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CURRENT AFFAIRS



NATIONAL NEWS

Centre liberalises insurance compensation schemes under ESIC, EPFO

- Centre has enhanced and liberalised the insurance compensation schemes under Employees State Insurance Corporation and Employees Provident Fund Organization.
- The decision was taken to mitigate the financial difficulties faced due to death of single earning member in family.
- This benefit will be available retrospectively with effect from 24 March '21 and for all such cases till 24 March 2022.

Ministry of Education launches YUVA- Prime Minister's Scheme For Mentoring Young Authors

The Ministry of Education launched YUVA- Prime Minister's Scheme For Mentoring Young Authors. It is an Author Mentorship programme to train young and budding authors belows 30 years. The launch of YUVA (Young, Upcoming and Versatile Authors) is in tune with Prime Minister Narendra Modi's vision to encourage young writers to write about India's freedom struggle. It was during Mann ki Baat in January this year that Prime Minister Modi called upon the young

Third Advance Estimates of Area and Production of Horticulture crop 2020-21

- Dept of Agriculture and Farmers Welfare has released 2020-21 Third Advance Estimates of Area and Production of various Horticultural Crops, compiled with information received from States/ UTs and Govt agencies.
- As per this, horticulture production in 2020-21 is estimated to be a record 331.05 million tonnes, showing an increase of 10.6 million tonnes (3.3%) over 2019-20.
- Production of Fruits: 103.0 Million Tonnes
- Production of Vegetables: 197.2 Million Tonnes

Union Minister for Minority Affairs, Shri Mukhtar Abbas Naqvi and Chief Minister of Uttarakhand Shri Pushkar Singh Dhami inaugurate 30th edition of "Hunar Haat" at Dehradun

- 30th edition of "Hunar Haat" was inaugurated by the Union Minister for Minority Affairs Shri Mukhtar Abbas Naqvi and Chief Minister of Uttarakhand Shri Pushkar Singh Dhami at Dehradun today.

- Speaking at the inaugural event the Union Minister said that 'Hunar Haat' is a unique platform that brings the artisans of the entire nation from Kutch to Cuttack, from Kashmir to Kanyakumari under one roof. Shri Naqvi added that "Vishwakarma Vatika" is also one of the main attraction in "Hunar Haats". Artisans and craftsmen are displaying live, how these traditional indigenous products are made in these "Vatikas". It will play an important role in preserving and promoting the traditional art and craft of the country.

India unveils online climate dashboard

- India launched an online dashboard - the 'Climate Equity Monitor' to assess equity in climate action, inequalities in emissions besides energy and resource consumption across the world.
- The dashboard also tracks the climate policies of several countries from the perspective of developing countries.
- The website has been conceptualized and developed by independent researchers from India -- the Climate Change Group at the M.S Swaminathan Research Foundation, Chennai.

5th edition of 'Ganga Utsav 2021 – The River Festival' begins

- The 5th edition of 3 day-long virtual Ganga Utsav 2021 - The River Festival has been organized from 1st to 3rd November 2021
- It will not only celebrate the glory of river Ganga but all the rivers of the country to promote the celebration of 'Nadi Utsav'
- It has been organized under the leadership of Jal Shakti Minister by National Mission for Clean Ganga (NMCG) jointly with Ministry of Jal Shakti
- NMCG got registered in Guinness Book of World Records on the first day.

PM Modi launches Infrastructure for Resilient Island States on sidelines of climate summit in Glasgow

- PM Modi launched Infrastructure for Resilient Island States on sidelines of climate summit in Glasgow.
- It is aimed at achieving sustainable development through a systematic approach to resilient, sustainable and inclusive infrastructure in Small Island Developing States.

- The launch of IRIS gives a new hope, confidence and satisfaction of doing something for the most vulnerable countries.
- Co-hosted by Australia and UK, the IRIS launch event saw over 100 attendees.

Union Home Minister, Amit Shah launches 'Ayushman CAPF' health card

- Home Minister Amit Shah launched the 'Ayushman CAPF' Scheme health cards at the national level in New Delhi.
- The scheme has been designed to cover all serving personnel and their dependents of the seven Central Armed Police Forces.
- He handed over 'Ayushman CAPF' Scheme health cards to the Director General, National Security Guard for distribution to NSG personnel
- The scheme is a joint initiative of the Home Ministry, Health Ministry and National Health Authority (NHA).

IOC to set up India's first mega-scale Maleic Anhydride Plant at Panipat

- IOC will set up India's 1st mega-scale Maleic Anhydride Plant to manufacture value-added chemical products at its Panipat Refinery and Petroleum Complex.
- The project — with a capex of ₹3,681 crore will be commissioned in 54 months from stage 1 investment approval.
- The project is proposed to have a capacity of 120 KTA of Maleic Anhydride.
- MAH is used to make products like polyester resins and surface coatings plasticisers, agrochemicals and lubricant additives.

Govt forms empowered group to monitor rollout of PM Gati Shakti master plan

- The Government of India has constituted a 20-member Empowered Group of Secretaries to monitor the development and implementation of the PM Gati Shakti National Master Plan (NMP).
- The Cabinet Secretary will be the Chairperson of 20-member EGoS.
- Members include Chairman, Railway Board; Secretaries of Ministry/Department of Road, Transport & Highways; Ports, Shipping & Waterways; Civil Aviation; Petroleum & Natural Gas; Power; Telecommunications; Coal; Mines; Chemicals & Petro-Chemicals; Fertilizers; Steel; Expenditure; DPIIT; Food and Public Distribution; Agriculture & Farmers Welfare; Fisheries, Animal Husbandry and Dairying; and Tourism.

- The head of the Logistics division in the Department of Commerce will serve as the convener of the Empowered Group in addition to being a member.
- The Logistics division will also act as the Secretariat to the Empowered Group of Secretaries for its Terms of Reference (ToRs).

FICCI to hold virtual agriculture summit on Nov 17-18

- FICCI will organize 'Envisioning Smart & Sustainable Agriculture', a virtual agriculture summit and awards event.
- Aim: to bring all key stakeholders on a common platform to ideate an implementable strategy for smart and sustainable agriculture.
- The sessions will focus on issues such as strengthening agri-inputs for sustainably increasing productivity.
- A knowledge report on 'India Beyond 75: Envisioning smart and sustainable agriculture' is being released during the event.

PM launches key initiatives for welfare of Janjatiya community

- PM Modi has launched multiple key initiatives for the welfare of Janjatiya community at Janjatiya Gaurav Diwas Mahasammelan.
- He also launched 'Ration Aapke Gram' scheme and Sick Cell Mission in Madhya Pradesh.
- The mission has been developed to screen and manage patients suffering from sickle cell anaemia, Thalassemia and other Hemoglobinopathies and to increase public awareness about these diseases.

Union Minister launches LINAC-NCDC Fisheries Business Incubation Centre

- Union Minister of Fisheries, Animal Husbandry and Dairying Parshottam Rupala has launched 'LINAC-NCDC Fisheries Business Incubation Centre (LIFIC)' at LINAC-NCDC, Gurugram, Haryana.
- It will help boost development of the fisheries business in the country.
- LIFIC is being started by the National Cooperative Development Corporation (NCDC) under the flagship scheme Pradhan Mantri Matsya Sampada Yojana (PMMSY) of Dept of Fisheries.

Piyush Goyal virtually inaugurates divisional office at Hubballi, Karnataka

- Piyush Goyal has virtually inaugurated FCI Divisional Office Hubballi in Karnataka and Food Security Museum at Thanjavur, Tamil Nadu along with a Photo Exhibition.

Food Security Museum:

- It showcases India's Agri evolution from dependency to self-sufficiency.
- It is the first museum in India to depict India's food security story from 'ship to mouth' existence.
- Its theme is based on Mesolithic era and encompasses some key information.

PM launches various Railway projects in Bhopal, Madhya Pradesh

- PM Narendra Modi has dedicated to the Nation various Railway projects and redeveloped Rani Kamalapati Railway Station in Bhopal, Madhya Pradesh.
- It includes Gauge Converted and Electrified Ujjain-Fatehabad Chandrawatiganj Broad Gauge section, Third line in Bhopal-Barkhera section, Gauge Converted and Electrified Mathela-Nimar Kheri Broad Gauge section and Electrified Guna-Gwalior section.
- PM also flagged off two new MEMU trains between Ujjain-Indore and Indore-Ujjain.

Centre approves new Rajya Sainik Board for Ladakh

- Centre has approved new Rajya Sainik Board for Ladakh, that will be an effective link between the Centre and Ladakh Administration.
- It will play an advisory role on the matters of ex-servicemen, war widows, widows and non-combatants, including serving soldiers and their dependents.
- Zila sainik welfare offices of Leh and Kargil will function under newly constituted Rajya Sainik Board.
- It provide access to the welfare schemes under Raksha Mantri Ex-servicemen Welfare Fund.

Vice President Venkaiah Naidu inaugurates Bengaluru Tech Summit

- Vice President M Venkaiah Naidu inaugurated three days annual flagship Bengaluru Tech Summit (BTS) 2021.
- Organized by: Department of Electronics, IT, Bt and S&T, Government of Karnataka and Co-Hosted by STPI.
- It will be held from 17th to 19th November 2021.
- Central theme of BTS 2021: Driving the Next.
- It is the 24th edition of BTS which is being conducted in a hybrid format and will see participation from 30 countries.

'Kaiser-i-Hind' declared as Arunachal Pradesh's State Butterfly

- Arunachal Pradesh CM Pema Khandu has approved declaration of Kaiser-i-Hind butterfly as the State butterfly of Arunachal
- Scientific name of Kaiser-i-Hind butterfly is *Teinopalpus imperialis*.

- It literally means Emperor of India.
- This species of butterfly has a 90-120 mm wingspan.
- They are found in 6 Indian States along the Eastern Himalayas at elevations from 6,000-10,000 feet in well-wooded terrain: Arunachal Pradesh, West Bengal, Meghalaya, Assam, Sikkim and Manipur.

India stands at 82 in global bribery risk rankings

- India has slipped to 82nd position in 2021, five places down from 77th rank last year, in a global list that measures business bribery risks.
- The list by TRACE measures business bribery risk in 194 countries, territories, and autonomous and semi-autonomous regions.
- According to this year's data, North Korea, Turkmenistan, Venezuela and Eritrea pose the highest commercial bribery risk, while Denmark, Norway, Finland, Sweden and New Zealand present the lowest.

Centre to repeal farm laws after a year

- Prime Minister Narendra Modi announced the scrapping of three farm laws, which triggered protests by the farmers.
- Apologizing the nation, the PM said that his government has always worked for the welfare of the farmers.
- The three laws to be repealed are:
- Farmers' Produce Trade and Commerce (Promotion and Facilitation) Act, 2020
- Essential Commodities (Amendment) Act, 2020
- Farmers (Empowerment and Protection) Agreement on Price Assurance and Farm Services Act, 2020.



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National Museum celebrates Destination Northeast India initiative

- National Museum, New Delhi celebrated rich heritage of North East India, under Ministry of DoNER & NEC's initiative titled as 'Destination North East India' as part of the celebrations of Azadi Ka Amrit Mahotsav.
- It is a 7-day online programme that includes Cultural performances (Folk Dance and Music) of North-East India (Assam, Manipur, Mizoram, Nagaland and Sikkim) both in online as well as offline format.
- Ms Nazia Kamal hosted the programme.

Department of Justice launches 'Tele-Law on Wheels' Campaign

- Department of Justice has started a week-long 'Tele-Law on Wheels' campaign from 8th to 14th November 2021.
- As part of this campaign, a series of activities are being undertaken to empower people through pre-litigation advice for rightfully claiming their entitlements and for timely redressal of their difficulties.
- Special Login week is also being organized for encouraging those in need to seek legal advice and consultation through tele-and video conferencing facilities.

Training Modules of Central Sector Plan Scheme released

- Union Minister Virendra Kumar has released Training Modules of Central Sector Plan Scheme 'In-service Training & Sensitization of Key functionaries of Central & State Governments and Local Bodies' in New.
- Rehabilitation Council India (RCI) is the nodal agency for the implementation of Central Sector Plan Scheme at the national level.
- RCI has developed target groups wise separate Training Modules in Hindi and English, which will be translated in regional languages as well.

Global Drug Policy Index 2021 released

- Harm Reduction Consortium has released inaugural edition of Global Drug Policy Index 2021
- Five leading countries on humane and health-driven drug policies: Norway, New Zealand, Portugal, UK, Australia
- The index is a data-driven global analysis of drug policies and their implementation which comes at a time when govt is reviewing the provisions of Narcotics Drugs and Psychotropic substances act 1985.
- India is ranked 18 out of 30 countries with overall score of 46/100.

Union Minister launches Mentorship Programme for Young Innovators

- Union Minister Jitendra Singh has launched first-ever Mentorship Programme for Young Innovators to mark 75th Year of India's independence.
- It is a pan India Scheme that envisages Star College in every district of India supported by Department of Biotechnology (DBT).
- It will help towards the concept of networking, hand holding and outreach.
- The plan envisages organizing workshops, meetings per month; handhold at colleges particularly in the rural areas.

India ranked 10th in Climate Change Performance Index (CCPI) 2022

- India has been placed at 10th rank in the global Climate Change Performance Index (CCPI) 2022 on the side-lines of the COP26.
- It is being released by German-watch along with Climate Action Network (CAN) and New Climate Institute.
- India was at 10th place in 2020 as well.
- Scandinavian countries (Denmark (4th), Sweden (5th), and Norway (6th)), together with UK and Morocco, lead the 'race to zero'.
- Worst performers: Australia, South Korea, Russia, Saudi Arabia, and Kazakhstan.

DARPG organizes regional conference on Public Administration

- Department of Administrative Reforms and Public Grievances (DARPG) in collaboration with Govt of Uttar Pradesh is organizing a Regional Conference on the theme 'Strengthening the State Institutes of Public Administration' in a semi-virtual mode.
- It will be held 11-12 November 2021 at Lucknow.
- Aim: to bring national and state level training institutes on the same platform to share emerging requirements in governance for future public solutions for improving quality of life.

PM Narendra Modi attends 56th Conference of DGPs and IGPs in Lucknow

- Prime Minister Shri Narendra Modi attended the 56th Conference of Director Generals of Police (DGP) and Inspector Generals of Police (IGP) organised at Police Headquarters in Lucknow on November 20, 2021.

- The two-day meet has been organised by the Intelligence Bureau (IB) in hybrid format. The conference will culminate on November 21, 2021.
- The conference was inaugurated by Union Home Minister Amit Shah.
- Over 250 officers in the rank of DGP and IGP of all states and UTs and Heads of Central Armed Police Forces and Central Police Organisations are taking part in the meet.
- Some important issues that will be deliberated at the conference includes cyber crime, data governance, counter terrorism challenges, left wing extremism, emerging trends in narcotics trafficking, prison reforms among others.

Know Your Vaccination Status feature enabled on CoWIN

- CoWIN digital platform has now been enabled with a new feature 'Know Your Vaccination Status'
- The new feature will help to verify or retrieve a citizen's vaccination status and details as per the authorized rights of the verifying entity by Co-WIN and Health Ministry.
- It can be utilized by a service provider for facilitating service requested by the citizen.
- It can also be utilized by travel agencies and help making travel safe for individuals.

CII to organize 20th edition of 'Connect 2021' in Chennai

- Confederation of Indian Industry (CII) will organize its flagship event titled 'Connect 2021' in Chennai, Tamil Nadu
- It will be held from 26th to 27th November
- Theme: Building a Sustainable Deep Tech'N'ology Ecosystem
- Connect: It is an international conference and exhibition on information & communication technology (ICT)
- **Partner countries:** Australia and UK
- It is hosted by Govt of Tamil Nadu and co-hosted by Software Technology Parks of India and MeitY.

NITI Aayog releases SDG Urban Index and Dashboard 2021-22

- NITI Aayog under Indo-German Cooperation has released Sustainable Development Goals (SDGs) Urban Index and Dashboard 2021-22
- It ranks 56 urban areas on 77 SDG indicators across 46 targets of SDG framework
- Shimla tops the Index followed by Coimbatore, Chandigarh, Thiruvananthapuram
- Worst performers: Patna, Guwahati, Itanagar, Meerut, Dhanbad

- Urban areas have been classified as:
- Aspirant: 0-49
- Performer: 50-64
- Front-Runner: 65-99
- Achiever: 100

ECI organizes conference of Chief Electoral Officers from all States/UTs

- Election Commission of India has organized a conference with Chief Electoral Officers of all States/UTs in New Delhi
- Aim: to discuss and review various thematic issues related to Electoral Roll, Polling Stations, ongoing Special Summary Revision, IT Applications, timely resolution of grievances, EVMs/VVPATs, training & capacity building of polling staff, media & communication & extensive voter outreach program amongst others.

Aadhaar 2.0- Ushering Next Era of Digital Identity and Smart Governance

- Union Minister has inaugurated a 3-day workshop titled as 'Aadhaar 2.0- Ushering the Next Era of Digital Identity and Smart Governance' at Vigyan Bhawan, New Delhi.
- It will also be telecast live on YouTube, Twitter and Facebook handles of UIDAI.
- It is considering Aadhaar as a Trusted ID as a platform and method for delivering innovative digital solutions.
- It also focuses on strategies of Aadhaar that can strengthen and simplify its service delivery.

Government Declares Chacha Chaudhary as official Mascot of „Namami Gange" Mission

- The iconic Indian comic book cartoon character, Chacha Chaudhary, whose brain works faster than a computer, has been declared as the official mascot for the centrally-sponsored NamamiGangeProgramme.
- An outlay of Rs. 2.26 crore has been dedicated to the project. The comics will initially be launched in Hindi, English and Bengali languages.
- The National Mission for Clean Ganga (NMCG) has tied up with Diamond Toons, the publisher of the Chacha Chaudhary comics, to conceptualize, develop and distribute the new comics, e-comics and animated videos featuring the cartoon character.
- Chacha Chaudhary has been chosen to especially connect children with the campaign of river cleanliness.

Union Minister Shri Anurag Thakur launches nationwide Clean India Programme from Prayagraj

- The Union Ministry of Youth Affairs and Sports has launched a month-long Clean India Programme from October 01 to 31, 2021, as part of the Azadi Ka Amrit Mahotsav celebration.
- The nation-wide cleanliness drive was inaugurated by the Minister of Youth Affairs and Sports, Anurag Thakur, from Motilal Nehru National Institute of Technology Prayagraj in Uttar Pradesh on October 01, 2021.
- The aim of the programme is to create awareness, mobilize people and ensure their involvement in cleaning waste mainly Single Use Plastic waste throughout the country.
- This cleanliness drive aims to propagate the mantra of "Clean India: Safe India".
- The initiative is seen to be the largest cleanliness drive of the world in which over 75 lakh tonnes of waste, mainly plastic waste, from different parts of the country will be collected and processed in a „Waste to Wealth” model.

