Pradesh government** renamed a landmark freedom movement event as **Kakori Train Action** while paying tributes to the revolutionaries who were hanged for robbing a train at Kakori to buy weapons in **1925**.
- ⇒ **Jammu & Kashmir** Lieutenant Governor, **Manoj Sinha** inaugurated the **Bungus Awaam Mela** with grand arrangements for village games, exhilarating local performances, & other activities to celebrate the **75th year of Independence at Bungus valley in Kupwara district**.
- ⇒ In **Manipur**, a consignment of one Metric Tonne of organic **Chak-Hao** was exported to Europe. Locally known as Chak-Hao, the **Black Rice** found in Manipur had got the GI tag & it had good demands from different parts of the country & abroad.
- ⇒ The innovative plastic-mixed handmade paper developed by **Khadi & Village Industries Commission (KVIC)** to curb plastic pollution is now a patented invention. This was developed under Project. **REPLAN (Reducing Plastic from Nature)**, launched in 2018.
- ⇒ **Dr Jitendra Singh** released India's first cattle genomic chip '**IndiGau**' for the conservation of pure varieties of indigenous cattle breeds like, Gir, Kankrej, Sahiwal, Ongole etc. It is developed by scientists of **National Institute of Animal Biotechnology (NAIB), Hyderabad**, an autonomous institution under the aegis of the Department of Biotechnology.
- ⇒ PM **Modi** addressed the nation on the occasion of 75th Independence Day & announced that **75 'Vande Bharat' trains** would connect different parts of the country in **75 weeks** of the celebration of **Azadi ka Amrit Mahotsav**. The 75 Vande Bharat trains will connect every corner of the country, in 75 weeks of the 'Azadi ka Amrit Mahotsav'.

- ⇒ **AIIMS, New Delhi** become the **first hospital of India** to house a **fire station** inside the hospital premises, to meet any emergency. For this, AIIMS has collaborated with **Delhi Fire Service (DFS)**.
- ⇒ In **Jammu & Kashmir**, Lieutenant Governor **Manoj Sinha** unveiled a mobile application named **PROOF**, to bring more transparency & accountability in the governance system. **PROOF** stands for '**Photographic Record of On-site Facility**'.
- ⇒ **Puducherry** on **16th August** celebrated its **De Jure Transfer Day**. De Jure Transfer Day is the day it really got independence.
- ⇒ **Faridabad Smart City Limited** roped in comic hero **Chacha Chaudhary** to help promote its initiatives on social media. Its objective will be to promote the steps taken by the agency.
- ⇒ With a network of solar-based electric vehicle charging stations, the **Delhi-Chandigarh Highway** become the country's **first EV-friendly highway** in the country. The network of stations was set up by **Bharat Heavy Electricals Limited (BHEL)** under the **FAME-1 (Faster Adoption & Manufacturing of (Hybrid) & Electric Vehicles)** scheme of the Ministry of Heavy Industries.

- ⇒ **Amazon** launched the voice of the 78-year-old Bollywood star **Amitabh Bachchan** as a part of its efforts to amuse existing users & attract new consumers to use its voice assistant.
- ⇒ **CM Arvind Kejriwal** to inaugurate the country's first smog tower on August 23, 2021, at **Baba Kharak Singh Marg, Connaught Place**. The smog tower will clean 1,000 cubic metres of air every second & reduce **PM 2.5 & PM 10 levels** in Delhi.





**Static Take Away | Country/Currency/Leaders**

S.no	Country	Capital	Currency	PM	President
1.	Gambia	Banjul	Gambian dalasi.		
2.	Germany	Berlin	Euro		Frank-Walter Steinmeier
3.	Myanmar	Naypyitaw	Kyat		
4.	Czech Capital	Prague	Czech koruna.		
5.	South Korea	Seoul	South Korean won		Moon Jae-in
6.	Barbados	Bridgetown	Barbados Dollar		
7.	Sweden	Stockholm	Swedish krona		
8.	United States	Washington, DC	US Dollar		Joe Biden
9.	Israel	Jerusalem	Israeli Shekel	Naftali Bennett	Isaac Herzog
10.	China	Beijing	Renminbi		Xi Jinping.
11.	Japan	Tokyo	Japanese Yen		
12.	Russia	Moscow	Rouble		Vladimir Putin
13.	El Salvador	San Salvador			
14.	Australia	Canberra	Australian dollar	Scott Morrison.	
15.	Sudan	Khartoum	Sudanese Pound		
16.	Kuwait	Kuwait City	Kuwaiti dinar		
17.	Venezuela	Caracas	Venezuelan bolívar		Nicolás Maduro
18.	Czech	Prague	Czech koruna		
19.	Tunisia	Tunis	Tunisian Dinar		Kais Saied
20.	Ethiopia	Addis Ababa	Ethiopian birr		
21.	Austria	Vienna	Euro		
22.	Kyrgyzstan	Bishkek	Kyrgyzstani som		Sadyr Japarov
23.	Ecuador	Quito	US Dollar		
24.	Uzbekistan	Tashkent	Uzbekistani som		Abdulla Aripov
25.	France	Paris	Euro		Jean Castex
26.	Canada	Ottawa	Canadian dollar		
27.	Sri Lanka	Sri Jayawardenepura Kotte	Sri Lankan rupee	Mahinda Rajapaksa	Gotabaya Rajapaksa

**Static Take Away | International Companies & HQ**

S.no	Name of the Company	HQ	Head
28.	Twitter	California, US	
29.	SpaceX	California, US	Founder & CEO: Elon Musk.
30.	Microsoft	Washington, US	CEO and Chairman: Satya Nadella
31.	Google	California, United States	Founders: Larry Page, Sergey Brin
32.	IBM Corp	New York, United States	
33.	Standard Chartered Bank	London, United Kingdom	
34.	Mastercard	New York, United States	