Ministry of Social Justice and Empowerment organises VAYO NAMAN Programme for senior citizens

- To mark the occasion of International Day of Older Persons, the Ministry of Social Justice and Empowerment organised VAYO NAMAN Programme in New Delhi on October 01, 2021.
- The Vice President Shri M. Venkaiah Naidu presented Vayoshreshtha Samman-2021 to senior citizens as a part of the occasion and dedicated Elderly Line 14567 to the Nation.
- Shri M. Venkaiah also launched two portals of Ministry of Social Justice and Empowerment, namely SAGE (Seniorcare Aging Growth Engine) and SACRED (Senior Able Citizens for Re-Employment in Dignity).
- The SAGE portal aims to encourage entrepreneurs and start-ups in the area of elderly care. The portal will act as a "one-stop access" of elderly care products and services.
- The SACRED portal will connect the senior citizens with job providers in the private sector.

Union Minister Amit Shah flags off „Sudarshan Bharat Parikrama” car rally of NSG from Red Fort

- Union Home Minister Shri Amit Shah flagged off All India Car Rally „Sudarshan Bharat Parikrama” of the National Security Guard (NSG) on October 02, 2021, as a part of „Azadi Ka Amrit Mahotsav”, to celebrate 75th years of India's Independence.

- The NSG's car rally was flagged off from the historic Red Fort in Delhi. It will end on October 30, 2021 at the Police Memorial in New Delhi.
- The month long campaign will cover 7,500 kms long journey through 18 cities in 12 states, passing through important and historical places associated with the Freedom Movement and Freedom Fighters of the country.
- The rally has been organized under the aegis of the Union Home Ministry.

Palghar's famous Wada Kolam rice gets GI tag

- A variety of rice widely grown in Wada in Palghar district of Maharashtra has been given a „Geographical Indication” tag, which will give it a unique identity as well as wider markets.
- Wada Kolam, also known as Zini or Jhini rice, is a traditional variety grown in Wada tehsil of Palghar, with the grain being off white in colour. It commands a price of R 60-70 per kg in domestic markets and has a sizeable demand overseas as well.

FSSAI inks MoU with food processing ministry to support micro enterprises in sector

- FSSAI has signed an MoU with food processing ministry to support micro- level food entrepreneurs and Farmer Producer Organizations (FPOs). The MoU, signed on 1st October, also aims to support Self Help Groups (SHGs) and producers cooperatives to improve the standard of their food businesses.
- There will be two areas of collaboration between FSSAI and Ministry of Food Processing Industries -- food safety training and registration of micro enterprises.

India International Trade Fair 2021 to be held in November

- The 40th edition of India International Trade Fair 2021 will be held from 14th to 27th November in newly built halls of International Exhibition-cum- Convention Centre (IECC) as well as in the existing halls at Pragati Maidan, New Delhi.
- Theme: Atmanirbhar Bharat which will focus on economy, export potential, infrastructure supply chain, demand, and vibrant demography.
- Fair also offers branding opportunity on large LED screens installed at strategic locations.

MoRTH notifies establishment of National Road Safety Board

- Ministry of Road Transport & Highways has notified constitution of National Road Safety Board, along with rules
- Head Office of the Board will be in National Capital Region and Board may establish offices at other places

- It shall consist of Chairman and not less than three, but not exceeding 7 Members, to be appointed by Centre
- It shall be responsible for promoting road safety, innovation and adoption of new technology and for regulating traffic and motor vehicles

Dust Control & Management Cells set up in NCR

- Commission for Air Quality Management in National Capital Region and Adjoining Areas (CAQM) is taking steps to tackle dust pollution emanating from roads across National Capital Region (NCR).
- Dust Control & Management Cells is also established.
- 17 Cells have been set up in the state of U.P., 11 in Delhi, 8 in Rajasthan and 2 in Haryana.
- Cell will regularly monitor the compliance of road dust control measures by the authorities concerned and measures undertaken.

First consignment of GI tagged Mihidana exported to Bahrain

- First consignment of Geographical Indication (GI) tagged sweet dish Mihidana from Bardhaman, West Bengal has been exported to Kingdom of Bahrain.
- It is part of the effort to promote indigenous and GI tagged products of India globally.
- It was exported by APEDA registered M/S DM Enterprises, Kolkata.
- Mihidana sweet dish got GI tag in 2017.
- GI tag is a sign denoting a specific geographical origin and possess qualities or a reputation that are due to that origin.

Ministry of Textiles approves continuation of CHCDS

- Ministry of Textiles has approved continuation of Comprehensive Handicrafts Cluster Development Scheme (CHCDS) up to March 2026.
- Total outlay of CHCDS: 160 crores.
- Aim: Upliftment and development of handicrafts artisans.
- Infrastructural support, market access, design and technology up-gradation support will be provided to handicrafts artisans.
- Mega handicraft clusters having more than 10,000 artisans will be selected for overall development under this scheme.

Tourism Ministry organizes Conference in Bodhgaya

- Ministry of Tourism has organized Conference in Bodhgaya to promote potential of Buddhist tourism.
- Aim: to present the efforts and developments that have taken place in Buddhist Circuit and to discuss and deliberate the way forward for the promotion of Buddhist Tourism in India.
- It has been scheduled from 4th to 8th October 2021.
- Buddhist Circuit Fam Tour will start from Safdarjung Railway Station.

Bangladesh to set up its second nuclear power plant

- The government of Bangladesh is planning to set up its second nuclear power plant in the southern region of the country. Opening the installation work of the reactor pressure vessel at the Rooppur nuclear power plant, Prime Minister Sheikh Hasina said that another power plant will be set up after the completion of the existing one for which the government is looking for a suitable space.
- Rooppur is the first nuclear power plant of Bangladesh being built with financial and technological support from Russia. The 2400 megawatt Rooppur nuclear power plant is expected to become functional by 2024.
- Prime Minister Hasina said that safety standards as mandated by the IAEA are being followed strictly at the nuclear power plant. She said a four tier security measure has been put in place along with the latest and modern technology for the safety of the nuclear power plant at Rooppur. Environmental pollution has also been taken care of at the power plant, said Sheikh Hasina.

It is a befitting tribute of the heroic legendary freedom fighter from the Garo Hills

- Meghalaya will come up with a special financial support to create infrastructure to be dedicated in memory of Pa Togan Sangma at Chisolbibra

Centre approves 3% Dearness Allowance increase for Central govt employees and pensioners

- The union government has approved a 3% hike in dearness allowance (DA) and dearness relief (DR) for central government employees.
- The new rate of dearness allowance will now be 31% from 28% earlier. The increase in allowance amount will benefit 1.13 crore central government employees including 47.14 lakh central government employees and 68.62 lakh pensioners.
- Union Minister Anurag Thakur has announced the development will cost ₹9,488 crore to the government. The new rate will be applicable from July 2021.
- Dearness Allowance means an allowance paid by the government to its employees as well as pensioners to curb the impact of inflation.
- Prior to this, the Centre had approved an increase in DA and DR given to central government employees and pensioners from 17% to 28%.

UIDAI announces first-ever Aadhaar Hackathon 2021

- The Unique Identification Authority of India (UIDAI) has organised Aadhaar Hackathon 2021 for young innovators from October 28 to 31, 2021.
- The hackathon consists of two broad themes :
- Enrollment and Update (innovative solutions to cover challenges being faced by the common man while updating their address).
- Identity and Authentication (innovative solutions to prove Identity without sharing the Aadhaar number and other demographic information).
- Registration for Aadhaar Hackathon 2021 can be accessed at – <https://hackathon.uidai.gov.in/>.

Election Commission of India launches Garuda App for Digital Mapping of Polling Booths

- The Election Commission of India (ECI) has launched the Garuda app for digital mapping of all polling stations, to ensure faster, smarter, transparent and timely completion of election work.
- Through the Garuda app, Booth Level Officers (BLO) will upload photos and location information of the polling stations, along with data like latitude and longitude of the centre, from their registered mobile numbers.
- The app will also help in reducing the paperwork.

PM Modi to launch „Atmanirbhar Swasth Bharat Yojana’

- PM Narendra Modi will launch the ambitious Pradhan Mantri Atmanirbhar Swasth Bharat Yojana (PMASBY) at a function organised in Varanasi.
- PMASBY will be one of the largest pan-India schemes for strengthening healthcare infrastructure across the country.
- It will be in addition to the National Health Mission.
- Objective of PMASBY is to fill critical gaps in public health infrastructure, especially in critical care facilities and primary care in both urban and rural areas.

Government sets up National Steering Committee for implementation of the NIPUN Bharat Mission

- The Department of School Education and Literacy has constituted a National Steering Committee (NSC) for implementation of the NIPUN Bharat Mission.
- The Union Education Minister, Shri Dharmendra Pradhan will be the Chairperson of the NSC and Minister of State for Education, Smt. Annpurna Devi will be the Vice Chairperson.
- Prime Minister Narendra Modi launches pan-India Rs. 5,000-crore

„Ayushman Bharat Health Infrastructure Mission” from Varanasi.

- Prime Minister Shri Narendra Modi launched the “Ayushman Bharat Health Infrastructure Mission” on October 25, 2021, from his parliamentary constituency Varanasi in Uttar Pradesh.
- The Ayushman Bharat Health Infrastructure Mission is one of the largest pan- India schemes for strengthening healthcare infrastructure across the country, and is in addition to the National Health Protection Mission (Ayushman Bharat Yojana).

PM Modi addresses 16th East Asia Summit virtually

- Prime Minister Narendra Modi participated in the 16th East Asia Summit (EAS) through video conference on October 27, 2021, during which he re- affirmed India’s focus on a free, open and inclusive Indo-Pacific and the principle of ASEAN Centrality in the region.
- The 16th EAS was hosted under the Chairmanship of Brunei.
- This was the 7th East Asia Summit for Prime Minister Modi.
- The Summit ended with the adoption of three Statements by EAS leaders, which includes, Mental Health, Economic recovery through Tourism and Sustainable Recovery.
- Established in 2005, the East Asia Summit is the premier leader-led forum in the Asia-Pacific region to deal with issues relating to security and defence for the strategic, geopolitical and economic evolution of East Asia.
- The members of EAS includes 10 ASEAN member states, and India, China, Japan, the Republic of Korea, Australia, New Zealand, the United States and Russia.

Union Minister Narayan Rane launches awareness programme for promoting entrepreneurship

- The Ministry of Micro, Small & Medium Enterprises (MSME) has launched an e-National Level Awareness Programme „SAMBHAV”, to promote engagement of the youth in promoting entrepreneurship.
- The e-National Level Awareness Programme 2021 „SAMBHAV” was launched by Union Minister of MSME Shri Narayan Rane in New Delhi on October 27, 2021.
- The one-month long initiative will encourage students from different colleges/ITIs from all parts of the country to take up entrepreneurship, leading to the economic development of the country.

Govt launches operational guidelines of Swachh Bharat Mission-Urban 2.0

- Housing and Urban Affairs Minister Hardeep Singh Puri has launched operational guidelines of Swachh Bharat Mission (SBM) - Urban 2.0 and AMRUT 2.0 in New Delhi
- SBM-U 2.0 and AMRUT 2.0 guidelines have been designed after multiple rounds of stakeholder consultations and feedback from them
- Country had become Open Defecation-Free (ODF) in 2019 on the basis of third-party verification
- AMRUT Mission was earlier covering only 500 cities, and will now expand to all the cities.

Govt reconstitutes EAC-PM for two-year period under B Debroy as head

- Govt has reconstituted economic advisory council to the Prime Minister (EAC-PM) for 2 years with Bibek Debroy as head. Other part-time members:
- Rakesh Mohan (Former deputy governor of RBI)
- Poonam Gupta
- TT Ram Mohan
- J P Morgan
- Sajjid Chenoy
- Neelkanth Mishra
- CEO Nilesh Shah

Council will analyse any issue, economic or otherwise, referred to it by PM, along with issues of macroeconomic importance

EAC-PM: independent body, set up in September 2017 with term of 2 years

Union Minister Mansukh Mandaviya addresses CII Asia Health 2021 Summit

- The Union Minister for Health and Family Welfare, Dr. Mansukh Mandaviya participated in the CII Asia Health 2021 summit on October 28, 2021 through video-conferencing.
- The theme of the two-day summit is „Transforming Healthcare for a better tomorrow“.
- The Confederation of Indian Industry (CII) has organised the summit to provide a centralised forum to deliberate on most critical challenges that India and the world face in delivering healthcare, with focus on the digital transformations that result in improved patient outcomes and experience.

India re-elected to UN Human Rights Council for new three year term from 2022-2024

- India has been re-elected to the United Nations Human Rights Council (UNHRC) for a sixth term on October 14, 2021 with overwhelming majority.
- The new three year term of India will be effective from January 2022 to December 2024.
- India received 184 votes of the 193 votes cast in the election.
- The elections were held for a total of 18 seats and countries needed a minimum of 97 votes to get elected to the 47 UN member council.
- The headquarters of the UNHRC is in Geneva, Switzerland.

NITI Aayog launches Geospatial Energy Map of India

- NITI Aayog in collaboration Indian Space Research Organization (ISRO) and Energy Ministries of Government has launched Geospatial Energy Map of India or Geographic Information System (GIS) Energy Map of India to provide a holistic picture of all energy resources of the country.
- It will identify and locate all primary and secondary sources of energy and their transportation/transmission networks for comprehensive view of energy production and distribution in a country.

India ranks 71st on 2021 Global Food Security Index

- India has been ranked 71st in the Global Food Security (GFS) Index 2021 among 113 countries with a score of 57.2 points.
- GFS Index is published by London-based Economist Impact and is sponsored by Corteva Agriscience.
- Top performers: Ireland, Australia, UK, Finland, Switzerland, Netherlands, Canada, Japan, France, US.
- Worst performers: Burundi.
- China has been ranked 34th, Pakistan ranked 75th, Sri Lanka (77th Position), Nepal (79th position) and Bangladesh (84th position).

India ranks 40th in 2021 Mercer CFS Global Pension Index survey

- India has been ranked at 40th spot out of 43 countries in the 2021 Mercer CFS Global Pension Index survey with an overall index value of 43.3.
- Top Performer: Iceland with an index value of 84.2
- Worst performer: Thailand with an index value at 40.6
- India was ranked 34th out of 39 pension systems in 2020.
- According to survey, workforce in India manages most of the retirement provision themselves, as the coverage of private retirement provision in India is only around 6%.

Home Minister Amit Shah flags off „Modi Van"

- Union Home Minister Amit Shah has flagged off „Five Mobile Medical Vans" dubbed as Modi Van in Kaushambi district of Uttar Pradesh.
- Modi vans have been launched under „Seva Hi Sangathan" programme of BJP to commemorate Prime Minister Narendra Modi 20 years as the Head of Government.
- Five Mobile Medical Vans will operate in five Assembly Constituencies in Kaushambi.
- These vans will work under the aegis of Kaushambi Vikas Parishad run by BJP's National Secretary Vinod Sonkar.

Government launches AYUSH AAPKE DWAR campaign to distribute medicinal saplings

- As a part of Azadi Ka Amrit Mahotsav celebration, the Ministry of AYUSH has launched a campaign titled „AYUSH AAPKE DWAR", which aims to distribute medicinal plant saplings to 75 lakh households in one year.
- The campaign was inaugurated by Union Minister of AYUSH Sarbananda Sonowal from Mumbai on September 03, 2021, during which he distributed medicinal plant saplings to citizens.
- Subsequently, the campaign was launched from more than 45 locations across the country.

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- The medicinal plants being distributed include Tejapatta, Stevia, Ashoka, Giloy, Ashwagandha, Lemongrass, Tulsi, Sarpagandha and Amla.
- Under this campaign, it is proposed to undertake the cultivation of medicinal plants across 75,000 hectares in one year.

PM Narendra Modi inaugurates Shikshak Parv-2021

- Prime Minister Narendra Modi inaugurated the "Shikshak Parv-2021" and addressed the inaugural conclave through video conferencing on September 07, 2021.
- The theme of „Shikshak Parv-2021" is "Quality and Sustainable Schools: Learnings from Schools in India".
- The event by Ministry of Education, will continue to be celebrated from September 07 to 17, 2021.
- Objective: encourage innovative practices to ensure not only continuity of education at all levels but to improve quality, inclusive practices and sustainability in the schools across the country as well.

Jal Shakti Ministry launches Swachh Survekshan Grameen 2021

- Jal Shakti Ministry has virtually launched Swachh Survekshan Grameen 2021 under Swachh Bharat Mission (Grameen) Phase II at an event organized by Dept of Drinking Water and Sanitation (DDWS)
- DDWS had commissioned Swachh Survekshan Grameen (SSG) in 2018 and 2019 respectively.
- 17,475 villages in 698 Districts across India will be covered.
- Direct Observation of sanitation in villages including public places: 30%
- Service Level Progress on sanitation: 35%

Centre to set up seven new Ekalavya Vidyalayas in Assam

- Centre has decided to set up seven new Ekalavya Vidyalayas in Assam.
- Tribal Affairs Ministry will also set up 400 Van Dhan Vikas Kendras to promote tribal art and craft as well as to provide livelihood opportunities to the tribal population.
- Apart from this, Tribal Food Parks will also be set up in Assam.
- Tribal Affairs Ministry has awarded Van Dhan National Award 2021-22 to TRISSAM of Assam in the category of Collaborative Initiative for co- branding in Van Dhan Yojana.

PM Modi lays foundation stone of Raja Mahendra Pratap Singh University

- PM Narendra Modi has laid the foundation stone of Raja Mahendra Pratap Singh State University at Aligarh, Uttar Pradesh.
- It is being established in the memory and honor of noted figure, Raja Mahendra Pratap Singh, who was a great freedom fighter, educationist and social reformer.
- It will be spread over an area of over 92 acres at Lodha village and Musepur Kareem Jarouli village of Kol tehsil in Aligarh.
- It will provide affiliation to 395 colleges of the Aligarh division.

Sansad TV to be launched on 15th September

- VP M. Venkaiah Naidu, PM Modi and Lok Sabha Speaker Om Birla will jointly launch Sansad TV at Main Committee Room, Parliament House Annexe On 15 September.
- Sansad TV is being formed after merging Lok Sabha TV and Rajya Sabha TV.
- Sansad TV programming will primarily be in 4 categories: functioning of Parliament and democratic institutions, governance- implementation of schemes/policies, history and culture of India and issues/interests/concerns of contemporary nature.