**Static Take Away | National Companies & HQ**

S.no	Name of the Company	HQ	Head
1.	State Bank of India	Mumbai	Dinesh Kumar Khara Founded: 1 July 1955
2.	IDFC FIRST Bank; Founded: October 2015.	Mumbai	CEO: V. Vaidyanathan
3.	Punjab National Bank	New Delhi Tagline: The Name You Can Bank Upon.	MD & CEO: S. S. Mallikarjuna Rao
4.	City Union Bank	Kumbakonam	CEO: Dr. N. Kamakodi
5.	Nagar Urban Co- operative Bank	Ahmednagar, Maharashtra	CEO: V. Rokde Slogan: 'One Family..... One Bank'
6.	Paytm Payments Bank Ltd	Noida, Uttar Pradesh	Chairman: Vijay Shekhar Sharma; MD and CEO: Satish Kumar Gupta
7.	Paytm	Noida, Uttar Pradesh	CEO: Vijay Shekhar Sharma.
8.	Shivalik Small Finance Bank	Noida, Uttar Pradesh	MD & CEO: Suveer Kumar Gupta.
9.	Ujjivan Small Finance Bank	Bengaluru	Samit Ghosh
10.	GRSE	Kolkata, West Bengal	CMD: Rear Admiral V K Saxena.
11.	Airtel	New Delhi, India	Chairman: Sunil Bharti; MD & CEO: Mittal Gopal Vittal.
12.	Federal Bank	Aluva, Kerala	MD & CEO: Shyam Srinivasan; Tagline: Your Perfect Banking Partner.
13.	Bajaj Allianz General Insurance	Pune, Maharashtra	CEO & MD: Tapan Singhel.
14.	HSBC India	Mumbai, Maharashtra	HSBC India CEO: Hitendra Dave.
15.	India1 Payments Limited	Bengaluru	
16.	Skyroot Aerospace	Hyderabad, Telangana	CEO & CTO: Pawan Kumar Chandana
17.	IFFCO	New Delhi	MD & CEO: DR. U. S. Awasthi.
18.	India INX	: Gandhinagar, Gujarat	MD & CEO: V. Balasubramaniam.
19.	Reliance Capital Ltd	Mumbai	CEO: Jai Anmol Ambani
20.	Kotak Mahindra Bank	Mumbai	Tagline: Let's make money simple.
21.	Yes Bank	Mumbai	Tagline: Experience Our Expertise.
22.	Axis Bank	Mumbai	Chairperson: Shri Rakesh Makhija.
23.	Bandhan Bank	Kolkata, West Bengal	
24.	PhonePe	Banglore	
25.	NTPC Limited	New Delhi	
26.	HDFC Bank	Mumbai	Tagline: We understand your world.
27.	Karnataka Vikas Grameena Bank	Dharwad, Karnataka	Karnataka Vikas Grameena Bank Founded: 2005; HQ;
28.	Bank Of Baroda	Vadodara, Gujarat	
29.	RBL Bank	Mumbai	Tagline: Apno Ka Bank.
30.	ICICI Bank	Mumbai	Tagline: Hum Hai Na, Khayal Apka.
31.	Equitas Small Finance Bank	Chennai, Tamil Nadu	-
32.	Indian Overseas Bank	Chennai	
33.	IndusInd Bank	Pune	

**Static Take Away | National Companies & HQ**

S.no	Name of the Company	HQ	Head
34.	Power Finance Corporation Ltd	New Delhi	
35.	Bharat Petroleum Corporation Ltd	Mumbai.	
36.	Karur Vysya Bank	Karur, Tamil Nadu	Smart Way to Bank
37.	Karnataka Bank	Mangalore	
38.	IndiaFirst Life	Mumbai,	
39.	NABARD	Mumbai	
40.	SBI General Insurance	Mumbai	
41.	AU small finance bank	Jaipur, Rajasthan	
42.	Union Bank of India	Mumbai, Maharashtra	Tagline: Good People to Bank with.

**Static Take Away | International Organizations & HQ**

S.no	Name of the Company	HQ	Head
1.	International Institute for Democracy and Electoral Assistance	HQ: Stockholm, Sweden   Secretary-General: Kevin Casas-Zamora	
2.	European Union	HQ: Brussels   Member states: 27   President of the European Council: Charles Michel.	
1.	S&P Global Ratings	HQ: New York   President: John L. Berisford	
2.	Fitch Ratings	<b>HQ: New York   President: Ian Linnell</b>	
3.	OECD	HQ: Paris   Secretary-General: Mathias Cormann	
4.	United Nations	HQ: New York   Secretary-general: António Guterres	
5.	Economist Intelligence Unit	HQ: London, United Kingdom; Managing Director: Simon Baptist.	
6.	International Monetary Fund	HQ: Washington D.C., USA   Member countries: 190; Managing Director: Kristalina Georgieva.	
7.	INTERPOL	HQ: Lyon, France   President: Ahmed Naser Al-Rais  Member states: 195   Secretary-General: Jürgen Stock;	
8.	WHO	HQ: Geneva, Switzerland   <b>DG:</b> Dr Tedros Adhanom Ghebreyesus	
9.	International Telecommunication Union	HQ: Geneva   Secretary-General: Houlin Zhao.	
10.	SAARC	Secretariat: Kathmandu, Nepal Secretary-General: Esala Ruwan Weerakoon (Sri Lanka)	
11.	International Civil Aviation Organization	HQ: Montreal, Canada   President: Salvatore Sciacchitano	
12.	International Union of Soil Sciences	HQ: Vienna, Austria   President: Laura Bertha Reyes Sánchez (Mexico)	
13.	Food and Agriculture Organisation	HQ: Rome, Italy   Head: Qu Dongyu;	
14.	NASA	Administrator: Bill Nelson   HQ: Washington D.C., US	
15.	World Bank	HQ: Washington DC, USA;	

**Static Take Away | International Organizations & HQ**

S.no	Name of the Company	HQ	Head
16.	International Chess Federation (FIDE)	HQ: Lausanne, Switzerland;	
17.	UNESCO	HQ: Paris, France	
18.	International Gymnastics Federation	HQ: Lausanne, Switzerland	
19.	International Human Rights Foundation	HQ: New York, USA	
20.	International Society of City and Regional Planners	HQ: The Hague, Netherlands	
21.	International Law Commission	HQ: Geneva, Switzerland	
22.	ICC	HQ: Dubai, United Arab Emirates	
23.	World Toilet Organization	HQ: Singapore.	
24.	United Nations Global Compact	HQ: New York, United States	
25.	International Labour Organization	HQ: Geneva, Switzerland	
26.	Asian Paralympic Committee	HQ: Dubai, United Arab   CEO: Tarek Souei.	
27.	International Atomic Energy Agency	HQ: Vienna, Austria	
28.	United Nations World Tourism Organization	HQ location: Madrid, Spain.	
29.	Global Alliance for Rabies Control	HQ: Manhattan, Kansas, US	
30.	World Heart Federation	HQ: Geneva, Switzerland	
31.	International Maritime Organization	HQ: London, United Kingdom	
32.	World Trade Organization	HQ: Geneva, Switzerland	
33.	IOSCO	HQ: Madrid, Spain	
34.	Universal Postal Union	HQ: Bern, Switzerland	
35.	International Energy Agency	Members: 30 (eight associate nations): Full membership: Colombia, Chile, Israel and Lithuania   HQ: Paris, France.	
36.	World Steel Association	HQ: Brussels, Belgium.	
37.	International Shooting Sport Federation	HQ: Munich, Germany	
38.	FIFA	HQ: Zürich, Switzerland.	
39.	International Organization for Standardization	HQ: Geneva, Switzerland	
40.	United Nations Human Rights Council	HQ: Geneva, Switzerland	
41.	International Osteoporosis Foundation	HQ location: Nyon, Switzerland	
42.	International Federation of Psoriasis Associations	HQ: Sweden.	

## Static Take Away | National Organizations & HQ

S.no	Name of the Organization	HQ	Head
1.	World Resources Institute, India	Mumbai	CEO: O P Agarwal
2.	<b>RBI</b> 25th Governor: Shaktikanta Das   HQ: Mumbai   Founded: 1 April 1935, Kolkata.		
3.	<b>NPCI</b>   HQ: Mumbai   MD & CEO: Dilip Asbe.		
4.	<b>FICCI</b>   HQ: New Delhi   President: Harshvardhan Neotia;		
5.	<b>DRDO</b>   Chairman: Dr G Satheesh Reddy   HQ: New Delhi.		
6.	<b>Lowy Institute</b> Chairman of the Board: Frank Lowy AC; Lowy Institute HQ: Sydney, Australia.		
7.	<b>National Commission for Women</b> HQ: New Delhi.		
8.	<b>Central Board of Indirect Taxes and Customs</b> HQ: New Delhi, India		
9.	<b>India Tourism Development Corporation</b> HQ: New Delhi		
10.	<b>NITI Aayog</b>   HQ: New Delhi   Chairperson: Narendra Modi   Vice Chairperson: Rajiv Kumar; NITI Aayog CEO: Amitabh Kant.		
11.	<b>BSF</b>   HQ: New Delhi   Director General: Pankaj Kumar Singh		
12.	<b>Chief of Naval Staff:</b> Admiral R Hari Kumar		
13.	<b>IREDA</b> HQ: New Delhi;		
14.	<b>International Solar Alliance</b>   HQ: Gurugram		
15.	<b>National Organ &amp; Tissue Transplant Organization</b> HQ: New Delhi.		
16.	<b>Indian Coast Guard</b> HQ: New Delhi.		
17.	<b>National Security Guard</b>   HQ: New Delhi   Motto: Sarvatra Sarvottam Suraksha.		
18.	<b>Association of Mutual Funds in India</b>   HQ: Mumbai.		
19.	<b>Indian Weightlifting Federation</b> HQ: New Delhi.		
20.	<b>Insolvency and Bankruptcy Board of India</b> HQ: New Delhi;		
21.	<b>Indian Bank's Association</b> HQ location: Mumbai		
22.	<b>Indian Post</b> HQ: New Delhi.		
23.	<b>Astronautical Society of India</b> HQ: New Delhi.		
24.	<b>CRISIL</b>   HQ: Mumbai.		
25.	<b>Audit Bureau of Circulations</b>   HQ: Mumbai.		

## BANKING AWARENESS FOR IBPS RRB PO/CLERK MAINS 2021

### 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.
- **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 w.e.f. 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:**
  - a) 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.
  - b) 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:**

- a) Minimum age to open a bank account is now 10 years.
- b) Maximum Interest rate is given on FD A/c.
- 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 cheque to 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
- Education
- Export
- Social Infrastructure
- Micro & Small Enterprises
- Housing
- Weaker Sections
- 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 uptoRs. 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**.

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

**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: 7 days, Max : 12 Months (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>	Usance Promissory note. 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:
  - (a) Its tangible net worth, as per latest audited balance sheet, is not less than Rs. 4 crore.
  - (b) Sanctioned working capital limit by bank/s or all-India financial institution/s;
  - (c) The borrower accounts are classified as a Standard Asset by financing bank/s/ institution/s & ' (
  - (d) 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)

**1. 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.

**2. What does the DICGC insure?**

It insures all deposits such as savings, fixed, current, recurring, etc. except the following types of deposits.

- (i) Deposits of foreign Govt.s;
- (ii) Deposits of Central/State Govt.s;
- (iii) Inter-bank deposits;
- (iv) Deposits of the State Land Development Banks with the State co-operative bank;
- (v) Any amount due on account of any deposit received outside India
- (vi) Any amount, which has been specifically exempted by the corporation with the previous approval of Reserve Bank of India.

**3. What is the maximum deposit amount insured by the DICGC?**

The DICGC insures principal and interest upto a maximum amount of Rs. 5 lakhs.

**4. 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

- A. Capital, asset quality & profitability continue to be the key areas for monitoring in the revised framework.
- B. Indicators to be tracked for Capital, asset quality & profitability would be:
  - a) **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
  - b) **Net NPA ratio:** NNPA ratio – the percentage of net NPAs to net advances
  - c) **Return on Assets:** ROA – the percentage of profit after tax to average total assets
- C. Leverage would be monitored additionally as part of the PCA framework.