NITI Aayog, RMI, and RMI India launches „Shoonya” Campaign

- NITI Aayog, with RMI and RMI India has launched „Shoonya Campaign” to promote zero-pollution delivery vehicles by working with consumers and industry.
- Aim: To accelerate the adoption of electric vehicles in urban deliveries segment and create consumer awareness about zero-pollution delivery.
- As part of campaign, corporate branding and certification programme is being launched to recognize and promote the industry’s efforts towards transitioning to EVs for final-mile deliveries.

Minister Nitin Gadkari launches AI-powered road safety project „iRASTE”

- Union Minister, Nitin Gadkari has launched an Artificial Intelligence-powered project, titled as „iRASTE” to help reduce road accidents, understand the factors responsible for these events and come up with solutions to mitigate them.
- iRASTE: Intelligent Solutions for Road Safety through Technology and Engineering.
- The project is launched jointly by Centre, Intel, INAI, IIIT-Hyderabad, CSIR- CRRI, Mahindra & Mahindra and Nagpur Municipal Corporation (NMC).

India to organize first-ever Global Buddhist Conference in November 2021

- India is set to host first-ever Global Buddhist Conference in Nava Nalanda Mahavihara campus, in Nalanda, Bihar on November 19 and 20, 2021.
- It is being organized by Indian Council for Cultural Relations (ICCR).
- It focuses on making India the centre of Buddhism, by promoting Buddhist activities.
- Theme: Buddhism in Literature.
- Conference will be conducted at Dharamsala, Gangtok, Sarnath, and Telangana in India and overseas in Cambodia, Japan, South Korea, and Thailand.

Ministry of Law and Justice launches “Ek Pahal” campaign for Justice Delivery at doorstep

- Department of Justice under the Ministry of Law and Justice has launched the “Ek Pahal /एक पहल ” campaign to encourage mass registration under Tele- Law.
- Tele-Law means the use of communications and information technology for the delivery of legal information and advice. Department of Justice has partnered with NALSA and CSC e-Governance Service India Limited for mainstreaming legal aid to the marginalized communities through Common Services Center (CSC).
- This e-interaction between lawyers and people would be through the video- conferencing infrastructure available at the CSCs.
- The Ek Pahal campaign will run across the country from 17th September till 2nd October.

Centre forms GoM for better implementation of schemes meant for SC, ST, OBC, minorities, women

- The Centre has constituted a group of ministers (GoM) to look into better implementation of various welfare schemes meant for the Scheduled Caste (SC), Scheduled Tribe (ST), Other Backward Classes (OBC), minorities and women, and to improve their implementation and effectiveness.
- The GoM will be chaired by Defence Minister Rajnath Singh.
- The basic objective of this GoM is to work for the empowerment and prosperity of backward classes and minorities.
- The panel comprises of top Union Ministers as members including Home Minister Amit Shah, Finance Minister Nirmala Sitharaman, Education Minister Dharmendra Pradhan and other Union ministers namely Ashwini Vaishnaw, Mukhtar Abbas Naqvi, Arjun Munda, Kiren Rijiju and Virendra Kumar.

India will become 3rd largest importer by 2050: UK report

- As per the latest Global Trade Outlook issued by the UK's Department of International Trade, India will become the world's 3rd largest importer by 2050.
- With a share of 5.9% of global imports, India will be right behind China and the US.
- At present, India is ranked 8th among largest importing nations with a 2.8% import share.
- As per the report it is set to become the fourth-largest importer by 2030.
- Increasing middle-class spending will help the country have a share of 5.9%.

Sikkim declares 'Katley' as State fish

- The Sikkim has declared 'Copper Mahseer' locally named 'Katley' (*Neolissochilus hexagonolepis*) as the State fish.
- In Sikkim, Katley is found in varied altitudes covering the entire state predominantly confined in Teesta and Rangit rivers and their tributaries.
- In the year 1992, ICAR-National Bureau of Fish Genetic Resources (ICAR- NBFGR), Lucknow had categorized Katley fish as endangered species.
- Later on, in the year 2014 the fish was also categorized as endangered by IUCN.

India ranked 46th in Global Innovation Index 2021

- India has been ranked at 46th place in Global Innovation Index (GII) 2021, that captures the innovation ecosystem performance of 132 economies and tracks the most recent global innovation trends.
- India was ranked 48th in GII 2020.
- Under the Lower middle-income category group, India has been ranked at the second spot after Vietnam.
- Released by: World Intellectual Property Organization (WIPO).
- Top performers: Switzerland, Sweden, U.S., U.K. and Republic of Korea.

FSSAI releases 3rd edition of State Food Safety Index 2020-21

- Union Health Minister Mansukh Mandaviya has released the third State Food Safety Index (SFSI) of Food Safety and Standards Authority of India (FSSAI) for evaluating food safety across all States/UTs in 2020-21.
- Top state in larger states category: Gujarat, followed by Kerala and Tamil Nadu.
- Top states in smaller states category: Goa, Meghalaya and Manipur.
- Top UT: Jammu & Kashmir, Andaman & Nicobar Islands and New Delhi.
- He also flagged off 19 Mobile Food Testing Vans.

Kovalam and Eden beaches get Blue Flag Certification

- Kovalam in Tamil Nadu and Eden in Puducherry beaches has been globally recognized and coveted International eco-label „Blue Flag Certification“.
- Foundation for Environment Education in Denmark (FEE) has also given re- certification for 8 nominated beaches Shivrajpur-Gujarat, Ghoghla-Diu, Kasarkod and Padubidri-Karnataka, Kappad-Kerala, Rushikonda- Andhra Pradesh, Golden-Odisha and Radhanagar- A&N.
- Blue Flag is indication of 100% compliance to 33 stringent criteria.

Ministry of Education forms National Steering Committee for Curriculum

- Ministry of Education has formed National Steering Committee for development of National Curriculum Frameworks under K Kasturirangan chairmanship.
- Other members: Mahesh Pant, Govind Prasad Sharma, Najma Akhtar, TV Kattimani, Michel Danino, Milind Kamble, Jagbir Singh, Manjul Bhargava, M K Sridhar, Dhir Jhingran. Shankar Maruwada.
- Committee will develop National Curriculum Frameworks for School Education, Early Childhood Education, Teacher Education, Adult Education.

Shri G. Kishan Reddy lays the foundation stone for the development of Parshuram Kund in Arunachal Pradesh

- Union Minister for Tourism has laid the foundation stone for the Development of Parshuram Kund, Lohit, Arunachal Pradesh.
- This project was approved by Ministry of Tourism with the cost of Rs 37.88 crores in January 2021.
- Components under the scheme: Interventions near the Parking area, Tourist Information Centre, Rain Shelters, Kiosks, interventions near Mela ground, View Points, Souvenir Shops, Water Supply line, Approach Road, Food Court/ Prasadam Centre etc.

ECI organizes National Conference on Accessible Elections

- Election Commission of India has organized a virtual National Conference on Accessible Elections 2021 to assess present accessibility policies and discuss strategies for addressing barriers to enhance participation in electoral process.
- During the conference, crossing Barriers- Accessibility Initiatives 2021 was also launched.
- Braille Language versions of Voter Guide, Letter to new voter and Booklet of 50 motivational songs on voter awareness was also launched.

STATE NEWS

Madhya Pradesh government announces scheme to provide free residential plots to families

- The Madhya Pradesh government has announced a scheme to provide free plots of land to families who don't own one, so that they can lead a dignified life, an official said on Friday. Under the Mukhyamantri Awasiya Bhu-adhikar Yojna, the state government will provide plots to families that don't have land to build their own homes.
- While announcing the scheme in a meeting on Thursday, Chief Minister Shivraj Singh Chouhan said the move will also open the way for construction of houses under the Pradhan Mantri Awas Yojana.
- The scheme has been implemented with the objective of ensuring that every family has the right to a dignified life with basic necessities, Chouhan said, adding that a residential plot will help people get loans from government schemes and banks.

Telangana invited to participate in International Seed Conference

- Telangana got a rare recognition as it was invited to participate in International Seed Conference that would be held virtually by FAO of the UN.
- International Seed Conference, is being organised to discuss development of seed industry.
- Representatives, Ministers, scientists and seed experts from 195 countries would participate in the conference.
- The initiatives taken up for transforming Telangana as seed hub will be telecast in English, Spanish and French languages.

Haryana CM Manohar Lal Khattar Launches Uttam Beej Portal

- On Oct 30, 2021, Haryana CM Manohar Lal Khattar launched the 'Uttam Beej portal'.
- Purpose :**
- It will benefit the farmers of Haryana by providing quality seeds with transparency.
 - The portal will provide transparency in the seed production programme arranged by both the Government and private seed producing agencies and ensure the quality of certified seeds.

- The seed portal has been linked with Meri Fasal Mera Byora Portal and Family Identity Card ID.
- Through this portal farmers will get good high quality seeds, which can improve their manufacturing and revenue.

National Parks : Sultanpur National Park, Kalesar National Park

- Education Minister launches Bhasha Sangam initiative for schools, Mobile App & Ek Bharat Shreshtha Bharat Mobile Quiz
- To commemorate Rashtriya Ekta Diwa, Union Education Minister Dharmendra Pradhan launched Bhasha Sangam initiative for schools, Bhasha Sangam Mobile App and Ek Bharat Shreshtha Bharat Mobile Quiz.
- About Bhasha Sangam :
- Bhasha Sangam is an initiative of the Ministry of Education under Ek Bharat Shreshtha Bharat, to teach basic sentences of everyday usage in 22 Indian languages.

Aim :

To acquire basic conversational skills in an Indian language other than their mother tongue.

PM Modi inaugurates Purvanchal Expressway in Uttar Pradesh

- PM Narendra Modi has inaugurated Purvanchal Expressway at KarwalKheri in Sultanpur district of Uttar Pradesh.
- This 341 km long Purvanchal Express and will connect Lucknow with Ghazipur.
- It has been constructed at an estimated cost of Rs 22,500 crore.
- Expressway starts from village Chaudsarai, located on Lucknow-Sultanpur road (NH-731) and ends at village Hydaria located on National Highway No. 31.
- A 3.2-km long airstrip has also been constructed on the expressway

Ministry of Tourism and I&B hold Film Tourism Symposium in Mumbai

- Ministry of Tourism in association with Ministry of Information & Broadcasting has organized Symposium on Film Tourism at Taj Lands' End, Mumbai.
- Aim: to promote Film Tourism by exploring opportunities available in the states for conducting film shootings.

- Film Tourism: It refers to the growing interest among general public for the places which became popular owing to their presence in certain scenes of movies.

Punjab became 1st Indian state to approve Tissue Culture-Based Seed Potato Rules

- The Punjab Cabinet headed by chief minister Charanjit Singh Channi approved the 'Punjab Tissue Culture Based Seed Potato Rules-2021' to develop Punjab as a standard potato seed centre.
- With this decision, Punjab has become the first Indian state to have the facility of tissue culture-based certification, which will develop the Jalandhar-Kapurthala belt of Punjab as the export hub of potatoes.
- The Cabinet also approved to introduce the 'Punjab Horticulture Nursery Bill-2021' by amending 'Punjab Fruit Nursery Act-1961'.

Uttar Pradesh CM Yogi Adityanath names Kangana Ranaut as Brand Ambassador for its "One District-One Product" Scheme

- The Uttar Pradesh government led by Chief Minister Yogi Adityanath has named veteran Bollywood actor Kangana Ranaut as the brand ambassador of the ambitious "One District One Product (ODOP) scheme", of the state.
- The UP government has launched the one district-one product (ODOP) programme with the aim to create product-specific traditional industrial hubs across 75 districts of the state. The scheme encourage such indigenous and specialized products and crafts of UP that are not found anywhere else.

Chhattisgarh gets its fourth Tiger Reserve

- The combined areas of the Guru Ghasidas National Park and Tamor Pingla Wildlife Sanctuary in Chhattisgarh has been declared as a Tiger Reserve by the National Tiger Conservation Authority (NTCA) on October 05, 2021.
- This is the fourth Tiger Reserve in Chhattisgarh, after the Udanti-Sitanadi, Achanakmar, and Indravati Reserves.
- The proposal to declare the above as a Tiger Reserve was approved by NTCA's 11th Technical Committee under Section 38V(1) of The Wildlife (Protection) Act, 1972.
- Tamor Pingla is located in Surajpur district, while Guru Ghasidas National Park is in Koriya district.

Bathukamma festival begins in Telangana

- The nine-day floral festival has begun in Telangana. The festival began with excitement as the women were dressed in traditional clothes and colourful processions were carried out in Telangana, the Bathukamma festival is celebrated during Durga Navratri.

- Bathukamma festival begins on the day of Mahalaya Amavasya and the festival continues till nine days, ending on the day of Durgashtami.

Tamil Nadu's „Kanyakumari Clove" gets GI Tag

- The unique clove spice grown in the hills of Kanyakumari district in Tamil Nadu has been awarded a geographical indication (GI) as „Kanyakumari clove".
- In India, the total production of cloves is 1,100 metric tons and of this, 1,000 metric tons is produced in Tamil Nadu every year while 750 metric tons of cloves are produced in Kanyakumari district alone.
- Apart from this, the traditional dye-painted figurative and patterned cloth called Karuppur kalamkari paintings and the wood carvings of Kallakurichi from Tamil Nadu have also received GI tags.

Delhi govt launches „Desh ke Mentors" programme to provide career guidance to school students

- The Delhi government has launched a mentorship programme called „Desh Ke Mentor", for children studying in Classes IX to XII of state government schools.
- Under the „Desh Ke Mentor" programme, students will be mentored by professionals and academicians from across the country for 10-15 minutes daily on issues ranging from career choices to teenage-related concerns.
- The mentorship programme will be of two to six months.
- The first two months of the programme will be compulsory module and the remaining four will be optional.
- Mentors will guide two-five students each to help the students in their overall personality development by sharing their knowledge, skills and expertise.

Haryana bans govt employees from participation in politics, elections

- Facing farmers' protests over new farm laws for over a year now, the Haryana government has banned the participation of its employees in politics and elections. A notification has also been issued from the office of the chief secretary in this regard while implementing Haryana Civil Services (Government Employees Conduct) Rules, 2016.
- he administrative secretaries, heads of department, managing directors, chief administrators of boards, corporations, divisional commissioners, deputy commissioners of Haryana, registrar of universities of Haryana and registrar (general), Punjab and Haryana High Court have been directed to ensure compliance of Rules 9 and 10 of Haryana Civil Services (Government Employees' Conduct) Rules, 2016 in letter and in spirit. Any violation of the same should invite immediate and strict disciplinary action.

Meghalaya govt launches Special Postal Covers

- Meghalaya CM Conrad Sangma has launched Special Postal Covers of Pa Togan N. Sangma and Citrus Indica (Memang Narang) at Williamnagar.
- It was launched to mark the 75th Year of Independence which is being observed as Azadi Ka Amrit Mahotsav.

Assam launches app „Fishwaale“, India’s first e-fishmarket

- App named Fishwaale has been launched in Assam and it is India’s first e-fish market.
- The launch was done by Minister for Fisheries, Environment and Forest and Excise, Parimal Suklabaidya.

Chhattisgarh Launches “Shri Dhanwantri Generic Medical Store” Scheme

- Chhattisgarh Chief Minister Bhupesh Baghel has launched a scheme titled „Shri Dhanwantri Generic Medical Store” which aims to provide medicines at low and affordable rates to consumers.
- Under the „Shri Dhanwantri Generic Medical Store” scheme, Generic medicines will be 50 to 71 percent cheaper at these medical stores.
- The scheme will be run by Urban Administration and Development Department.
- It is proposed to set up 188 medical stores in 169 urban bodies of the state.
- These medical stores will sell 251 types of generic medicines and 27 surgical products.
- The initiative is part of the state government’s effort to make healthcare services accessible to the poorest of poor in the state.

Goa became the 1st state to achieve ODF and Electricity for each household

- Goa has achieved Open Defecation Free (ODF) and Electricity for every household. The original ODF protocol was issued in the year 2016. According to it, 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.
- Goa has also become the first state to provide tap water to every household under the “Har Ghar Jal Mission”. Apart from that, Goa achieved a 100 per cent target to provide free ration to the poor and needy. It has also completed 100 per cent first dose of covid-19 vaccination.

Tamil Nadu set to be 1st State to give kids Covid vaccine

- Tamil Nadu is to become the first in the country to administer Covid-19 vaccines to those aged 2-18 years.
- The Centre has made a formal announcement on the vaccine and sent the proposal for an expert opinion, and once Tamil

Nadu gets the nod, the State would be the first to administer the vaccine.

- An expert panel of the Central drug authority has recommended granting emergency use authorisation to Bharat Biotech's Covaxin for children and adolescents in the 2 to 18 years age group with certain conditions.

J&K signs MoU with Government of Dubai for Real Estate development

- Jammu and Kashmir administration has signed MoU with Government of Dubai for real estate development, industrial parks, IT towers, multipurpose towers, logistics, medical college, super specialty hospital and more.
- It is a milestone after which the investment will pour in from entire globe and is a big developmental push.
- It will help the Union Territory to scale new heights in Industrialization and sustainable growth.

PM Narendra Modi inaugurates Kushinagar international airport in Uttar Pradesh

- Prime Minister Shri Narendra Modi inaugurated the Kushinagar International Airport in Uttar Pradesh on October 20, 2021.
- The airport has been built at an estimated cost of Rs. 260 crore, by the Airport Authority of India. Besides, it has the longest runway in Uttar Pradesh.
- It will facilitate domestic & international pilgrims to visit the Mahaparinirvana sthal of Lord Buddha in Kushinagar.
- Kushinagar is the final resting place of Gautama Buddha, where he attained Mahaparinirvana after his death. The airport will help in boosting tourism on the Buddhist circuit.
- The first international flight at the Kushinagar International Airport landed from Colombo, Sri Lanka, carrying Sri lankan delegation of over hundred Buddhist Monks & dignitaries.
- Now the number of airports handling passenger flight in Uttar Pradesh has increased to 9.

Arunachal Pradesh launches two schemes to boost agriculture & horticulture produce

- In Arunachal Pradesh, the state government has launched two ambitious schemes related to agriculture and horticulture sector.
- The scheme for agriculture sector is called „AtmaNirbhar Krishi Yojna”. The state government has allocated Rs 60 crore to the scheme.
- The scheme for horticulture sector is named „AtmaNirbhar Bagwani Yojna”. A similar amount of Rs 60 crore has been allocated to this scheme as well.