- D. Breach of any risk threshold (as detailed under) would result in invocation of PCA.
- E. 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.
- F. 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.

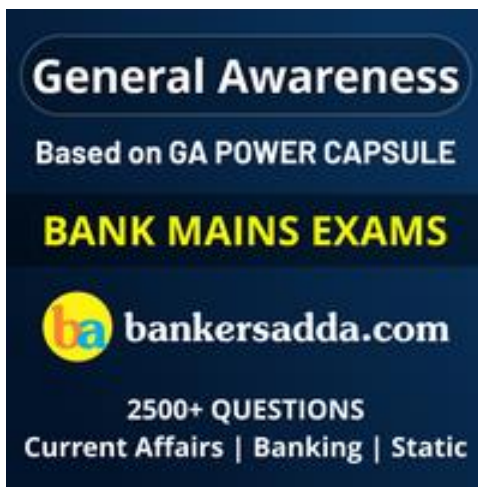
### Topic 18: What are the BASEL-3 Norms & a brief on the 3 Pillars of Basel?

- 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 formulated 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 Fls & 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. **FIIIs:** 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 CRAFTICARD 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

The Bank which acquired	The Bank which got Merged	Year of Merger
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.

- **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.
- **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 39: What is the Mudra Scheme?

- MUDRA stands for Micro Units Development & Refinance Agency Ltd.
- Financial institution set up by GOI for development & refinancing micro units enterprises.
- The purpose is to provide funding to the non-corporate small business sector through various Last Mile Financial Institutions like Banks, NBFCs & MFIs.
- 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.
- 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
- 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.
- Vinay Hedao, MD & CEO, MUDRA.**

### 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.

### 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: Jairam Thakur Governor: Rajendra Vishwanath Arlekar; Capital: Shimla	<ul style="list-style-type: none"> <li>🚩 Pin Valley National Park</li> <li>🚩 Great Himalayan National Park</li> <li>🚩 Inderkilla National Park</li> <li>🚩 Khirganga National Park</li> <li>🚩 Simbalbara National Park</li> </ul>	<ul style="list-style-type: none"> <li>🚩 Bandli WLS</li> <li>🚩 Daranghati WLS</li> <li>🚩 Dhauladhar WLS</li> <li>🚩 Nargu WLS</li> <li>🚩 Pong Dam Lake WLS</li> <li>🚩 Shilli WLS</li> <li>🚩 Talra WLS</li> </ul>	<ul style="list-style-type: none"> <li>🚩 Girinagar Hydel Project</li> <li>🚩 Binwa Hydel Project</li> <li>🚩 Rangtong Hydel Project</li> <li>🚩 Baner&amp;Neugal Project</li> </ul>
<b>Punjab</b> CM: Captain Amarinder Singh Governor: Banwarilal Purohit Capital: Chandigarh		<ul style="list-style-type: none"> <li>🚩 Abohar WLS</li> <li>🚩 Harike Lake WLS</li> <li>🚩 Jhajjar Bacholi WLS</li> </ul>	<ul style="list-style-type: none"> <li>🚩 Guru Gobind Singh Super Thermal Power Plant</li> </ul>
<b>Haryana</b> CM: Manohar Lal Khattar Governor: Bandaru Dattatraya Capital: Chandigarh	<ul style="list-style-type: none"> <li>🚩 Kalesar National Park</li> <li>🚩 Sultanpur National Park</li> </ul>	<ul style="list-style-type: none"> <li>🚩 Bhindawas WLS</li> <li>🚩 Kalesar WLS</li> <li>🚩 Khaparwas WLS</li> </ul>	<ul style="list-style-type: none"> <li>🚩 Gorakhpur Atomic Power Station</li> <li>🚩 Deenbandhu Chhotu Ram TPS</li> <li>🚩 Rajiv Gandhi TPS</li> </ul>
<b>Uttar Pradesh</b> CM: Yogi Adityanath Governor: Anandiben Patel Capital: Lucknow	<ul style="list-style-type: none"> <li>🚩 Dudhwa National Park</li> </ul>	<ul style="list-style-type: none"> <li>🚩 Hastinapur WLS</li> <li>🚩 Ranipur WLS</li> <li>🚩 Sohagibarwa WLS</li> <li>🚩 Sur Sarovar WLS</li> <li>🚩 Chandraprabha WLS</li> <li>🚩 National Chambal WLS</li> </ul>	<ul style="list-style-type: none"> <li>🚩 Narora Atomic Power Station</li> <li>🚩 Rihand Thermal Power Station</li> <li>🚩 Anpara Thermal Power Station</li> </ul>
<b>Bihar</b> CM: Nitish Kumar Governor: Phagu Chauhan Capital: Patna	<ul style="list-style-type: none"> <li>🚩 Valmiki National Park</li> </ul>	<ul style="list-style-type: none"> <li>🚩 Gautam Budha WLS</li> <li>🚩 Kaimur WLS</li> <li>🚩 Pant (Rajgir) WLS</li> <li>🚩 Valmiki WLS</li> </ul>	<ul style="list-style-type: none"> <li>🚩 Kahalgaon Super Thermal Power Station</li> <li>🚩 Barauni TPS</li> </ul>
<b>Chhattisgarh</b> CM: Bhupesh Baghel Governor: Anusuiya Uikey Capital: Raipur	<ul style="list-style-type: none"> <li>🚩 Indravati National Park</li> <li>🚩 Kanger Valley National Park</li> <li>🚩 Guru Ghasi Das (Sanjay)</li> </ul>	<ul style="list-style-type: none"> <li>🚩 Badalkhol WLS</li> <li>🚩 Bhairamgarh WLS</li> <li>🚩 Bhoramdev WLS</li> <li>🚩 Udanti Wild Buffalo WLS</li> </ul>	<ul style="list-style-type: none"> <li>🚩 Sipat Thermal Power Plant</li> <li>🚩 Hasdeo TPS</li> <li>🚩 Bhilai Expansion Power Plant</li> </ul>
<b>Jharkhand</b> CM: Hemant Soren Governor: Ramesh Bais Capital: Ranchi	<ul style="list-style-type: none"> <li>🚩 Betla National Park</li> </ul>	<ul style="list-style-type: none"> <li>🚩 Lawalong WLS</li> <li>🚩 Palkot WLS</li> <li>🚩 Parasnath WLS</li> </ul>	<ul style="list-style-type: none"> <li>🚩 Chandrapura TPS</li> <li>🚩 Koderma Thermal Power Station</li> <li>🚩 Bokaro TPS</li> </ul>