- Both the schemes are based on front-ended subsidies. The credit link for the same will be provided to beneficiaries by SBI, Arunachal Pradesh Rural Bank and Arunachal Pradesh Cooperative Apex Bank.
- To avail the benefits of the schemes, beneficiaries will get the subsidy assistance in the following proportion: 45% (govt subsidy): 45% (bank loan): 10% (to be borne by the farmer).

Gujarat launches Vatan Prem Yojana

- The 1st meeting of the governing body of Vatan Prem Yojana was held at Gandhinagar under the chairmanship of CM Vijay Rupani.
- Works to the tune of Rs 1,000 cr has been proposed to be completed by December 2022.
- A project management unit has been formed for the smooth implementation of the scheme.
- It has also been made possible for donors to send money online.
- Under the scheme NRIs can contribute 60% of the cost of a village-level project, rest will be borne state govt.

India's 1st dugong conservation reserve to be in TamilNadu

- Tamil Nadu govt declared 500 sq km of the biodiversity-rich waters in the Palk Bay as India's 1st dugong conservation reserve.
- The reserve will span the northern part of the Palk Bay from Adiramapattinam to Amapattinam.
- According to Wildlife Institute of India (WII) estimates, only 200-250 Dugongs are left in the wild, of which 150 are found in the Palk Bay and Gulf of Mannar in Tamil Nadu.
- It also found Gulf of Kutch and Andaman and Nicobar Islands.

Hyderabad gets India's first indigenous Coal Gasification based Plant

- India's first indigenously designed high ash coal gasification based Methanol Production Plant has been inaugurated at BHEL R&D Centre, Hyderabad.
- The plant was funded by Department of Science and Technology at the initiative of NITI Aayog, PMO-India and Ministry of Coal.
- It can create 0.25 ton per day (TPD) Methanol from high ash Indian coal using 1.2 TPD Fluidized bed gasifier.

- Purity of the crude methanol produced is between 98 and 99.5%.

PM Narendra Modi inaugurates Sardardham Bhavan in Ahmedabad

- Prime Minister Shri Narendra Modi inaugurated the Sardardham Bhavan in Ahmedabad, Gujarat, via video conferencing on September 11, 2021.
- He also performed the "Bhoomi Puja" of the Sardardham Phase-II Kanya Chhatralaya (girls' hostel) project.
- Both these establishments are dedicated to the "Iron Man of India," Sardar Vallabhbhai Patel.
- The project is developed by the Vishwa Patidar Samaj.
- Sardardham Bhavan: The state-of-the-art Sardardham Bhavan provides separate hostel facilities to girls and boys from rural areas who aspire for better career prospects.
- Phase I of the Sardardham Bhavan project is built over an area of 11,672 square feet at an estimated cost of Rs 200 crore, near the Vaishnodevi circle in the Ahmedabad-Gandhinagar border area.

Uttarakhand gets India's largest open-air fernery

- India's largest open-air fernery has been inaugurated in Ranikhet, Uttarakhand
- It will serve the dual objective of conservation of fern species as well as creating awareness about their ecological role, promoting further research.
- It has around 120 different types of ferns, covering an area of over 4 acres of land at an altitude of 1,800m.
- Fernery has been developed under Govt's Compensatory Afforestation Management Funds Management and Planning Authority (CAMPA) scheme

Uttar Pradesh Government to set up „Electronic Park' near Noida

- Uttar Pradesh govt has cleared proposal to develop „Electronic Park", along Yamuna Expressway Industrial Development Authority area, near Noida to promote electronics industry.
- Park is proposed to be developed in 250 acres near Jewar Airport.
- It will be built at an investment of around Rs 50,000 crore as well as generate employment for thousands of local youths.
- Companies manufacturing mobile phones, TVs, electronic devices will establish their units in the park.

INTERNATIONAL NEWS

US returns 250 antiquities worth \$15 million to India in stolen art investigation

- US authorities returned about 250 antiquities to India in a long-running investigation of a stolen art scheme.
- The items, worth an estimated \$15 million, were handed over during a ceremony at the Indian Consulate in New York City.
- The centrepiece is a bronze Shiva Nataraja valued at \$4 million.
- The investigation has focused on tens of thousands of antiquities allegedly smuggled into the United States by dealer Subhash Kapoor.

'Vax' selected as Oxford English Dictionary's 2021 Word of the Year

- 'Vax' has been chosen as the word of the year by Oxford English Dictionary (OED) in 2021.
- Vax is derived from the Latin word vacca, which means cow.
- It is used as a short form for vaccine and means a substance put into a person's body to prevent them from getting a disease.
- Due to the Covid-19, words related to vaccines saw surge in 2021, including terms like double-vaxxed, unvaxxed and anti-vaxxer.
- It was used 72 times as much as it was in 2020

Prime Minister concludes successful G20 Leaders' Summit in Italy

- Prime Minister, Justin Trudeau has concluded his participation at G20 Leaders' Summit in Rome, Italy, with focus on the urgent priorities of protecting the environment
- 2021 G20 Summit was held in Rome, Italy under chairmanship of Italian PM Mario Draghi
- Moto of the summit: People, Planet, and Prosperity
- Agenda: Climate change, economic recovery, pandemic and global minimum corporate tax rate.
- Summit concluded with the adoption of Rome Declaration by G20 Leaders.

New Zealand names critically endangered long-tailed bat as Bird of the Year

- Critically endangered New Zealand long-tailed bat has been named as the New Zealand Bird of the Year 2021
- This long-tailed bat is the only land mammal of New Zealand and can fly at around 60 kms per hour

- It is also known as the long-tailed wattled bat or pekapeka-tou-roa
- Bird of the Year competition is organized annually by New Zealand based independent organisation Forest & Bird to raise awareness among the citizens about the native birds of the country.

Elon Musk's Starlink registers India unit, plans to focus on rural areas

- Elon Musk backed Starlink has registered its business in India.
- It is planning to launch internet services in the country, as per the company documents filed with the government.
- Starlink is the satellite internet division of billionaire Elon Musk's rocket company SpaceX.
- In India, Starlink plans to "carry on the business of telecommunication services" including satellite broadband internet services, content storage and streaming, multi-media communication.

Dubai Airshow begins at Al Maktoum International Airport

- The biggest-ever Dubai Airshow began at Al Maktoum International Airport, Dubai.
- With more than 1,200 exhibitors taking part in the 5-day show.
- Dubai Airshow is also the largest of its kind since the outbreak of the Covid-19 pandemic.
- The show also features more than 160 of the world's most advanced aircraft on the ground and in the air.
- Indian Air Force (IAF) contingent is also taking part in the Dubai Air Show with the Sarang and Suryakiran Aerobatics Teams.

Network International, NPCI International sign MoU

- NPCI International Payments signed an MoU with Network International to discuss their collaboration on acceptance of the UPI in the UAE.
- The proposed collaboration will benefit Indian travellers visiting the UAE.
- It will allow them to make payments through UPI-based mobile applications leveraging Network's trusted payment infra
- The proposed rollout of UPI mobile payment solutions on Network International's merchant network is expected to start in the 1st quarter of 2022

USA becomes 101st member country of International Solar Alliance (ISA)

- United States of America (USA) has joined International Solar Alliance (ISA) as a member country.
- USA is now 101st country to sign the framework agreement of the ISA.
- ISA framework was first circulated for the support of countries in 2016.
- ISA is an inter-governmental organization formed by India and France to accelerate the global adoption of solar power with headquarter at Gurugram.

Quacquarelli Symonds Asia University Rankings 2022 announced

- Quacquarelli Symonds, a global higher education think-tank has released the QS Asia University Rankings 2022.
- National University of Singapore has come up as Asia's best university for the 4th consecutive year.
- China's Peking University at 2nd position and Nanyang Technological University in Singapore, and the University of Hong Kong in Hong Kong at 3rd.
- The top three Indian universities to feature on the Asia Rankings are IIT Bombay (42), IIT Delhi (45), and IIT Madras (54).

India, Bhutan to have 7 more entry and exit points for trade

- India and Bhutan will have seven additional entry and exit points for trade as part of measures to increase trade connectivity.
- The decision was taken at a commerce secretary-level meeting held between India and Bhutan on trade and transit issues here.
- The Indian delegation was led by BVR Subrahmanyam, Secretary, Department of Commerce, Ministry of Commerce and Industry and the Bhutanese delegation was led by Dasho Karma Tshering, Secretary, Ministry of Economic Affairs, Royal Government of Bhutan.

Brazil's Amazon deforestation hits 15-yr high after 22% jump from prior yr

- Amazon rainforest is a moist broadleaf tropical rainforest, located in Amazon biome. It covers most of the Amazon basin in South America. This basin has an area of 7,000,000 km². Out of this area, 5,500,000 km² are covered by the rainforest. This region includes territories of nine nations.
- Majority of the forest (60 percent) is in Brazil. It is followed by Peru 13% and Colombia 10%. Minor forests are in Bolivia, Guyana, Ecuador, Suriname, French Guiana, and

Venezuela. Amazon represents more than half of Earth's remaining rainforests. It comprises of the largest and most biodiverse tract of tropical rainforest, wherein 390 billion individual trees are divided into 16,000 species.

El Salvador plans to build world's first 'Bitcoin City'

- El Salvador President Nayib Bukele has announced to build the world's first Bitcoin City in the country
- This new city is planned to be developed in the eastern region of La Union and will be initially funded by bitcoin-backed bonds.
- It would get geothermal power from a volcano.
- Bitcoin City will not levy any taxes except for value-added tax (VAT).
- One half of this VAT levied will be used to fund the bonds issued to build the city.

Venezuelan musicians set world's largest orchestra record

- Venezuela has set a new Guinness World Record for the largest orchestra with 8,573 musicians playing together for more than five minutes.
- This record was set by National System of Youth and Children's Orchestras of India, known as 'El Sistema'.
- Prior to this, such record for an orchestra was made by Russia when 8,097 musicians played together in St. Petersburg.
- Venezuela is a country on the northern coast of South America.

CRISAT awarded 2021 Africa Food Prize

- International Crops Research Institute for the Semi-Arid Tropics (ICRISAT) has been awarded 2021 Africa Food Prize for improved food security across 13 countries in sub-Saharan Africa at Africa Forum for Green Revolution (AGRF)-2021 Summit
- ICRISAT: It is a non-profit, non-political public agricultural research for development in Asia and sub-Saharan Africa
- ICRISAT led a collaboration of partners to deliver the Tropical Legumes Project between 2007 and 2019.

India-Australia holds inaugural 2+2 ministerial dialogue in New Delhi

- India and Australia are undertaking their first-ever 2+2 ministerial dialogue at the Hyderabad House in New Delhi on September 11, 2021.
- The high-level foreign and defence ministerial level dialogue will further ramp up the overall defence and strategic cooperation between the two countries, including in the Indo-Pacific cooperation amid China's increasing military assertiveness in the region.

- Indian delegation at inaugural „two-plus-two“ talks is being led by External Affairs Minister S Jaishankar and Defence Minister Rajnath Singh with their Australian counterparts Marise Payne and Peter Dutton, respectively.
- India have 2-2 Ministerial level meetings framework with very few countries, including the USA and Japan.

Vladimir Putin's United Russia Party retains a majority in Parliamentary poll

- In Russia, United Russia party of incumbent President Vladimir Putin has retained a majority in parliament.
- However, the party lost around one-fifth of its support.
- Over 33 per cent of ballots have been counted so far with Putin's party winning over 45% of the votes while its nearest rival Communist Party polled around 22% of the votes.
- Putin, who has been in power as president or prime minister since 1999, still dominate ahead of the next presidential election in 2024.

World Economic Forum to host next annual meeting in Davos in Jan 2022

- Next annual meeting of the World Economic Forum (WEF) will be held in Davos, Switzerland in January 2022.
- It will be the first major in-person congregation of the world leaders in almost two years since the deadliest pandemic hit the world.
- The theme of the Summit will be the „Working Together, Restoring Trust“.
- The Annual Meeting 2022 will be the first global leadership event to set the agenda for a sustainable recovery.

Canadian PM Justin Trudeau wins historic third term

- Canadian Prime Minister Justin Trudeau hung onto power on 20 September as his main rival conceded defeat, but his Liberals fell short of his goal for a majority win.
- Trudeau, in power since 2015 and governing with a minority of House of Commons seats since 2019, decided to gamble on an early vote and capitalize on his government's handling of the pandemic, which included massive spending to support individuals and businesses and a push for high vaccination rates.

Iran becomes 9th member of Shanghai Cooperation Organization

- Shanghai Cooperation Organisation (SCO) leaders have agreed to change the membership of the Islamic Republic of Iran from an observer state to a full member state.

- After this, Iran becomes the 9th main member of SCO.
- Iran was holding observer status for the past 15 years.
- The technical and legal process could take up to two years to conclude.
- Full member of SCO: China, Kazakhstan, Kyrgyzstan, Russia, Tajikistan, Uzbekistan, India and Pakistan.

107-Year-Old Japanese Sisters Are the World's Oldest Identical Twins

- On September 1, sisters Umeno Sumiyama and Koume Kodama turned 107 years and 300 days old, officially breaking the record for the world's oldest living identical twins. The Japanese siblings are also the oldest identical twins to have ever lived.
- As Mari Yamaguchi reports for the Associated Press (AP), Sumiyama and Kodama were born on Shodoshima island in western Japan on November 5, 1913. They were the third and fourth of 11 siblings.
- Previously, Kin Narita and Gin Kanie, also sisters from Japan, held the title of oldest living identical twins. At the time of Narita's death in January 2000, the pair were 107 years and 175 days old. Kanie died the following March, at age 108, notes Hanako Montgomery for Vice.

Somalia hosts first public film-screening in 30 years

- Somalia hosted its first public film-screening in 30 years that raises hopes of a cultural revival in the war-ravaged country.
- Two short films by Somali director Ibrahim C.M. were shown at National Theatre in Mogadishu, where heavy security was in place.
- It is a platform that provides an opportunity to Somali songwriters, storytellers, movie directors and actors to present their talent openly
- It was built by Chinese engineers as a gift from Mao Zedong in 1967

India slips 6 ranks on Henley Passport Index 2021

- India's rank has slipped by six places from last year to 90 on the Henley Passport Index, which lists the world's most travel-friendly passports.
- The Henley Passport Index comes at a time when countries are easing travel rules for international visitors after almost two years since the onset of the Covid-19 pandemic.
- The index ranks the passports of countries according to the number of destinations their holders can visit without a prior visa. The rankings are based on the analysis of data provided by the International Air Transport Association (IATA).

India and Denmark exchanges MoUs/Agreements during the visit of Danish PM Mette Frederiksen

- The Prime Minister of Denmark Mette Frederiksen is on three days visit to India from October 9 to 11, 2021, to further strengthen and enhance the close and friendly ties between the two countries.
- On October 09, 2021, Prime Minister Narendra Modi held a bilateral meeting with Danish PM, following which four MoUs were signed which aimed at boosting cooperation in green technologies and management of natural resources.

India announces \$200 million line of credit for Kyrgyzstan

- India announced a \$200-million line of credit for Kyrgyzstan and signed an agreement to carry out small but high impact projects for community development in the Central Asian state. The two initiatives were among several measures announced by external affairs minister S Jaishankar at the end of a two-day visit to Kyrgyzstan.
- External Affairs Minister S Jaishankar held “constructive” talks with the top Kyrgyz leadership to boost bilateral ties, including defence cooperation and discussed global issues like Afghanistan. Jaishankar, who arrived as part of his four-day visit to Kyrgyzstan, Kazakhstan and Armenia with an aim to further expand bilateral ties with the three Central Asian countries, called on Kyrgyz President Sadyr Japarov and discussed with him expanding economic between the two countries.

Delhi to soon have driving licenses with QRcodes

- Delhi Transport Dept will soon issue QR based Smart cards for driving licenses (DLs) and registration certificates (RCs) for digitization the DL system.
- New driving license will have an advanced microchip with features like QR code and Near Field Communication .
- It will have owner's name on the front while microchip and QR will be embedded at the back of the card.
- It will also enable unification in linking and validating information to smart cards with Sarathi and Vahan.

MoRTH launches “Rewarding Scheme for Grant of Award to the Good Samaritan”

- The Union Ministry of Road Transport and Highways (MoRTH) has launched a “Rewarding Scheme for Grant of Award to the Good Samaritan”.
- The scheme aims to motivate the general public to help the victims of road accident in emergency situation, as well as inspire and motivate others to save innocent lives on road.
- Under this Good Samaritan scheme, a cash award of Rs.

5,000 per incident will be given to those who save the life of a road accident victim by administering immediate assistance and rushing him/her to hospital within the „golden hour“ of the mishap, i.e. within 60 minutes of the incident, to provide medical treatment.

- An individual Good Samaritan can be awarded maximum 5 times in a year.
- The Scheme would come into effect from October 15, 2021.

Poland recognizes India's Serum Institute-manufactured Covishield vaccine

- Poland has recognized the Serum Institute of India (SII)-manufactured Covishield vaccine as an equivalent to those recognized by the European Union.
- With this, those who have taken the Covishield vaccine will be exempted from quarantine after entering the country.
- Poland has recognized #Covishield as a vaccine equivalent to those recognized by the European Union, exempting from quarantine after entering the territory of the Republic of Poland.

FATF retains Pakistan on its „Grey List“ of countries, while three new countries added

- The global terror financing watchdog Financial Action Task Force (FATF) has retained Pakistan on its „Grey List“ of countries, due to its failure to fulfill remaining FATF mandates within stipulated time.
- Pakistan has addressed 30 of the 34 action plan items, and only four action items remain to be completed. In June 2021, FATF gave three months to Pakistan, to fulfil the remaining conditions by October.
- Meanwhile three new countries have also been added to the Paris-based FATF's Grey List. These are Turkey, Jordan, and Mali.
- Pakistan has been on the Grey List by the FATF since June 2018 due to deficiencies in its counter-terror financing and anti-money laundering regimes and failure to comply with the FATF mandates.
- Being in the grey list, Pakistan cannot get financial aid from the International Monetary Fund (IMF), World Bank, Asian Development Bank (ADB) and the European Union.

G7 countries reach breakthrough on digital trade and data

- The Group of Seven (G7) wealthy nations agreed on a joint set of principles to govern cross-border data use and digital trade.
- The principles named „G7 Digital Trade Principles“, were adopted by the respective Trade Ministers of G7 during the G7 Trade Summit, held at Mansion House, in London.

- G7 countries have introduced a Global Minimum Corporate Tax rate of at least 15% on Multinational Companies (MNCs).
- Members US, UK, France, Germany, Italy, Canada, and Japan and EU.

India, UK and Australia to jointly launch IRIS initiative at COP26

- India, Australia, and the UK in collaboration with small island developing states (SIDS), have planned to launch a new initiative "Infrastructure for Resilient Island States (IRIS)", on the sidelines of the Conference of Parties (COP26).
- The IRIS platform aims at creating an infrastructure that can withstand disasters and lessen economic losses in island nations.
- The IRIS initiative will be launched with an initial funding of \$10 million from Australia, India and the UK.
- The 2021 United Nations Climate Change Conference (COP26) is scheduled to take place from October 31 to November 12, 2021.

Sri Lanka Seeks \$500 Million Line of Credit from India to purchase Fuel

- 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 severe foreign exchange crisis in the island nation, after the pandemic hit the nation's earnings from tourism and remittances.
- The USD 500 million credit line is part of the India-Sri Lanka economic partnership arrangement.
- The facility would be used for purchasing petrol and diesel requirements.

Ecuador declares state of emergency over crime wave

- Ecuador's President Guillermo Lasso has declared a 60-day state of emergency in the South American country on October 18, 2021, due to rise in violent drug crimes.
- President Lasso has pointed drug trafficking and consumption as the main drivers behind an increase in murders, home burglary, thefts of vehicles and goods, and muggings.
- Under the emergency measures, the armed forces and police would work together to carry out "arms checks, inspections, 24-hour patrols, and drug searches, among other actions."

BANKING NEWS

Govt approves interest rate on EPF for FY21 at 8.5%

- Ministry of Finance has approved the interest rate on employees' provident fund (EPF) deposits for 2020-21 at 8.5%. The rate has been kept unchanged as for year 2019-20.
- EPF is one fixed-income instrument that is completely tax-free under the exempt-exempt-exempt (EEE) regime, along with PPF and the Sukanya Samriddhi Account.
- Now the labour ministry will notify the interest rate for it to come into effect.

India, World Bank sign agreement to strengthen health systems in Meghalaya

- Government of India and Meghalaya have signed USD 40 million with World Bank to strengthen health project agreement for the state of Meghalaya.
- Meghalaya Health Systems Strengthening Project will improve the quality of health services in the state and strengthen the management and governance capabilities of

the state to handle future health emergencies including COVID-19

- It will also benefit health sector staff at primary and secondary levels.

RBI panel on ARCs proposes norms for valuers, reserve price

- The RBI committee on ARC has submitted its report
- It suggested that the scope of Section 5 of the SARFAESI Act be expanded to permit ARCs to acquire financial assets from all regulated entities
- It recommended all accounts above Rs 500 cr, two bank-approved external valuers and b/w Rs 100 - Rs 500 cr, one valuer should carry out a valuation to determine the liquidation value and fair market value.
- The committee was headed by former RBI Executive Director Sudarshan Sen.

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NITI Aayog, World Bank to create \$300 million EV fund

- NITI Aayog and the World Bank are working together to facilitate a program for faster and easier financing of electric vehicles (EV).
- The two entities are setting up a \$300-million 'first loss risk sharing instrument', with State Bank of India (SBI) as its program manager.
- This facility would seek to garner around \$1.5 billion in financing for EVs.
- The instrument would act as a hedging mechanism, for banks to access in case of defaults of loans on purchase of EVs.

SBI launches pre-approved 2-wheeler loan 'SBI Easy Ride' on YONO

- The SBI has launched a pre-approved 2-wheeler loan scheme 'SBI Easy Ride' through its YONO platform.
- Eligible SBI customers can avail of end-to-end digital loans without visiting the bank branch.
- Customers can apply for the Easy Ride loan for an amount up to Rs 3 lakh at a competitive interest rate of 10.5% per annum onwards for a maximum tenure of 4 years
- The minimum loan amount has been fixed at Rs 20,000.
- The loan will be disbursed directly into the dealer's account.

Bank of Baroda signs MoU with NCDEX e-Markets

- Bank of Baroda has signed an MoU with NCDEX e Markets Ltd to become a "clearing bank" for handling financial transactions in the NeML market place and procurement/auction platform.
- NEML, a wholly-owned subsidiary of agricultural commodity exchange, NCDEX, is an online commodities spot market and services company.
- The bank will partner with agriculture marketing federations and other procurement agencies across the country.

CCI approves acquisition of 100% shareholding in Exide Life Insurance by HDFC Life

- The Competition Commission of India (CCI) has approved the acquisition of 100% shareholding in Exide Life Insurance Company Limited by HDFC Life Insurance Company.
- The acquisition has been approved under Section 31(1) of the Competition Act, 2002.

RBI launches Integrated Ombudsman Scheme, 2021 by integrating its old Ombudsman Schemes

- Hon'ble Prime Minister Shri Narendra Modi on November 12, 2021 launched the Integrated Ombudsman Scheme, 2021 of the Reserve Bank of India. Ombudsman Scheme of RBI, is a grievance redressal mechanism framed by RBI for customers of banking sectors.
- The new scheme integrates the existing three Ombudsman schemes of RBI namely,
- the Banking Ombudsman Scheme, 2006;
- the Ombudsman Scheme for Non-Banking Financial Companies, 2018; and the Ombudsman Scheme for Digital Transactions, 2019.
- The integration of the earlier three Ombudsman Scheme is a step towards 'One Nation One Ombudsman' approach by making the RBI Ombudsman mechanism jurisdiction neutral.

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- Apart from this, Non-Scheduled Primary Co-operative Banks with a deposit size of Rs. 50 crore and above, have been brought into the ambit of Integrated Ombudsman Scheme, 2021.

RBI launches Retail Direct Scheme for retail individual investors to buy G-secs

- Prime Minister Narendra Modi has launched the Reserve Bank of India-Retail Direct (RBI-RD) Scheme of RBI on November 12, 2021. Under this, the retail investors (general public/individuals) can buy/sell government securities in both primary and secondary markets.
- Objective: The Scheme aims to provide a safe, simple, direct and secured platform to investors for trade of Government securities.
- Before this, institutional investors (like banks, insurance companies) could trade in government securities. But with the launch of RBI-RD Scheme, retail investors can also trade in government security directly, using the online portal (<https://rbiretaildirect.org.in>) developed by the Reserve Bank of India.

World Bank sanctions Rs 770 crore for Inland Water Transport department in Assam

- The World Bank and Inland Water Transport (IWT) Memorandum of Understanding (MoU) for a Rs 770 crore loan to improve river transportation in the state.
- The information was given by Assam Chief Minister Himanta Biswa Sarma while flagging off four steel catamaran vessels at Pandu Port in Assam.
- The central government would refund 80 percent of the sanctioned amount and the state government would bear the remaining 20 percent.

HDFC Bank integrates with government's e-NAM platform

- HDFC Bank integrated with the National Agriculture Market (eNAM) to enable digital collections and settlement of funds to various e-NAM beneficiaries.
- HDFC Bank has partnered with the SFAC to further improve the ease of doing business on e-NAM platform by offering collection modes like multi-net banking, debit card, NEFT/RTGS and UPI/IMPS.
- This integration will help farmers, FPOs, commission agents, institutional buyers and other Mandi level service providers.

Tata Projects bags \$120mn order for power transmission project in Bangladesh

- Tata Projects Limited has received an order for a 400kV double circuit transmission line project valued at around \$120 million from the Power Grid Company of Bangladesh Limited (PGCB).
- This is a 120-km project from Barapukuria to Bogura in Bangladesh to be executed in 30 months.
- The funding for the same will be provided by EXIM Bank under Indian Line of Credit.
- This project is on the line of South Asia power pool comprising Bangladesh, Bhutan, India and Nepal.

RBI introduces Internal Ombudsman mechanism for select NBFCs

- RBI has introduced Internal Ombudsman mechanism for two types of Non-Banking Financial Companies (NBFCs):
- Deposit-taking NBFCs (NBFCs-D) with 10 or more branches and
- Non-Deposit taking NBFCs (NBFCs-ND) with asset size of Rs.5,000 crore and above having public customer interface
- These two NBFCs will have to appoint Internal Ombudsman (IO), who will be responsible for handling the public grievance at the entity level before the grievance is escalated to Ombudsman

Total corpus of Payments Infrastructure Development Fund reaches 614 crore

- Total corpus of RBI's Payments Infrastructure Development Fund (PIDF) has reached Rs 614 crore.
- PIDF scheme 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 Indian North-Eastern States.
- RBI will make an initial contribution of Rs. 250 crores to the PIDF covering half the fund and the remaining contribution will be from card-issuing banks and card networks

HDFC Bank launches 2nd edition of 'Mooh Band Rakho' campaign

- HDFC Bank has launched second edition of its 'Mooh Band Rakho' campaign to raise awareness on fraud prevention in support of International Fraud Awareness Week 2021 (14th to 20th November 2021)
- Aim: To increase awareness of its customers on all types of frauds and the importance of keeping your mouth shut to ensure their prevention, not to share confidential banking information
- HDFC Bank will organize 2,000 workshops in the next four months under this campaign

IndusInd Bank launches mobile app for merchants

- IndusInd Bank has launched a comprehensive mobile app, 'Indus Merchant Solutions' to enable merchants, retailers and professionals to carry out banking transactions digitally, on a single platform.
- It will enable merchants and retailers to undertake an array of activities such as accept instant cashless payments on mobile phones from customers through multiple digital modes.
- Any current account holder of IndusInd Bank can download the app and start using it.

India's foreign exchange reserves increase \$1.9 bn to \$642 bn: RBI

- As per RBI data India's forex reserves have increased by USD 1.919 billion to USD 642.019 billion for the week ended October 29.
- Foreign Currency Assets increased by 1.363 billion to USD 578.462 billion for the reporting week.
- Value of the gold reserves increased by USD 572 million to USD 39.012 billion.
- SDRs with the IMF rose by USD 17 million to USD 19.304 billion.
- The forex reserves includes gold, SDRs and foreign currency assets.

ESAF Bank join hands with Nabard for local economic development

- ESAF Small Finance Bank has joined hands with NABARD for local economic development.
- K Rajan, the State Revenue Minister inaugurated the state-level Local Sustainable Economic Development Training Program organized by the bank in this regard.
- ESAF Small Finance Bank's state wide initiative on Local Sustainable Economic Development Training Program in collaboration with NABARD is a step towards building financial literacy at grass root levels.

SBI launches video life certificate service for pensioners

- SBI has come out with a video life certificate service for pensioners, which is completely paperless and free of cost.
- This new facility will enable the pensioners to submit their life certificates through video at the comfort of their homes.
- However, it is only applicable for pensioners and not for family pensioners, which means that spouse of the pensioner receiving the government pension will not be able to use this facility.

RBI launches its First Global Hackathon named 'HARBINGER 2021'

- RBI has launched its first global hackathon named as 'HARBINGER 2021 –Innovation for Transformation'
- Theme of HARBINGER 2021: Smarter Digital Payments
- Winner of the hackathon will get Rs. 40 lakhs while Runner-up will get Rs. 20 lakh
- Eligibility criteria: All entities, teams or individuals (18 years and above) eligible to enter into contractual agreement; who possess Minimum Viable Product (MVP) and those who have an element of innovation.

National Internet Exchange of India launches 'Digital Payment Gateway'

- National Internet Exchange of India (NIXI) under Ministry of Electronics and Information Technology (MeitY) has launched 'Digital Payment Gateway' to make the internet accessible to everyone.
- It will lead to increased ease of use for NIXI's customers by offering real-time payments, providing uninterrupted services and ensuring seamless experience to all stakeholders.
- NIXI has partnered with PayU and NSDL to offer Payment gateway services.

SBI Ecowrap report projects India's GDP for FY22 between 9.3%-9.6%

- State Bank of India (SBI) economists in its research report 'Ecowrap' has revised upwards the GDP growth projection for India to range from 9.3% to 9.6% for FY22 (2021-22).
- Earlier, this was estimated in the range of 8.5% to 9%.
- Reason for the upward revision is decline in the number of COVID cases.
- Average GDP growth of 28 selected economies has decelerated to 4.5% in Q3 (2021) as against 12.1%.

24.EPFO gets approval to park 5% of annual deposits in InvITs

- Central Board of Trustees (CBT) of Employees' Provident Fund Organization (EPFO) have approved that up to 5% of the annual deposits can be invested in alternative investment funds (AIFs) including infrastructure investment trusts (InvITs).
- This investment will offer diversification to EPFO's investment basket.
- Finance Investment and Audit Committee (FIAC) have been tasked to decide upon investment options, on case-to-case basis.
- AIFs are regulated by SEBI.

ICICI Bank launches 'Trade Emerge' for exporters and importers

- ICICI Bank has launched an online platform called as 'Trade Emerge' for Indian exporters and importers to offer them digital banking and value-added services.
- Through this platform, cross-border trade will become hassle-free, expeditious and convenient
- This is due to an array of services offered in one place, facilitating companies to coordinate with multiple touchpoints.
- Exporters and importers who are not customers of ICICI Bank can also avail the benefit.

JPMorgan named most important bank to health of financial system

- JP Morgan Chase has bagged the top spot at the 2021 list of globally systemic banks (G-SIBs) released by Financial Stability Board (FSB).
- FSB has identified total 30 banks as globally systemic banks (G-SIBs) by FSB.
- These 30 banks are divided into four buckets in order of how systemic, international, interconnected and complex they are.
- FSB: It is an international body that represented the G20 leaders' first major international institutional innovation.

India signs agreement with ADB to improve primary health care in India

- Govt of India signs loan agreement worth \$300 million with Asian Development Bank (ADB) to strengthen and improve access to comprehensive primary health care in urban areas.
- This programme will be implemented in urban areas across 13 states.
- The project will benefit over 256 million urban dwellers including 51 million from slum areas will benefit from the project

The programme supports Ayushman Bharat Health and Wellness Centres and PM Atmanirbhar Swasth Bharat Yojana

AIIB approves \$356 mn loan for Phase II of Chennai Metro Rail

- The Asian Infrastructure Investment Bank (AIIB) has approved a loan worth US \$356.67 million to support the expansion of Chennai Metro Rail (CMRL).
- The fund will be used for the construction of a new metro corridor as part of CMRL's Phase-II development project.
- With this investment, the Beijing-based financial

institution's total financing in India for various projects has reached to \$6.7 billion, making India its largest beneficiary, in terms of getting approvals for many projects.

- AIIB has approved funding for 28 projects in India, with the energy and transport sectors receiving the highest amount of AIIB's financing.

World Bank approves \$150 million for Chennai Sustainable Urban Services Programme

- The World Bank has approved \$150 million (around Rs 1,112 crore) loan for funding „Chennai City Partnership: Sustainable Urban Services Program" of Tamil Nadu, with the vision of making Chennai into a world-class city that is more green, livable, and resilient to climate change.
- The project will drive significant improvements in the quality of four key urban services, including water supply and sewerage, mobility, health, and solid waste management.
- Apart from this, the World Bank has also approved \$40 million (around Rs 296 crore) loan for a project which aims at improving the quality of health services in Meghalaya and strengthen the state's capacity to handle health emergencies, including the COVID-19 pandemic.
- All 11 districts of the state will benefit from the project.

India joins Seychelles Tax Inspectors Without Borders (TIWB) programme

- India has been chosen as the Partner Administrator for Tax Inspectors Without Borders (TIWB) programme.
- TIWB has launched its programme in Seychelles on 4th October 2021.
- India will be providing its Tax Expert in support of the initiative.



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- TIWB: Joint initiative of UN Development Programme (UNDP) and Organisation for Economic Cooperation and Development (OECD), since its launch in 2015.
- This is the 6th TIWB programme in which India has supported by providing Tax Expert.

Commerce Ministry releases Industrial Park Rating System (IPRS) Report 2.0

- Ministry of Commerce has launched 2nd edition of Industrial Park Rating System (IPRS) Report to enhance India's industrial competitiveness and attract investment.
- IPRS 2.0 is an extension of India Industrial Land Bank featuring more than 4,400 industrial parks in a GIS-enabled database to help investors identify their preferred location for investment.
- 41 Industrial Parks have been assessed as Leaders in Industrial Park Ratings System Report released by DPIIT.

Reserve Bank of India grants licence to NARCL under Sarfaesi Act

- RBI has granted license to National Asset Reconstruction Company (NARCL) to register as an asset reconstruction company (ARC) under Section 3 of SARFAESI Act 2002.
- As per Section 3 of SARFAESI Act, company can be an ARC only after obtaining registration certificate from RBI and having owned fund of not less than 2 crore or amount not exceeding 15% of financial assets acquired.
- NARCL has been incorporated under Companies Act and public banks will hold 51% in NARCL.

SBI launches NAV-eCash Card for Indian Navy onboard INS Vikramaditya

- SBI has partnered with Indian Navy to launch NAV-eCash card for naval personnel onboard the country's largest Naval Aircraft carrier INS Vikramaditya.
- It will remove the difficulties faced by personnel onboard in handling physical cash during deployment of the ship at high seas.
- It will facilitate both online as well as offline transactions with its dual-chip technology, even when the ship is in high seas where there is no connectivity.

Moody's upgrades India's rating outlook to „stable“ from „negative“

- Moody's Investors Service has upgraded India's sovereign rating outlook to „stable“ from „negative“, following an improvement in the financial sector and faster-than expected economic recovery across sectors.

- However, Moody's had retained India's sovereign rating at Baa3.
- Moody's expects India's GDP for financial year 2021-22 (FY22) at 9.3%, followed by 7.9% in FY23 (2022-23).

RBI superseded the board of directors of SIFL and SEFL

- RBI has superseded the Board of Directors of Srei Infrastructure Finance Limited (SIFL) and Srei Equipment Finance Limited (SEFL) under Section 45-IE (1) of RBI Act, 1934.
- SIFL and SEFL are NBFCs.
- This decision has been taken by RBI owing to governance concerns and defaults in meeting their payment obligations.
- RBI has appointed Rajneesh Sharma as its Administrator.
- RBI's Advisory Committee: R. Subramaniakumar, T T Srinivasaraghavan and Farokh N Subedar.

Centre approves setting up 7 PM MITRA Parks at Rs. 4,445 crores

- Centre has approved setting up of seven new mega textile parks, or PM MITRA parks to facilitate the growth of textile sector in the economy and position India strongly on Global textiles map.
- Mega Integrated Textile Region and Apparel Parks (MITRA) will be based on the 5F vision: Farm to fibre; fibre to factory; factory to fashion; fashion to foreign.
- Total outlay: Rs 4,445 crore for 5 years.
- It will be setup at Greenfield and Brownfield sites in PPP Mode.