States	National Parks (NP)	Wild Life Sanctuaries	Power Plants
<b>Andhra Pradesh</b> CM: Jaganmohan Reddy Governor Biswa Bhusan Harichandan Capital: Amaravati	<ul style="list-style-type: none"> <li>✚ Sri Venkateswara National Park</li> </ul>	<ul style="list-style-type: none"> <li>✚ Coringa WLS</li> <li>✚ Kolleru WLS</li> <li>✚ Nellapattu WLS</li> <li>✚ Pulicat Lake WLS</li> <li>✚ Rajiv Gandhi (Nagarjuna Sagar-Srisailam) WLS</li> <li>✚ Rollapadu WLS</li> </ul>	<ul style="list-style-type: none"> <li>✚ Simhadri Super Thermal Power Plant</li> <li>✚ Sri Damodaram Sanjeevaiah Thermal Power Station</li> </ul>
<b>Telangana</b> CM: K. Chandrashekar Rao Governor: Tamilsai Soundararajan Capital: Hyderabad	<ul style="list-style-type: none"> <li>✚ Mrugavani National Park</li> </ul>	<ul style="list-style-type: none"> <li>✚ Kawal WLS</li> </ul>	
<b>Assam</b> CM: Himanta Biswa Sarma Governor: Jagdish Mukhi Capital: Dispur	<ul style="list-style-type: none"> <li>✚ Dibru-Saikhowa NP</li> <li>✚ Kaziranga National Park</li> <li>✚ Manas National Park</li> <li>✚ Nameri National Park</li> <li>✚ Rajiv Gandhi Orang National Park</li> </ul>	<ul style="list-style-type: none"> <li>✚ Amchang WLS</li> <li>✚ Chakrashila WLS</li> <li>✚ Dihing Patkai WLS</li> <li>✚ East Karbi Anglong WLS</li> <li>✚ North Karbi Anglong WLS</li> <li>✚ Nambor WLS</li> </ul>	<ul style="list-style-type: none"> <li>✚ Bongaigaon Thermal Power Plant</li> </ul>
<b>Goa</b> CM: Pramod Sawant Governor: P.S. Sreedharan Pillai Capital: Panaji	<ul style="list-style-type: none"> <li>✚ Bhagwan Mahavir (Mollem) National Park</li> </ul>	<ul style="list-style-type: none"> <li>✚ Bondla WLS</li> <li>✚ Madei WLS</li> <li>✚ Bhagwan Mahavir (Mollem) WLS</li> <li>✚ Netravali WLS</li> </ul>	-
<b>Gujarat</b> CM: Bhupendra Patel Governor: Acharya Dev Vrat Capital: Gandhinagar	<ul style="list-style-type: none"> <li>✚ Blackbuck National Park, Velavadar</li> <li>✚ Gir Forest National Park</li> <li>✚ Marine National Park, Gulf of Kutch</li> <li>✚ Bansda National Park</li> </ul>	<ul style="list-style-type: none"> <li>✚ Jambugodha WLS</li> <li>✚ Jessore WLS</li> <li>✚ Kutch Desert WLS</li> <li>✚ Mitiyala WLS</li> <li>✚ Porbandar Lake WLS</li> <li>✚ Rampara Vidi WLS</li> <li>✚ Ratanmahal WLS</li> <li>✚ Shoolpaneswar (Dhumkhal) WLS</li> <li>✚ Thol Lake WLS</li> <li>✚ Wild Ass WLS</li> </ul>	<ul style="list-style-type: none"> <li>✚ Mundra Thermal Power Station</li> <li>✚ Ukai Thermal Power Station</li> <li>✚ Akrimota Thermal Power Station</li> <li>✚ Kakrapar Nuclear Power Plant</li> </ul>
<b>Karnataka</b> CM: Basavaraj Bommai Governor: Thaawarchand Gehlot Capital: Bengaluru	<ul style="list-style-type: none"> <li>✚ Bandipur National Park</li> <li>✚ Bannerghatta National Park</li> <li>✚ Kudremukh National Park</li> <li>✚ Nagarhole National Park</li> <li>✚ Anshi national park</li> </ul>	<ul style="list-style-type: none"> <li>✚ Arabithittu WLS</li> <li>✚ Attiveri WLS</li> <li>✚ Bhadra WLS</li> <li>✚ Bhimgad WLS</li> <li>✚ Brahmagiri WLS</li> <li>✚ Cauvery WLS</li> <li>✚ Nugu WLS</li> <li>✚ Pushpagiri WLS</li> <li>✚ Ranganathittu Bird WLS</li> <li>✚ Sharavathi Valley WLS</li> <li>✚ Someshwara WLS</li> </ul>	<ul style="list-style-type: none"> <li>✚ Raichur Thermal Power Station</li> <li>✚ Udupi Thermal Power Plant</li> <li>✚ Bellary Thermal Power Station</li> </ul>