Kotak Mahindra Bank get approval for collection of direct, indirect taxes

- Kotak Mahindra Bank has received approval from the Government for collection of direct and indirect taxes, such as income tax, Goods and Services Tax (GST), etc, through its banking network.
- After this, KMBL became the first scheduled private sector bank to receive permission to take part in government-related business
- Now the customers of Kotak bank will be able to pay their direct and indirect taxes straight from the lender's mobile banking or net banking platforms.

RBI announces the Theme for Fourth Cohort under Regulatory Sandbox as „Prevention and Mitigation of Financial Frauds“

- The Reserve Bank of India has announced the theme for Fourth Cohort under Regulatory Sandbox. The theme is “Prevention and Mitigation of Financial Frauds”.
- Before this, RBI has already launched three cohorts under Regulatory Sandbox.

PNB launches „6S Campaign“ under customer outreach programme

- Punjab National Bank (PNB) has launched „6S Campaign“ under a customer outreach programme to extend financial services at a concessional rate during the festival season. The „6S Campaign“ encapsulates different schemes such as – Swabhiman, Samruddhi, Sampark and Shikhar, Sankalp and Swagat.
- The objective is to drive a special awareness campaign for the development of financial services in the country and to accelerate credit growth, improve penetration of social security schemes and drive digital banking push.

NDP Releases 2021 Multidimensional Poverty Index (MPI) Report

- The 2021 Multidimensional Poverty Index (MPI) Report was released on 7 October 2021. The report is produced jointly by UNDP and the Oxford Poverty and Human Development Initiative (OPHI).
- The report provides an estimates on multidimensional poverty across 109 developing countries (with data from surveys ranging 2009-2019/2020); These include 26 low-income countries, 80 middle-income countries and 3 high-income countries.
- The index measures each person's deprivations across 10 indicators divided into three equally weighted dimensions.
- The finding is based across 109 countries and 5.9 billion people. of this, 1.3 billion people are multidimensionally poor (or 21.7%).
- In India, five out of six multidimensionally poor people were from lower tribes or castes.

Former SBI Chief Rajnish Kumar appointed as Chairman of BharatPe

- The fintech startup, BharatPe has appointed former State Bank of India (SBI) Chairman Rajnish Kumar as the Chairman of its board, on October 12, 2021.
- As the Chairman, Kumar will be responsible to:
- Mentor the BharatPe team in formulating short-term and long-term strategy.
- Work closely with the board and executives on regulatory matters.
- Advise and counsel the management on corporate governance.

Former higher education secretary Amit Khare appointed as PM Modi's advisor

- Former bureaucrat Amit Khare, who last month retired as

higher education secretary, has been appointed as advisor to Prime Minister Narendra Modi for two years on contract basis. Mr Khare, a 1985 batch (retired) IAS officer of Jharkhand cadre, had superannuated on September 30.

- The Appointments Committee of the Cabinet has approved the appointment of Khare as advisor to the prime minister in Prime Minister's Office, in the rank and scale of secretary to government of India.

ADB raises 2019–2030 Climate Financing Goal to \$100 Billion

- Asian Development Bank (ADB) has announced to increase its climate financing goals 2019-2030 for developing member countries (DMCs) by \$20 billion to \$100 billion
- Prior to this, ADB had announced \$80 billion goal for climate financing in 2018 for developing countries in Asia during 2019-2030
- Additional \$20 billion in financing support will be used for climate mitigation efforts including low-carbon energy sources, etc

Dept of Post launches digital version of Postal Life Insurance policy bonds

- Department of Posts has launched digital version of the Postal Life Insurance policy bonds, termed as „ePLI bond“, on the occasion of Azadi Ka Amrit Mahotsav.
- ePLI bond is first the digital integration of Postal Department with Digilocker that will greatly facilitate citizens, providing ease of access and quick claim settlements.
- It is made available in collaboration with DIGILOCKER, National eGovernance Division (NeGD), Ministry of Electronics & IT (MeitY).

Govt accorded „Maharatna“ status to PFC

- Govt has accorded „Maharatna“ status to the state-owned Power Finance Corporation Ltd (PFC), thus giving PFC greater operational and financial autonomy by Dept of Public Enterprises
- It will enable PFC to offer competitive financing for power sector, which will go a long way in making available affordable & reliable „Power For All 24x7“.
- PFC was incorporated in 1986 and is the largest Infrastructure Finance Company under the administrative control of Ministry of Power.

India and ADB inks \$4.5 million project readiness financing loan to support urban mobility in Mizoram

- The Government of India and the Asian Development Bank (ADB) have signed a \$4.5 million project readiness

financing (PRF) loan on October 26, 2021, for the proposed Aizawl Sustainable Urban Transport Project.

- The project will support preparation and design activities to improve urban mobility in Aizawl, the capital city of the northeastern state of Mizoram.

RBI introduces Scale Based Regulation (SBR) for NBFCs

- The Reserve Bank of India has put in place a revised regulatory framework for NBFCs which is a Scale Based Regulation (SBR). These guidelines shall be effective from October 01, 2022.
- Now for regulation of NBFCs under the new Scale Based Regulation (SBR), RBI has categorized NBFCs into four layers (or 4 scales) based on their size, activity, and perceived riskiness. These are: NBFC – Base Layer (NBFC-BL), NBFC – Middle Layer (NBFC-ML), NBFC – Upper Layer (NBFC-UL) and NBFC – Top Layer (NBFC-TL).
- The Top Layer will ideally remain empty. This layer can get populated if the Reserve Bank is of the opinion that there is a substantial increase in the potential systemic risk from specific NBFCs in the Upper Layer.
- Minimum Net Owned Fund Requirement: Regulatory minimum Net Owned Fund (NOF) for NBFC-ICC, NBFC-MFI and NBFC-Factors will be increased to Rs. 10 crore (from Rs 2 crore at present).

RBI imposes Rs 90 lakh penalty on Vasai Vikas Sahakari Bank

- The RBI has imposed a Rs 90 lakh penalty on Vasai Vikas Sahakari Bank, Maharashtra, for non-compliance with certain directions, including on classification of loans as NPAs, and other directions. In a statement, the Reserve Bank said the bank had not complied with its directions on ensuring end-use of funds in borrowal accounts and classification of loans/ advances as non-performing assets, specific direction of RBI for ensuring that the bank's balance sheet and profit and loss account are signed by at least three of its directors.
- This was revealed following the statutory inspection of the bank with reference to the bank's financial position as of March 31, 2019, the Inspection Report pertaining thereto and examination of all related correspondence.

AU Small Finance Bank launches QR Code Sound Box

- The AU Small Finance Bank has announced the launch of a QR Code Sound Box, to provide instant voice-based payment alerts to merchant partners. It is a first-of-its kind product launched by a bank.
- What is QR code sound box: It is a small and portable

speaker, having a dedicated SIM slot for data connectivity, to give voice notification.

- The device will help the small merchants to run their operations smoothly without the need to read SMS every time when a customer makes a payment.
- The new QR Code Sound Box has been launched in five languages including Hindi, English, Punjabi, Gujarati and Marathi.

FM Nirmala Sitharaman virtually attends 6th Annual Meeting of Board of Governors of AIIB

- The Union Minister of Finance & Corporate Affairs Nirmala Sitharaman participated in the 6th Annual Meeting of the Board of Governors of Asian Infrastructure Investment Bank (AIIB) through video conference from New Delhi on October 26, 2021.
- The theme of the Annual Meeting of AIIB was “Investing Today and Transforming Tomorrow”.
- This year the meeting was jointly organized by AIIB in collaboration with the Government of United Arab Emirates (UAE).
- The basic objective of the annual meet is to take key decisions on important matters relating to AIIB, and its future vision.
- The Finance Minister of India shared her thoughts on the theme “COVID-19 Crisis and Post-COVID Support”, during the Governor's Roundtable Discussion.

Nag River revitalisation project approved by finance ministry's expenditure finance committee

- The Expenditure Finance Committee (EFC) of Department of Expenditure, under Ministry Of Finance has approved the Nag River revitalization project.
- The project was conceptualised by Union Minister for Road Transport and Highways Nitin Gadkari for Nagpur in Maharashtra.
- The Rs 2,117 crore ambitious project includes construction of three STP projects, a 500-kilometer sewerage network, a pumping station and community toilets.
- The project is proposed to be completed in 8 years.

ADB and India sign \$251 million loan for Integrated Urban Flood Management in Chennai

- The Government of India and Asian Development Bank (ADB) have signed \$251-million loan for climate-resilient, integrated urban flood protection and management in the Chennai–Kosasthalaiyar basin to strengthen the resilience of Chennai

city to floods.

- Building disaster-resilient infrastructure will help residents of Chennai– Kosasthalaiyar basin to cope with intensifying rainfall, a higher sea level rise, and a storm surge caused by cyclones, and protect lives, economy, and the environment.

RBI approves appointment of Baldev Prakash as MD & CEO of J&K Bank

- The Reserve Bank of India has approved the appointment of Baldev Prakash as Managing Director and CEO of J&K Bank for a period of three years from the date of taking charge or April 10, 2022, whichever is earlier.
- The actual date of appointment of Baldev Prakash as MD & CEO of J&K Bank will be announced by the bank subsequently.
- Rajesh Kumar Chhibber is the present Chairman and Managing Director of J&K Bank. He assumed charge of the bank in June 2019.
- The government of Jammu & Kashmir holds a majority shareholding of 68.18% in the bank. The headquarters of J&K Bank is located in Srinagar.

SEBI constitutes 4-member high powered advisory committee on settlement orders; Head – Vijay C Daga

- The Securities and Exchange Board of India (SEBI), has constituted a four- member “high powered advisory committee on settlement orders and compounding of offences”.
- The Chairman of the committee will be Vijay C Daga, retired judge of High Court of Bombay.
- The terms of reference of the Committee will be as per “Securities and Exchange Board of India (Settlement Proceedings) Regulations, 2018”.
- The other members of the panel includes:
- Former law secretary in Ministry of Law & Justice- PK Malhotra
- Ex-Chairman of Deloitte Haskins & Sells LLP – PR Ramesh
- Advocate, Partner, Raval & Raval Associates – DN Raval

RBI approves re-appointment of Amitabh Chaudhry as MD, CEO of Axis Bank

- The Reserve Bank of India (RBI) has approved the re-appointment of Amitabh Chaudhry as Managing Director (MD) and Chief Executive Officer (CEO) of private lender Axis Bank for a period of three years.
- The second three-year term of Chaudhry will begin from January 1, 2022.

- Prior to joining Axis Bank, Mr Chaudhry was the MD and CEO of HDFC Standard Life Insurance Company.

India, Israel, UAE, U.S. decide to launch quadrilateral economic forum

- India, Israel, United Arab Emirates and United States have decided to launch new quadrilateral economic forum.
- Quadrilateral builds on ongoing cooperation between U.S., Israel and UAE after the Abraham Accords last year.
- This QUAD grouping had decided to establish an international forum for economic cooperation, and discussed possibilities for joint infrastructure projects expanding economic and political cooperation in the Middle East and Asia.

Nabard subsidiary „NABSanrakshan" sets up Rs 1000 cr credit guarantee fund trust to support FPOs

- The National Bank for Agriculture and Rural Development (NABARD) has announced the creation of a 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, a wholly-owned subsidiary of NABARD.
- For this, NABSanrakshan has signed trust deed with the Ministry of Agriculture and Farmers Welfare. The Trust has been registered at Mumbai.

Nirmala Sitharaman chairs 24th meeting of Financial Stability and Development Council

- Union Minister for Finance & Corporate Affairs Smt. Nirmala Sitharaman chaired the 24th meeting of the Financial Stability and Development Council (FSDC).
- 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.
- Finance Minister is the chairperson of FSDC. It must be noted that FSDC Sub-Committee is chaired by the Governor, RBI.

LIC picks up nearly 4% stake in BoI through open market transaction

- The LIC has picked up nearly 4% equity shares in Bank of India through an Open Market Transaction.
- Before the latest acquisition of shares in the bank, LIC held over a 3.17% stake in the state-owned bank.
- LIC's stake in Bank of India has now increased to 7.05%.

equivalent to 28,92,87,324 shares.

- With this QIP, government shareholding in the bank has come down to 82.50% from 90.34% earlier.
- BoI MD and CEO: Atanu Kumar Das

Eight major banks join the account aggregator network

- SBI, ICICI, Axis Bank, IDFC Bank, KM Bank, HDFC Bank, IndusInd Bank, and Federal Bank, have joined the Account Aggregator network.
- AA network will enable customers to easily access and share their financial data.
- Neo bank Fi has also joined the AA network and is one of the first fintech to join the ecosystem.
- This was created through an inter-regulatory decision by RBI, SEBI, IRDAI, PFRDA through an initiative of the FSDC.
- The licence for AAs is issued by the RBI.

SBM Bank partners with OneCard for a mobile-based credit card.

- SBM Bank has partnered with OneCard to launch a mobile-based credit card to cater the tech-savvy populace who have embraced digital as a natural way of life.
- OneCard will leverage Visa's technology and global acceptance in this co-branded credit card offering through an app.
- This partnership will build products that meet specific consumer need gaps and provide innovative solutions
- It is a significant step towards acknowledging and expanding digital ecosystem

ADB approves \$150 million loan for urban poor housing project in Tamil Nadu

- Asian Development Bank (ADB) has approved loan of \$ 150 million (about Rs 1,095 crore) for a sustainable housing project for the urban poor in Tamil Nadu.
- This loan amount will be used for constructing housing units in nine different locations and relocation of about 6,000 households vulnerable to natural hazards to safer locations
- Aim: to provide vulnerable and disadvantaged households access to inclusive, safe, and affordable housing infrastructure and services

Equitas Small Finance Bank tie-up with Google Pay to launch digital FD

- The Equitas Small Finance Bank (ESFB) has launched a new initiative in partnership with Google Pay, under which it will enable the users of Google Pay app to open fixed

deposits (FDs) on Google Pay, in under 2 minutes without having to open a bank account with ESFB.

- This is a first-of-its-type initiative by a bank. Initially, the initiative is available for Google Pay users who are accessing the app from Android.
- Users will get Interest rate of 6.35% on FD with tenure of one year.
- Upon maturity, the principal and interest of the FD will go directly to the existing bank account of the user, which could be in any bank in India.

TRIFED to setup Atmanirbhar Corner in 75 missions and embassies around the world

- 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 Atma Nirbhar Bharat corner was successfully inaugurated at Indian Embassy in Bangkok, Thailand on August 15, 2021. Apart from this, TRIFED will also be establishing Atmanirbhar corners in 75 embassies of foreign countries set up in India.
- Purpose: The corner will be an exclusive space to promote GI-tagged tribal art and craft products besides natural and organic products.

HDFC Bank partners with NSIC to provide credit support to MSMEs

- HDFC Bank has signed a memorandum of understanding (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.
- National Small Industries Corporation (NSIC), is an ISO 9001:2015 certified Government of India Enterprise under the Ministry of Micro, Small and Medium Enterprises (MSME).

Karnataka Bank launches POS device „WisePOSGo“ for merchant customers

- The Karnataka Bank has launched an all-in-one Point-of-Sales (POS) swiping machine dubbed as „WisePOSGo“, for its merchant customers to process business payments.
- WisePOSGo is a compact, lightweight and user-friendly device, designed to keep in view the specific cost-centric requirements of the bank's MSME customers.
- The private sector lender has rolled out this POS device in collaboration with Mswipe Technologies Pvt Ltd.
- Apart from processing payments, merchants can also make calls using the WisePOSGo swiping machine.

Bank of Baroda launches digital banking platform „bob World“

- Bank of Baroda has launched its digital banking platform named „bob World“ to provide all banking services under one roof.
- Pilot test of this platform began on August 23, 2021.
- It will converge more than 220 services with an all-inclusive and seamless virtual banking experience, encompassing all digital banking services under one roof for the convenience of customers.

RBI allows tokenization in Card-on-File services

- RBI has allowed two enhancements in card tokenization services. They are as follows:
- Device-based tokenization framework will now be applicable to Card-on-File Tokenisation (CoFT) services as well. CoF means that the Credit/Debit card details are stored by merchants for ease of payment.
- Card issuers (banks) to offer card tokenization services as Token Service Providers. It shall be done with explicit customer consent requiring Additional Factor of Authentication

Govt reduces standard rate of duty on edible oil

- Govt has reduced the standard rate of duty on Crude Palm Oil, Crude Soyabean oil and Crude Sunflower Oil to 2.5 % to ensure the availability of edible oil to consumers at fair prices.

- Standard rate of duty on Refined Palm Oil, Refined Soyabean oil and Refined Sunflower Oil to 32.5%.
- Along with this, Agri-cess for Crude Palm Oil has been increased from 17.5% to 20%.
- With this, worth Rs 1,100 crore and total direct value of benefits is expected to be passed on to the consumers.

Govt increased financial support to open Ayush colleges

- Central govt has increased financial support from Rs 9 crore to Rs 70 crore to open more Ayush colleges across the country.
- There are only few Ayush colleges in the North-East and Indian traditional medicine systems can only be popularised by making available more qualified practitioners.
- Ministry of Ayush has also accorded in-principle approval for upgrading Government Ayurvedic College, Jalukbari, Assam as the Centre of Excellence with support of up to Rs 10 crore.

India and US launch Climate Action and Finance Mobilization Dialogue

- India and USA have launched Climate Action and Finance Mobilization Dialogue (CAFMD) to strengthen India-US bilateral cooperation on climate and environment.
- CAFMD is one of the two tracks of the India-U.S. Climate and Clean Energy Agenda 2030 partnership launched at Leaders' Summit on Climate in April 2021.
- It will demonstrate how the world can align swift climate action with inclusive and resilient economic development.

India, Singapore announces linking of UPI and PayNow fast payment systems

- RBI and Monetary Authority of Singapore (MAS) have announced project to link their respective fast payment systems viz. Unified Payments Interface (UPI) and PayNow.
- It will enable users of each of the two fast payment systems to make fund transfer from India to Singapore and vice versa using UPI and PayNow.
- It will be made operational by July 2022.
- It will foster cross-border interoperability of payments using cards and QR codes, between India and Singapore.

DBS Bank partners with SWIFT to launch cross-border payment tracking

- DBS Bank in partnership with SWIFT Global Payments Innovation (GPI) has launched real-time online tracking for cross-border payments for its corporate clients.
- It can be availed using bank's corporate online banking

platform „DBS IDEAL“.