States	National Parks (NP)	Wild Life Sanctuaries	Power Plants
<b>Kerala</b> CM: Pinarayi Vijayan Governor: Arif Mohammed Khan Capital: Thiruvananthapuram	<ul style="list-style-type: none"> <li>✚ Eravikulam National Park</li> <li>✚ Mathikettan Shola National Park</li> <li>✚ Periyar National Park</li> <li>✚ Silent Valley National Park</li> <li>✚ Anamudi Shola National Park</li> <li>✚ Pampadum Shola NP</li> </ul>	<ul style="list-style-type: none"> <li>✚ Aralam WLS</li> <li>✚ Chimmony WLS</li> <li>✚ Idukki WLS</li> <li>✚ Malabar WLS</li> <li>✚ Mangalavanam Bird WLS</li> <li>✚ Neyyar WLS</li> <li>✚ Periyar WLS</li> <li>✚ Thattekad Bird WLS</li> </ul>	<ul style="list-style-type: none"> <li>✚ Brahmapuram Power Station</li> <li>✚ Kayamkulam Power Station</li> </ul>
<b>Madhya Pradesh</b> CM: Shivraj Singh Chouhan Governor: Mangubhai Chhaganbhai Patel Capital: Bhopal	<ul style="list-style-type: none"> <li>✚ Kanha National Park</li> <li>✚ Madhav National Park</li> <li>✚ Mandla Plant Fossils National Park</li> <li>✚ Panna National Park</li> <li>✚ Pench National Park</li> <li>✚ Sanjay National Park</li> <li>✚ Satpura National Park</li> <li>✚ Van Vihar National park</li> </ul>	<ul style="list-style-type: none"> <li>✚ Bori WLS</li> <li>✚ Gandhi Sagar WLS</li> <li>✚ Ghatigaon WLS</li> <li>✚ Ken Gharial WLS</li> <li>✚ Narsighgarh WLS</li> <li>✚ National Chambal WLS</li> <li>✚ Orcha WLS</li> <li>✚ Kuno WLS</li> <li>✚ Sardarpur WLS</li> <li>✚ Son Gharial WLS</li> </ul>	<ul style="list-style-type: none"> <li>✚ Vindhyachal Super Thermal Power Station</li> <li>✚ Sant Singaji Thermal Power Plant</li> <li>✚ Satpura Thermal Power Station</li> <li>✚ Amarkantak TPS</li> <li>✚ Sasan Ultra Mega Power Project</li> </ul>
<b>Maharashtra</b> CM: Uddhav Thackeray Governor: Bhagat Singh Koshiyari Capital: Mumbai	<ul style="list-style-type: none"> <li>✚ Chandoli National Park</li> <li>✚ Navegaon National Park</li> <li>✚ Tadoba National Park</li> <li>✚ Gugamal national park</li> </ul>	<ul style="list-style-type: none"> <li>✚ Aner Dam WLS</li> <li>✚ Bhamragarh WLS</li> <li>✚ Bhimashankar WLS</li> <li>✚ Great Indian Bustard WLS</li> <li>✚ Jaikwadi WLS</li> <li>✚ Koyana WLS</li> <li>✚ Nagzira WLS</li> <li>✚ Painganga WLS</li> <li>✚ Radhanagari WLS</li> <li>✚ Sagareshwar WLS</li> <li>✚ Tipeshwar WLS</li> <li>✚ Tungareshwar WLS</li> </ul>	<ul style="list-style-type: none"> <li>✚ Tarapur Atomic Power Station</li> <li>✚ Tirora Thermal Power Station</li> <li>✚ Amravati Thermal Power Plant</li> </ul>
<b>Manipur</b> CM: N Biren Singh Governor: La. Ganesan Capital: Imphal	<ul style="list-style-type: none"> <li>✚ Keibul Lamjao National Park</li> </ul>	<ul style="list-style-type: none"> <li>✚ Yangoupokpi-Lokchao WLS</li> </ul>	-
<b>Meghalaya</b> CM: Conrad Sangma Governor: Satya Pal Malik Capital: Shillong	<ul style="list-style-type: none"> <li>✚ Balphakram National Park</li> <li>✚ Nokrek National Park</li> </ul>	<ul style="list-style-type: none"> <li>✚ Baghmara Pitcher Plant WLS</li> <li>✚ Nongkhylliem WLS</li> <li>✚ Siju WLS</li> </ul>	-
<b>Mizoram</b> CM: PU Zoramthanga Governor: Kambhampati Haribabu Capital: Aizawl	<ul style="list-style-type: none"> <li>✚ Murlen National Park</li> <li>✚ Phawngpui Blue National Park</li> <li>✚ Mountain National Park</li> </ul>	<ul style="list-style-type: none"> <li>✚ Dampa WLS (TR)</li> <li>✚ Ngengpui WLS</li> <li>✚ Pualreng WLS</li> <li>✚ Tokalo WLS</li> </ul>	-