- DBS is the first bank in India and Asia-Pacific to offer this service to corporate clients without any additional cost.
- It will allow corporates customers to see when a payment is on its way and when it is arriving at the beneficiary.

UNCTAD projects Indian economy to expand 7.2% in 2021

- United Nations Conference on Trade and Development (UNCTAD) has projected India's economic growth rate as 7.2% for calendar year 2021 in its Trade and Development report.
- India's economic growth rate for the calendar year 2022 is projected to be 6.7%, while India's economy shrank by 7% in Calendar Year 2020.
- UNCTAD expects the global economy to recovery in 2021, growing at 5.3%.
- UNCTAD also expects South-Asia region to expand by 5.8% in 2021

Deadline to link PAN-Aadhaar extended by six months till March 2022

- The Central Board of Direct Taxes (CBDT) has once again announced an extension in the deadline to link PAN with biometric ID Aadhaar.
- The deadline has been extended by six months till March 31, 2022. Earlier this date was extended till September 30, 2021.
- The timeline has been extended to address the hardship being faced by various stakeholders due to the COVID-19 pandemic.

World Bank Group Discontinues Doing Business Report

- The World Bank Group has announced to discontinue the Doing Business report (popularly know as ease of doing business ranking).
- The decision was taken by the Board of Executive Directors, World Bank Group management after data irregularities on DoingBusiness2018and2020 were reported.
- To fill the void created by the discontinuation of this report, World Bank would be working on a new approach to assessing the business and investment climate.

HDFC Bank partners with Paytm to launch co-branded credit cards

- HDFC Bank and Paytm announced plans for launching a comprehensive range of credit cards powered by VISA.
- In a first-of-its-kind alliance, the partnership aims to provide one of the widest range of offerings across customer segments.
- The credit card will offer, EMIs and Buy Now Pay Later options, with the full suite of products to be on offer.
- The partnership aims to deliver superior value and experience to customers by leveraging off each other's strengths.

Kotak Mahindra Bank to acquire 9.9% stake in KFin Technologies

- Kotak Mahindra Bank agreed to acquire a 9.9% stake in KFin Technologies, a leading investor and issuer servicing platform, with an investment of Rs.310 crore.





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- KFin provides financial technology solutions across a broad spectrum of asset classes spanning mutual funds, alternatives, insurance, and pension.
- It serves 25 out of the 44 Indian mutual fund AMCs, which have over \$148 billion in AUM and 35% market share in equity AUM (up from 27% in March 2019).

Power Finance Corp set to be India's 11th Maharatna CPSE

- Power Finance Corp. Ltd (PFC) is set to become the 11th Maharatna central public sector enterprise (CPSE).
- Maharatna status will give PFC enhanced powers to undertake mergers and acquisitions.
- 10 Maharatna CPSEs: BHEL, Bharat Petroleum Corp. Ltd, Coal India Ltd, GAIL (India) Ltd, Hindustan Petroleum Corp. Ltd, Indian Oil Corp, NTPC, Oil & Natural Gas Corp., Power Grid Corp. of India, and Steel Authority of India Ltd. There are 14 Navratna and 73 Miniratna CPSEs.

Union Minister Piyush Goyal Launches National Single Window System for Investors and Businesses

- The Union Minister for Commerce and Industry, Shri Piyush Goyal, launched the „National Single Window System (NSWS)“, on September 22, 2021, 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.
- It shall give freedom from the legacy of running to government offices for approvals and registrations needed by investors, entrepreneurs, and businesses in India.
- The new system aims to bring transparency, accountability and responsiveness in the ecosystem.
- Currently, the portal hosts approvals across 18 Central Departments and 9 States. The remaining 14 Central depts and five states will be added by December 2021.
- The portal has been developed jointly by the Department for Promotion of Industry and Internal Trade (DPIIT) along with Invest India.

OECD projects India's economic growth forecast at 9.7% for FY22 & 7.9% for FY23

- The Organisation for Economic Co-operation and Development (OECD) has cut India's economic growth rate projections by 0.2 percentage points to 9.7 per cent for the current financial year (2021-22).
- For the financial year 2022-23 (FY23), OECD has projected the Indian economy to grow by 7.9 per cent, as compared to

8.2% pegged earlier.

- For global economy, OECD has projected a strong growth rate of 5.7% in 2021 and 4.5% in 2022, as compared to 5.8% and 4.4%, respectively, estimated earlier.

ADB cuts India's GDP forecast for FY22 to 10%

- The Asian Development Bank (ADB) has revised downwards India's economic growth forecast for the current fiscal, 2021-22 (FY22) to 10 per cent. Earlier this was projected at 11 per cent.
- The Manila-based multilateral funding agency ADB has predicted the GDP growth for fiscal 2022-23 (FY23) to 7.5 per cent.

Yes bank partners with VISA to offer credit cards

- Private sector lender Yes Bank has partnered with Visa to offer credit cards to its customers, following the regulatory ban on Mastercard by RBI.
- The Visa co-branded cards come with nine credit card variants covering all segments, consumer cards, business cards, and corporate cards across YES First, YES Premia and YES Prosperity.
- Yes Bank has achieved the transition to Visa as a payment network within a record time of less than 60 days, post the bank imposed on Mastercard from July 22, 2021.

Govt adds dairy products under TMA scheme for Specified Agriculture Products*

- Department of Commerce (under Ministry of Commerce & Industry) had introduced „Transport and Marketing Assistance (TMA) for Specified Agriculture Products Scheme“ in 2019. The objective of TMA was to provide assistance for the international component of freight, to reduce the freight costs for the Indian exporters of agriculture products.
- Now the Department has notified „Revised Transport and Marketing Assistance (TMA) for Specified Agriculture Products Scheme“ for exports effected on or after 01.04.2021 up to 31.03.2022. There are two major changes in the revised scheme:
- Dairy products will now be eligible for assistance under the revised scheme.
- Rates of assistance have been increased, by 50% for exports by sea and by 100% for exports by air.

SCIENCE & TECHNOLOGY AND DEFENCE

DRDO & IAF jointly conduct successful flight test of long-range bomb

- The Defence Research and Development Organisation (DRDO) and the Indian Air Force (IAF) jointly conducted a successful flight test of a long-range bomb (LRB) in Odisha.
- The LRB, after release from the IAF fighter aircraft, guided to a land-based target at a long-range with accuracy within specified limits.
- The flight of the bomb and the performance were monitored by a number of range sensors, including electro-optical tracking system (EOTS), telemetry and radar.

India's First Unique Manned Ocean Mission Samudrayan at Chennai launched

- Union Minister Jitendra Singh has launched India's First Manned Ocean Mission Samudrayan at Chennai.
- With this, India joins the elite club of nations such as USA, Russia, Japan, France and China to have such underwater vehicles for carrying out subsea activities.
- It shall facilitate in carrying out deep ocean exploration of the non-living resources such as polymetallic manganese, hydro-thermal sulphides, cobalt crusts, located at a depth between 1000-5500 meters.

CSIR developed indigenous Mechanized Scavenging System

- CSIR-CMERI, Durgapur has developed indigenous Mechanized Scavenging System successfully at the premises of CSIR-National Physical Laboratory.
- This cost-effective machine will be deployed in Metro and tier-2 and tier-3 cities
- It will handle the blockage caused by plastic and other non-biodegradable domestic thrown-away items, debris, intrusion of tree roots, etc
- It is benchmarked with the market available system in India.

Tredence Joins IIT Madras As A Platinum Member to Accelerate Its Data Science Competency

- One of the leading data science and AI engineering companies, Tredence Inc., recently announced its partnership with Robert Bosch Center for Data Science and Artificial Intelligence (RBCDSAI), IIT Madras to propel innovation in the space of AI and data science.
- This partnership is a positive step towards promoting research and development programs in AI and data science,

with partners carrying out a similar thought process to solve real-world business problems at the convergence of digital and physical.

Microsoft overtakes Apple to become the world's most valuable company

- Microsoft surpassed Apple's market cap to become the world's most valuable public company.
- Microsoft surged 2.2 percent to a market value of \$2.49 trillion, surpassing Apple.
- For the first time since 2010, Microsoft passed Apple's market cap in 2018 and later in July 2020.
- When market was coming to a close, Microsoft's market cap stood at \$2.49 trillion while Apple's market capitalisation stood at \$2.46 trillion.

Union Minister dedicates 'Sardar Patel Leadership Centre' to the Nation

- Union Minister Jitendra Singh dedicated "Sardar Patel Leadership Centre" to the nation at Lal Bahadur Shastri National Academy of Administration (LBSNAA), Mussoorie.
- The Centre aims to lay the foundation capacity building for future generations of Civil Servants.
- It will emerge as a Huge Resource Centre to provide continuous study and learning opportunities to Civil Servants from India and Abroad.
- The center was dedicated on the occasion of Rashtriya Ekta Diwas.

Chennai-Mysore Shatabdi Express becomes 1st IMS certified Shatabdi

- Chennai-Mysore Shatabdi Express becomes the 1st Integrated Management Systems (IMS) certified Shatabdi.
- It received the certificate for world-class maintenance of the train, environment-friendly resources.
- The train's maintenance is handled by Basin Bridge Coaching Depot of Indian Railways.
- Also, it becomes the 2nd mail/express train on the Indian Railways network Habibganj-Hazrat Nizamuddin-Habibganj Bhopal Express that has received the certification in March 2021.

PFRDA allows investors to invest in Atal Pension Yojana via Aadhaar eKYC

- The PFRDA has added Aadhaar based eKYC to add customers under its flagship pension scheme Atal Pension Yojana (APY).
- Aim: to expand its subscriber base and simplify the onboarding process further.
- PFRDA is allowing enrollment of subscribers through physical, net banking and other digital modes, at present.
- After an APY account is opened, Atal Pension Yojana-Service Provider (APY-SP) will offer subsequent servicing to the subscribers.
- APY was launched in June 1, 2015.

India's largest landfill biogas plant launched in Hyderabad

- Ramky Enviro has inaugurated one of the world's 1st gas-to-compressed biogas plant at the Hyderabad.
- The project is focused on the conversion of landfill gas into compressed biogas as an automotive fuel.
- The project offers significant benefits such as carbon sequestration and reduced emissions of GHGs into the environment and contributes to the greening of the automotive industry.
- The end product of the plant will be sold to Bhagyanagar Gas Ltd.

New Radars and Vessel Traffic Management System inaugurated

- Union Minister for Ports has inaugurated new Radars and Vessel Traffic Management System (VTMS) of Cochin Port Trust.
- VTMS commissioned in Cochin Port in 2009 has been upgraded with a state-of-the-art system consisting of 2 new radars, 1 AIS Base station, 3 VHF Radios and associated software and hardware installed at ₹5.8-Cr.
- It is an essential tool for enhancing safety of navigation in the port by monitoring and regulating the shipping movements.

Shipping Minister inaugurates five vessels at Cochin Shipyard Limited

- Shipping Minister has inaugurated simultaneous launching of five vessels at Cochin Shipyard Limited (CSL).
- He also inaugurated the launching function of three Floating Border Out-Posts (FBOP) for the Border Security Force and two Fully Electric Autonomous Ferries for ASKO Maritime AS, Norway, which are amongst the world's first Autonomous Ferries.

Power Minister inaugurates Pakal Dul Hydro Electric Project in J&K

- Union Power Minister R K Singh virtually inaugurated the diversion of Marusudar River of Pakal Dul Hydro Electric Project in Kishtwar, J&K.
- Pakal Dul HE Project (1,000 MW) is being constructed by Chenab Valley Power Projects Pvt Limited (CVPPPL) and Jammu and Kashmir State Power Development Corporation.
- Marusudar River is a major tributary of the Chenab River.
- Diversion of the River will pave the way for acceleration in construction activities of the Project.

EU, UNEP launch International Methane Emissions Observatory

- The IMEO will bring global reporting on methane emissions to an entirely different level, ensuring public transparency on anthropogenic methane emissions. IMEO will initially focus on methane emissions from the fossil fuel sector, and then expand to other major emitting sectors like agriculture and waste.
- Methane is a powerful greenhouse gas responsible for at least a quarter of the current global warming. The recently published UNEP-Climate & Clean Air Coalition (CCAC) Global Methane Assessment states that zero or low net-cost reductions could almost halve anthropogenic methane emissions, while proven measures could cut 0.28 degrees Celsius from the forecasted rise in the planet's average temperature by 2050.

DAC has approved proposals worth 7,965 crore rupees for Armed Forces modernisation

- Defence Acquisition Council, headed by Defence Minister Rajnath Singh has approved proposals worth 7,965 crore rupees for Armed Forces modernisation under Make in India.
- Approval has been given for procurement of twelve Light Utility Helicopters from HAL and Lynx U2 Fire Control System from BEL to enhance detection tracking and engagement capabilities of Naval warships.
- Approval has also been given for Mid-Life Upgradation of Dornier Aircraft from HAL to increase Naval capacity of coastal surveillance.
- All of these proposals are under Make in India with a focus on design, development and manufacturing in India.
- As a further impetus to Aatmanirbhar Bharat, a global procurement case of Naval guns has been foreclosed with these added to the upgraded Super Rapid Gun Mount (SRGM) being manufactured by Bharat Heavy Electricals Limited.

Ministry of Rural Development has signed an MoU with Flipkart to help empower local businesses and SHGs

- The Ministry of Rural Development has signed an MoU with Flipkart to help empower local businesses and self-help groups (SHGs) especially those that are led by women by bringing them into the e-commerce fold.
- The partnership is aligned with Deendayal Antyodaya Yojana – National Rural Livelihood Mission- DAY-NRLM's goal of strengthening the capabilities of rural communities for self-employment and entrepreneurship.
- The government is identifying and collaborating with all possible partners who can contribute to this cause and partnership between DAY NRLM and Flipkart will help in the process.
- Giriraj Shri Singh, MoU will enable rural women to sell their products to more than 10 crore Flipkart's customers. Minister of State for Rural Development Sadhvi Niranjana Jyoti was also present on the occasion.

IREDA launches 'whistle blower' portal to check fraud, abuse of power

- On Nov 02, 2021, Indian Renewable Energy Development Agency Ltd. (IREDA), a PSU under the Ministry of New & Renewable Energy (MNRE) launched a 'Whistle-blower Portal'.
- The portal was launched by Shri Pradip Kumar Das, Chairman & Managing Director (CMD), IREDA as a part of 'Vigilance Awareness Week 2021'.
- The Whistle-blower Portal has been developed by the IT Team of the company.
- Through this portal, IREDA employees can raise concerns related to fraud, corruption and abuse of power, among others.
- The whistle-blower portal is part of IREDA's 'zero tolerance' towards corruption.

Note :

The Central Vigilance Commission (CVC) is observing the "Vigilance Awareness Week 2021" from October 26 to November 1, 2021 with the theme of "self-reliance and integrity".

6th India-France bilateral Army exercise EX SHAKTI 2021 to begin on November 15

- The Navies of India and France will carry out 6th edition of the biennial training exercise "EX SHAKTI 2021" from November 15 to 26, 2021 in Frejus, France.

- The Indian Army will be represented by the Gorkha Rifles Infantry Battalion and France Army will be represented by troops of 21st Marine Infantry Regiment of 6th Light Armoured Brigade.
- The exercise will focus on Counter Terrorism operations and enhance military cooperation and inter-operability between the two Armies.
- Apart from this, India and France will also carry out biennial airforce training exercise 'Exercise GARUDA', and biennial maritime training exercise 'Exercise VARUNA'.

Abu Dhabi International Petroleum Exhibition and Conference begins

- Abu Dhabi International Petroleum Exhibition and Conference (ADIPEC) being organized from 15-17 Nov.
- Union Petroleum Minister Hardeep Singh Puri will lead the official and business delegation.
- He will participate in the inaugural Ceremony of ADIPEC and also take part in a Ministerial Round Table titled "Charting the Climate Action Path from COP 26 to COP 27".
- Mr. Puri will inaugurate the India Pavilion, set up jointly by the FIPI, DGH, and CII.

Delhi, Kolkata, Mumbai among world's top 10 polluted cities

- According to the data from air quality and pollution city tracking service from IQAir, a Switzerland-based climate group, Delhi, Kolkata and Mumbai are among the top ten most polluted cities of the world.
- Delhi top the list with AQI at 556, Kolkata and Mumbai recorded an AQI of 177 and 169, respectively, at 4th and 6th position.
- The cities with the worst AQI indices also include Lahore, Pakistan, and Chengdu, China.
- IQAir is also a technology partner of the UNEP.

Indian Oil and NTPC ink deal to collaborate on green energy

- NTPC Ltd inked an initial pact with Indian Oil to collaborate in the field of renewable energy.
- This is a first-of-its-kind novel initiative by two leading national energy majors of India, to support the country's commitment to achieving renewable energy targets and reduce greenhouse gas emissions.
- This comes in the backdrop of Indian Oil announcing its plan to build the country's first green hydrogen plant at its Mathura refinery.

IIT Guwahati to join hands with Oil India Ltd, to tech in energy sector

- IIT-Guwahati will collaborate with OIL on the development and introduction of new technologies energy, and related sectors.
- The partnership will also focus on cooperation in Transfer of existing tech, Knowledge up-gradation and innovation partnership, Training and skill development, and other areas of mutual agreement.
- The MoU will facilitate a new path for exploring various opportunities in applied and translational research for the sustainable energy sector with OIL.

India launches the 41st Scientific Expedition to Antarctica

- India has successfully launched 41st Scientific Expedition to Antarctica with the arrival of 1st batch of its contingent.
- First batch comprising 23 scientists and support staff reached Indian Antarctic station Maitri.
- 41st expedition has 2 programs: Geological exploration of the Amery ice shelf at Bharati station and reconnaissance surveys-preparatory work for drilling of 500 meters of ice core near Maitri
- Indian Antarctic program began in 1981.

India, Singapore, Thailand Trilateral Maritime Exercise SITMEX 21 held

- Third edition of Trilateral Maritime Exercise named as 'SITMEX – 21' is being held from 15 to 16 November 2021 in the Andaman Sea.
- SITMEX exercise will be held by the Navies of India, Singapore, and Thailand.
- From India, Indian Naval Ship Karmuk is participating, which is an indigenously built Missile Corvette.
- It is being hosted by Royal Thai Navy (RTN) to enhance the cooperation between the participating navies towards augmenting the overall maritime security.