States	National Parks (NP)	Wild Life Sanctuaries	Power Plants
<b>Nagaland</b> CM: Neiphiu Rio Governor: Jagdish Mukhi Capital: Kohima	<ul style="list-style-type: none"> <li>✚ Intanki National Park</li> </ul>	<ul style="list-style-type: none"> <li>✚ Fakim WLS</li> <li>✚ Puliebadze WLS</li> <li>✚ Rangapahar WLS</li> </ul>	<ul style="list-style-type: none"> <li>✚ Dikhu Hydro Electric Power Plant</li> </ul>
<b>Odisha</b> CM: Naveen Patnaik Governor: Ganeshi Lal Capital: Bhubaneswer	<ul style="list-style-type: none"> <li>✚ Bhitarkanika National Park</li> <li>✚ Simlipal National Park</li> </ul>	<ul style="list-style-type: none"> <li>✚ Badrama WLS</li> <li>✚ Baisipalli WLS</li> <li>✚ Chilika (Nalaban) WLS</li> <li>✚ Hadgarh WLS</li> <li>✚ Khalasuni WLS</li> <li>✚ Satkosia Gorge WLS</li> </ul>	<ul style="list-style-type: none"> <li>✚ Talcher Super Thermal Power Station</li> </ul>
<b>Rajasthan</b> CM: Ashok Gehlot Governor: Kalraj Mishra Capital: Jaipur	<ul style="list-style-type: none"> <li>✚ Sariska National Park</li> <li>✚ Ranthambore National Park</li> <li>✚ Darrah National Park</li> <li>✚ Desert National Park</li> <li>✚ Keoladeo National Park</li> </ul>	<ul style="list-style-type: none"> <li>✚ Bundh Baratha WLS</li> <li>✚ Darrah WLS</li> <li>✚ Jawahar Sagar WLS</li> <li>✚ Kailadevi WLS</li> <li>✚ Mount Abu WLS</li> <li>✚ Ramsagar WLS</li> <li>✚ Sariska WLS</li> <li>✚ Sawai Man Singh WLS</li> <li>✚ Shergarh WLS</li> <li>✚ Sitamata WLS</li> </ul>	<ul style="list-style-type: none"> <li>✚ Chhabra Thermal Power Station</li> <li>✚ Suratgarh Power Station</li> </ul>
<b>Sikkim</b> CM: PS Golay Governor: Ganga Prasad Capital: Gangtok	<ul style="list-style-type: none"> <li>✚ Khangchendzonga National Park</li> </ul>	<ul style="list-style-type: none"> <li>✚ Fambong Lho WLS</li> <li>✚ Kitam WLS (Bird)</li> <li>✚ Maenam WLS</li> <li>✚ Pangolakha WLS</li> </ul>	<ul style="list-style-type: none"> <li>✚ Rangit Hydro Electric Power Project</li> </ul>
<b>Tamil Nadu</b> CM: M. K. Stalin Governor: R. N. Ravi Capital: Chennai	<ul style="list-style-type: none"> <li>✚ Mudumalai National Park</li> <li>✚ Mukurthi National Park</li> <li>✚ Indira Gandhi (Annamalai) National Park</li> <li>✚ Guindy National Park</li> <li>✚ Gulf of Mannar Marine National Park</li> </ul>	<ul style="list-style-type: none"> <li>✚ Indira Gandhi (Annamalai) WLS</li> <li>✚ Kalakad WLS</li> <li>✚ Karaivetti WLS</li> <li>✚ Karikili WLS</li> <li>✚ Mudumalai WLS</li> <li>✚ Pulicat Lake WLS</li> <li>✚ Vaduvor WLS</li> <li>✚ Vedanthangal WLS</li> <li>✚ Vettangudi WLS</li> </ul>	<ul style="list-style-type: none"> <li>✚ Kudankulam Nuclear Power Plant</li> <li>✚ Neyveli Thermal</li> <li>✚ Tuticorin Thermal Power Station</li> </ul>
<b>Tripura</b> CM: Biplab Deb Governor: Satyadeo Narain Arya Capital: Agartala	<ul style="list-style-type: none"> <li>✚ Bison( Rajbari ) National Park</li> <li>✚ Clouded Leopard National Park</li> </ul>	<ul style="list-style-type: none"> <li>✚ Gumti WLS</li> <li>✚ Rowa WLS</li> <li>✚ Sepahijala WLS</li> <li>✚ Trishna WLS</li> </ul>	<ul style="list-style-type: none"> <li>✚ Palatana Thermal Power Plant</li> </ul>
<b>Uttarakhand</b> CM: Pushkar Singh Dhami Governor: Lt. Gen. Gurmit Singh Capital: Dehradun	<ul style="list-style-type: none"> <li>✚ Gangotri National Park</li> <li>✚ Jim Corbett National Park</li> <li>✚ Valley of Flowers National Park</li> </ul>	<ul style="list-style-type: none"> <li>✚ Askot Musk Deer WLS</li> <li>✚ Binsar WLS</li> <li>✚ Govind Pashu Vihar WLS</li> <li>✚ Kedarnath WLS</li> <li>✚ Sonanadi WLS</li> </ul>	<ul style="list-style-type: none"> <li>✚ Chibro Power Plant</li> <li>✚ Khodri Power Plant</li> <li>✚ Chilla Power Plant</li> </ul>

States	National Parks (NP)	Wild Life Sanctuaries	Power Plants
<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>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 2: Upcoming Important Sport Events

Summer Olympics	Paris (2024), Los Angeles (2028)
Winter Olympics	Beijing China (2022), Paris (2024)
Common Wealth Games	London (2022)
Asian Games	Hangzhou, China (2022), Nagoya, Japan (2026)
FIFA	Qatar (2022), US (2026)

Common Wealth 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)
ITTF Table Tennis World Cup	2021 (South Korea)
FIFA (Football) World Cup venue	2022: Qatar
Commonwealth Games venues	2022: Birmingham (England)
<b>Olympics Games venues:</b> 2021 summer: Tokyo (Japan) 2022 Winter: Beijing (China) 2024 Summer: Paris (France)	

### 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



International Organizations	HQ
SAARC	Kathmandu
ASEAN	Jakarta
APEC (Asia Pacific Economic Forum)	Singapore
Organization of Islamic Cooperation	Jeddah

### Topic 4: A Brief on the Census 2011

- The population of the country as per the provisional figures of Census 2011 is 1210.19 million of which 623.7 million (51.54%) are males & 586.46 million (48.46%) are females. Major highlights of the Census 2011 (Provisional figures) are as under:  
\*The population of India has increased by more than 181 million during the decade 2001-2011.
- %age growth in 2001-2011 is 17.64; males 17.19 & females 18.12.
- \*Uttar Pradesh (199.5 million) is the most populous State in the country followed by Maharashtra with 112 million.

#### Some of the highlights

- Slogan - Our census, Our Future
- India's 1st Census - 1872
- 2011 Census is - 15th Census
- Total Population - 1,21,01,93,422
- India's Rank in population - 2nd with 17.5% (1st China with 19%)
- Most Populous State - Uttar Pradesh
- Least Populous State - Sikkim
- Most Literate State - Kerala (93.9%)
- Least Literate State - Bihar (63.82%)
- National Sex Ratio - Female : Male (940 : 1000)
- Highest Sex Ratio (State) - Kerala (1084 : 1000)
- Lowest Sex Ratio (State) - Haryana
- Highest Sex Ratio (UT) - Puducherry
- Least Sex Ratio (UT) - Daman & Diu (618 : 1000)
- Literacy of Male - 82.14%
- Literacy of Female - 65.46%

- Population Growth Rate - 17.64%
- Highest fertility Rate - Meghalaya
- Most literate union territory - Lakshadweep (92.2%)
- Least literate Union Territory - Dadra Nagar & Haweli
- Most Literate District - Serechhip (Mizoram)
- Least Literate District - Dadra Naga & Haveli
- Highest Density of Population - Bihar (1102 sq.km)
- Lowest Density of Population - Arunachal Pradesh (17)
- Total number of districts - 640
- Highest Populous District - Thane (Mumbai)
- 100% Literacy District - Palakkad (Kerala)
- 100% Banking State - Kerala
- 100% Banking District - Palakkad (Kerala)
- Density of Population in India - 382 sq. km
- Increase in population (during 2001-2011) - 181 million



### Topic 5: Current Office Holders List

Important National Officials	
Designation	Name
Chairperson, CBDT	J.B. Mohapatra
Chairperson, UGC	Dhirendra Pal Singh
Chairman, ISRO	K Sivan

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	Rajesh Chandra
Director General, CRPF	Kuldiep 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	<b>Debjani Ghosh</b>
DRDO Chairman	G Satheesh Reddy
LIC Chairman	<b>MR Kumar</b>

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
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

Designation	Name
Secretary-General, Commonwealth	Patricia Scotland
President, FIFA	Gianni Infantino
Chairman, International Cricket Council	Greg Barclay

### Topic 6: Important Ports in India

Port	State
Kolkata	West Bengal
Paradip	Orissa
Vishakhapatnam	Andhra Pradesh
Chennai	Tamil Nadu
Ennore	Tamil Nadu
Tuticorin	Tamil Nadu
Cochin	Kerala
New Mangalore	Karnataka
Mormugao	Goa
Jawaharlal Nehru	Maharashtra
Mumbai	Maharashtra
Kandla	Gujarat

### Topic 7: The Most Famous Temples in India

- Badrinath Temple: Chamoli district, Uttarakhand
- The Konark Sun Temple: Puri district of Odisha
- Brihadeeswara Temple: Thanjavur city of Tamil Nadu
- Somnath Temple: Saurashtra (Gujarat)
- Kedarnath Temple: Garhwal area (Uttarakhand)
- Sanchi Stupa: Raisen district of Madhya Pradesh
- Ramanathaswamy Temple: Tamil Nadu
- Vaishno Devi Mandir: J&K, near Katra.
- Siddhivinayak Temple: Prabha Devi, Mumbai
- Gangotri Temple: Uttarkashi district of Uttarakhand
- Golden Temple or Sri Harmandir Sahib: Amritsar
- Kashi Vishwanath Temple: Varanasi (Uttar Pradesh)
- Lord Jagannath Temple: Puri (Orissa)
- Yamunotri Temple: Uttarkashi district of Uttarakhand
- Meenakshi Temple: Madurai (Tamil Nadu)
- Amarnath Cave Temple: State of J&K
- Lingaraja Temple: Orissa
- Tirupati Balaji: Tirumala (Andhra Pradesh)
- Kanchipuram Temples: Tamil Nadu
- Khajuraho Temple: Madhya Pradesh
- Virupaksha Temple: Hampi, Bellary, Karnataka
- Akshardham Temple: Delhi
- Shri Digambar Jain Lal Mandir: Oldest Jain temple in Delhi
- Gomateshwara Temple: Shravanabelagola town of Karnataka
- Ranakpur Temple: Pali district of Rajasthan
- Shirdi Sai Baba Temple: Shirdi town of Maharashtra
- Sree Padmanabhaswamy Temple : Thiruvananthapuram, the capital city of Kerala
- Dwarkadhish Temple: Dwarka city (Gujarat)
- Laxminarayan Temple: In Delhi

### Topic 8: 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 9: 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

### Topic 10: Dams in India

Dam	River	State
Tehri Dam	Bhagirathi	Uttarakhand
Lakhwar Dam	Yamuna	Uttarakhand
Idukki (Eb)/Idukki Arch Dam	Periyar	Kerala
Bhakra Dam	Satluj	Himachal Pradesh
Pakal Dul Dam	Marusudar	J&K
Sardar Sarover Gujarat Dam	Narmada	Gujarat
Srisaillam (N.S.R.S.P) Dam	Krishna	Andhra Pradesh

Dam	River	State
Ranjit Sagar Dam	Ravi	Punjab
Baglihar Dam	Chenab	J&K
Pong Dam	Beas	Himachal Pradesh
Nagarjuna Sagar Dam	Krishna	Telangana
Salal (Rockfill & Concrete) Dam	Chenab	J&K
Supa Dam	Kali Nadi	Karnataka
Koteshwar Dam	Bhagirathi	Uttarakhand
Rihand Dam	Rihand	Uttar Pradesh
Indira Sagar (NHDC) Dam	Narmada	Madhya Pradesh
Pillur Dam	Bhavani	Tamil Nadu
Madupetty (Eb) Dam	Palar	Kerala
Parbati II Dam	Parbati	Himachal Pradesh
Chakra Dam	Chakra	Karnataka
Ukai Dam	Tapi	Gujarat

## Topic 11: 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
- **Bagurumba:** Assam
- **Bhortal Dance:** Assam
- **Cheraw Dance:** Mizoram
- **Chang Lo:** Nagaland
- **Bardo Chham:** Arunachal Pradesh
- **Bihu:** Assam

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### 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 12: 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: Bhubaneshwar, 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)
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

Nick Names	City
Garden Of Spices Of India	Kerala
Switzerland Of India	Kashmir
Abode Of The God	Prayag(Allahabad)
Pittsburg Of India	Jamshedpur

### Topic 14: 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 15: Stadiums Around the World

#### Stadiums in Australia

- 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**
- 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**



**Topic 16: 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

City	River	State
Ayodhya	Saryu	Uttar Pradesh
Bhagalpur	Ganga	Bihar
Kolkata	Hugli	West Bengal
Cuttack	Mahanadi	Odisha
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