Raksha Mantri unveils plaque to rename Institute for Defence Studies

- Raksha Mantri Rajnath Singh has unveiled a plaque at Institute for Defence Studies and Analyses in New Delhi to rename the institute as Manohar Parrikar Institute for Defence Studies and Analyses (MP-IDSA), following the unanimous decision by general body earlier this year.
- Raksha Mantri also inaugurated 100 KW Grid connected rooftop solar power plant under Ministry of New and Renewable Energy's scheme for promoting solar roof-top plants on government buildings.

BharatPe to launch Merchant Shareholding Program

- BharatPe has launched \$100 million worth World's 1st Merchant Shareholding Program (MSP) for its merchant partners.
- Under the program, the company offers its merchant customers an opportunity to buy BharatPe's equity shares and become a partner.
- The company plans a public listing by 2024 and targets a public listing value of \$1 billion.
- Merchant payments and financial services company will roll out the incentive to its more than 7.5 million existing merchant partners.

Coal Ministry Constitutes Sustainable Development Cell

- The Ministry of Coal has decided to establish a Sustainable Development Cell (SDC).
- Aim: To advice, mentor and plan action to minimise the adverse impact of mining.
- SDC is also formulating future policy framework for environmental mitigation in Coal and Lignite sector of our country.
- It will also monitor the effective utilisation of the Mine Closure Fund and environment budgets of different coal companies.

eBikeGo acquires 'Velocipede' brand from Spanish company Torrot

- Electric two-wheeler mobility platform eBikeGo has acquired the rights to manufacture the smart electric trike 'Velocipede' of a leading Spanish automotive company Torrot in India.
- With this, eBikeGo now plans to enter the luxury electric three-wheeler industry.
- It aims to manufacture these scooters at its factory in Pune.
- Velocipede will be produced in three basic models — a personal vehicle, Trick Taxi and a cargo vehicle.

IAF, DRDO Conduct Successful Flight Tests of Smart Anti-Airfield Weapon

- DRDO and Indian Air Force have carried out two successful flight tests of indigenously-developed Smart Anti-Airfield Weapon (SAAW).
- An electro-optical seeker based flight test of this class of bomb was conducted for the first time in India.
- Meant to disable airfield runways, SAAW is capable of hitting ground targets up to a range of 100 kilometres.
- It can carry a warhead of 125 kilograms.
- The weapon was launched from IAF aircraft at Chandan ranges in Jaisalmer.

IMF welcomes India's vision on renewables, net zero target

- IMF has welcomed India's announcement with regard to addressing the climate change challenges at the recently concluded COP26 summit in Glasgow.
- India announced a new target to increase reliance on renewables and reduce the carbon intensity of its economy, including to adopt a net zero target by 2070.
- Investment in RE and climate change adaptation policies suggest it is well positioned to take further steps to reach this new target.

Amazon, Apple, Mahindra join coalition to drive zero-carbon tech demand

- Global giants like Amazon and Apple as well as Mahindra Group and Dalmia Cement (Bharat) from India have joined as founding members of the 'First Movers Coalition' to work towards driving demand for zero-carbon technologies.
- The Coalition has been launched at the COP26 Summit being held in Glasgow.
- To jump-start this effort, the WEF, in partnership with US Special Presidential Envoy for Climate John Kerry, has announced the First Movers Coalition.

Indian Oil Corp to set up 10,000 electric vehicle charging stations

- Indian Oil Corp will set up 10,000 electric vehicle charging stations across the country in three years.
- This step will boost the EV ecosystem in the country.
- PM Modi announced India's pledge to achieve net-zero emissions by 2070, as part of the global drive to fight climate change during COP26 summit in Glasgow.
- Indian Oil will soon unveil its net-zero emission target.
- Global oil majors BP and Shell have pledged to reach net-zero emission by 2050.


Australia is putting a rover on the Moon in 2024 to search for water

- Australian Space Agency announced plans to send a rover to the moon as early as 2026, under a deal with NASA.
- The rover will harvest lunar soil containing oxygen, which could eventually be used to support human life in space.
- It will be the 1st rover with Australian-made components to reach the moon.
- The ten-kilogram rover, measuring 60x60x50cm, will be launched aboard the Hakuto lander built by ispace, a Japanese-based robotic lunar exploration company.

IBM sets up client innovation centre in Mysuru

- IBM Corp. launched a client innovation centre in Mysuru with support from the Karnataka Digital Economy Mission (KDEM)
- Aim: to attract companies to set up operations in cities beyond Bengaluru.
- This initiative aims at supporting the rapid, high-tech driven economic growth in tier-2 and -3 regions while providing comprehensive hybrid cloud and AI technology consulting capabilities.
- The centre specialises in design, software engineering and analytics.

Indian Army, FICCI organised a webinar on 'Indian Army Make Projects'

- Indian Army in collaboration with FICCI organized a webinar titled 'Indian Army Make Projects' on 8th November 2021.
- This was the 6th such webinar since the inception of the Make process in 2016.
- A booklet on 'Army Make Projects 2021' was also released.
- During webinar, Indian Army unveiled Six new 'Make-II Projects' with spanned technologies across unmanned systems, technologies to counter such systems as well as emerging solutions for augmenting air defence capabilities.

Srinagar joins UNESCO creative cities network

- Srinagar (summer capital of Jammu and Kashmir) has been selected to join UNESCO creative cities network (UCCN) for the vibrant cultural ethos of the old city.
- It has been designated as a creative city of craft and folk arts by UNESCO.
- Apart from it, 48 cities have been added to the network of 246 cities following their designation in recognition of their commitment to placing culture and creativity at the heart of their development..

14th edition of cyber security conference 'c0c0n' inaugurated

- Chief of Defense Staff General Bipin Rawat will inaugurate 14th edition of 'c0c0n', an annual Hacking and Cyber Security Briefing
- It will be held virtually from 10th to 13th November 2021
- It is being conducted by Kerala Police in association with two non-profit organisations, Society for Policing of Cyberspace (POLCYB) and Information Security Research Association (ISRA).
- Aim: to discuss the challenges facing by the digital world during COVID period.

Environment Minister inaugurates 'The Ganga Connect Exhibition' at Glasgow

- Union Environment Minister Bhupender Yadav has inaugurated 'Ganga Connect exhibition' showcased by National Mission for Clean Ganga, c-Ganga, and High Commission of India at the City of Glasgow
- The exhibition is an attempt to showcase development in Ganga River basin to global community of environmental stakeholders, who have gathered in Glasgow for UN COP 26 meet.
- Ganga Connect has started in Glasgow, and will run through various cities in UK, later this month.

DRDO signs MoU with Israel for development of dual use technologies

- DRDO has signed Bilateral Innovation Agreement with Directorate of Defence Research and Development (DDR&D), Ministry of Defence, Israel to promote innovation and accelerated R&D in startups and MSMEs of both countries for the development of dual use technologies.
- Under the agreement, startups and industry of both countries will work together to bring out next generation technologies and products like Drones, Robotics, Artificial Intelligence, Quantum, etc.

India launches E-Amrit portal for Electric Vehicles at COP26

- India has launched 'E-Amrit' portal on electric vehicles (EVs) at COP26 Summit in Glasgow, United Kingdom.
- It has been developed by NITI Aayog under a collaborative knowledge exchange programme with support from UK government.
- E-Amrit: It is one-stop destination to provide all information regarding electric vehicles.
- Website will provide details related to burst myths around the adoption of EVs, as well as their purchase, investment, policies, among other things.

India & US holds 11th Defence Technology & Trade Initiative Group meet

- India and United States (US) held 11th Defence Technology and Trade Initiative (DTTI) Group meeting virtually.
- DTTI Group meetings are normally held twice a year, alternating between India and US.
- Aim: to bring sustained leadership to bilateral defence trade relationship and create opportunities for co-production, co-development of defence equipment.
- This forum offers an opportunity for Indian and US industries to be directly involved in DTTI and facilitates dialogue.

6th edition of Indo-France joint military exercise Ex SHAKTI 2021 commences at Draguignan, France

- The Sixth Edition of Indo - France joint military exercise Ex SHAKTI 2021 has commenced at the Military School of Draguignan, France. The Indian Army contingent is being represented by a composite team of three Officers, three Junior Commissioned Officers and 37 soldiers from a battalion of Gorkha Rifles and support Arms.
- The training so far has focused on aspects of joint planning, mutual understanding of conduct of operations and identification of coordination aspects required for jointly operating in a Counter-Terrorism environment under United Nations mandate. The participating contingents have also been put through paces of combat conditioning and tactical training which included firing drills and battle hardening work sessions.

China launches new satellite from Taiyuan center in Shanxi province

- China launched a new satellite from the Taiyuan Satellite Launch Center in the northern province of Shanxi.
- Taiyuan Satellite Launch Centre is located in the northern province of Shanxi.
- Satellite was launched by a Long March-4B rocket.
- It entered the planned orbit successfully.
- Launch of the satellite marked 397th mission of Long March series carrier rockets.
- This satellite is also called as Chang Zheng 4B, CZ-4B and LM-4B. It is an expendable orbital Launch vehicle of China. The satellite was Launched from Launch Complex 1 of Taiyuan Satellite Launch Center.

New tree species named after Muthuvar tribe

- A group of scientists has identified a new plant species from the forest area of Idamalakkudy colony in Idukki, where Muthuvar tribal community resides.
- Scientists including from University of Kerala and Jawaharlal Nehru Tropical Botanical Garden & Research Institute (TBGRI), identified the plant.
- New species of the plant has been named as 'Cryptocaria Muthuvariana', named after the Muthuvar tribal community.
- Muthuvar Tribal community plays a significant role in conserving the forest.
- For the first time, any plant species has been named after a local tribal community in the state.

Foundation stone of Rani Gaidinliu Tribal Freedom Fighters Museum launched

- Home Minister Amit Shah will lay foundation stone for setting up of Rani Gaidinliu Tribal Freedom Fighters Museum at Luangkao village in Tamenglong district of Manipur
- This project has been sanctioned by Union Ministry of Tribal Affairs at an estimated cost of 15 crore rupees.
- Luangkao Village in Tamenglong District is the birthplace of renowned freedom fighter Rani Gaidinliu and decided to name the Museum as Rani Gaidinliu Tribal Freedom Fighters Museum.

IAF conducts 'Symphony orchestra' at Golconda Fort

- Air Force Band of Indian Air Force (IAF) has conducted 'Symphony orchestra' at Golconda Fort as part of 'Swarnim Vijay Varsh' and 'Azadi ka Amrit Mahotsav' celebrations.
- Air Force Station Hakimpet conducted the mega event in a joyful and patriotic atmosphere.
- It was attended by all personnel and families of the station and civilians.
- It comprises 28 musicians who specialize in brass, woodwind, reed string, electronic and percussion instruments.

Tribal Affairs, CBSE jointly launched online certificate course

- Ministry of Tribal Affairs and CBSE has jointly launched online certificate course on Experiential Learning for the 21st Century for Eklavya Model Residential School and CBSE teachers.
- Experiential Learning for 21st Century Programme: It has been conceptualized as an online certificate course for educators to help them adapt classroom learning to real life experiences.
- Out of 650 educators, who applied for this, 350 have been selected to learn new pedagogies.

Education Minister inaugurates CNT and CIKS at IIT Guwahati

- Education Minister Dharmendra Pradhan has inaugurated Centre for Nanotechnology (CNT) and Centre for Indian Knowledge System (CIKS) at IIT Guwahati.
- CNT will host 25 advanced laboratories that will focus on advancements in multi-disciplinary, scientific and translational research and is equipped with a Class-100 clean room facilities
- CIKS will focus on preserving, documenting and sustaining the knowledge that is unique to India.

Jitendra Singh inaugurates ISRO's five-day Technology Conclave-21

- Union Minister Jitendra Singh has inaugurated ISRO's five-day Technology Conclave-2021, highlighting the Futuristic and Disruptive Technologies to be developed by Indian Space Research Organisation (ISRO).
- It is being organized by Directorate of Technology Development and Innovation (DTDI) under the aegis of ISRO.
- Development of Satellite-Based Quantum Communication will enable unconditional data security to the country's communication network.

Biennial trilateral exercise 'Dosti' underway for stability of Indian Ocean Region

- The 15th edition of biennial trilateral exercise 'Dosti' by the coast guard forces of Maldives, India and Sri Lanka is underway in Maldives from 20th to 24th November
- ICGS Vajra and ICGS Apoorva, and Sri Lanka Coast Guard's SLCGS Suraksha participated in the exercise.
- It was introduced in 1991 between Indian and Maldives. Sri Lanka joined the exercise in 2012
- Aim: to strengthen friendship, enhance mutual operational capabilities, interoperability, cooperation

37th edition of India-Indonesia Coordinated Patrol (CORPAT) held

- The 37th edition of India-Indonesia Coordinated Patrol (CORPAT) is being held in the Indian Ocean region (IOR) from 23rd to 24th November 2021.
- Indigenously built Indian Naval Ship (INS) Khanjar and Dornier Maritime Patrol Aircraft is participating in the CORPAT
- Indonesian Naval Ship KRI Sultan Thaha Syaifuddin, (376) is participating from Indonesia
- It was conducted for the first time in 2002
- CORPAT is held twice in a year to ensure safety and security.

AIM, Vigyan Prasar collaborates to drive ATL and Engage With Science

- Atal Innovation Mission (AIM) has collaborated with Vigyan Prasar to drive synergies between AIM's Atal Tinkering Labs (ATL) and Vigyan Prasar's unique interactivity platform, Engage With Science (EWS).
- Engage with Science: It will onboard all 9200+ ATL-enabled schools and engage their students, teachers and Principals in perennial activities
- It will lead to accumulation of points based on which certificates and incentives will be provided

Railway Minister announces introduction of 'Bharat Gaurav Trains'

- Minister of Railways, Ashwini Vaishnaw has announced the introduction of theme-based tourist circuit trains 'Bharat Gaurav Trains' to tap the vast tourism potential of India
- Service Provider will be free to decide theme like Guru Kripa trains for covering important places of Sikh culture, Ramayana trains for places connected with Lord Shri Ram etc.
- Service Provider will offer all-inclusive package to tourist.
- These trains will have 14 to 20 coaches

NASA launches world's first DART Mission to crash Spacecraft into Asteroid

- NASA has launched world's first Double Asteroid Redirection Test (DART) mission to change the path of an asteroid by intentionally crashing a spacecraft into it with a speed of 24,000 kms per hour
- The mission has a total worth of \$325 million and was launched into orbit from Vandenberg Space Force Base in California atop a SpaceX Falcon 9 rocket.
- Aim: to crash a space probe into the asteroid so as to alter its speed and course so prevent it from hitting the Earth.

MNRE inaugurates 1st International Conference on Hydrogen Energy

- Minister of State for MNRE has inaugurated 1st International Conference on Hydrogen Energy - Policies, Infrastructure Development and Challenges
- It is being organized by Central Board of Irrigation and Power (CBIP) with the support of Ministry of New & Renewable Energy, Central Electricity Authority and NTPC.
- Aim: to bring all the key stakeholders on the same platform to discuss all facets of Hydrogen Energy in India.

Pralhad Joshi inaugurates E-portal of accreditation scheme for minerals

- Union Minister, Pralhad Joshi has inaugurated E-portal of accreditation scheme for Mineral exploration at the 5th National conclave on Mines and Minerals in New Delhi.
- First national conclave on Mines and Minerals was held at Raipur in 2016.
- On the occasion, he presented awards to 149 five-star rated mines for sustainable mining practices and all round performance.
- He also handed over of 52 Geological Survey of India (GSI) approved mine blocks to 15 State Government

Second Global Chemicals & Petrochemicals Manufacturing Hub

- Union Minister, Mansukh Mandaviya has inaugurated the 2nd Global Chemicals & Petrochemicals Manufacturing Hub (GCPMH).
- GCPMH is being organized by Department of Chemicals & Petrochemicals, Ministry of Chemicals & Fertilizers jointly with Federation of Indian Chambers of Commerce and Industry (FICCI), in Phygital format (Physical and Digital)
- This edition of the GCPMH will provide a grand overview of this fast-surging major sector of the Indian economy.

PM Gati Shakti- BISAG-N team conducts capacity building exercises

- BISAG-N (Bhaskaracharya National Institute for Space Applications and Geoinformatics) has developed PM Gati Shakti National Master Plan in a dynamic GIS platform
- It will be further developed as a Digital Master Planning tool with Project Management tools, dynamic dashboards, MIS reports generation etc.
- Aim: to facilitate the process, capacity building exercise is being conducted by the BISAG-N team with senior-level officers of relevant ministries and departments.

Indian Navy to commission Scorpene-class submarine INS Vela in Mumbai

- Indian Navy has commissioned indigenously built Scorpene-class submarine Vela at Mumbai's Naval Dockyard
 - INS Vela has an indigenous set of batteries and an advanced communication suite of indigenous make
 - INS Vela: It is the fourth in that series, following Kalvari, Khanderi and Karanj. It is expected to further boost Indian capability to defend and secure its strategic sea lanes
- Earlier Mazagon Dock Shipbuilders has entered into a contract for Scorpene-class submarines

ISRO's commercial arm NSIL announces first "demand-driven" satellite mission

- ISRO's commercial arm, NewSpace India Limited (NSIL) announced its first "demand-driven" communication satellite mission as part of Space reforms announced by the Government in June last year. NSIL, incorporated in March 2019, got mandated to undertake operational satellite missions on a "demand-driven" model, wherein it has the responsibility to build, launch, own and operate the satellite and provide services to its committed customer.
- As part of this initiative, NSIL, a Central Public Sector Enterprise (CPSE), under the Department of Space (DOS), is now undertaking its "1st demand driven communication satellite mission" named GSAT-24, a four-tonne class Ku-band satellite. NSIL is getting this satellite built by ISRO (Indian Space Research Organisation) and will be launching it using Ariane-5 launcher operated by Arianespace.

PM Modi launches Jal Jeevan Mission app

- Prime Minister Shri Narendra Modi virtually launched the Jal Jeevan Mission App and Rashtriya Jal Jeevan Kosh, on October 02, 2021, as a part of the flagship Jal Jeevan Mission (JJM), launched in 2019.
- The Jal Jeevan Mission App has been launched to improve awareness among stakeholders and for greater transparency and accountability of schemes under the Mission.
- All details about the mission, including how many households received water, quality of water, among other things, will be available in one place on the mobile application.
- Rashtriya Jal Jeevan Kosh (RJJK) will enable individual, institution, corporation, or philanthropist, either in India or abroad, to contribute/donate to provide tap water connection in every rural household, school, Anganwadi centre, ashram shala, and other public institutions.
- The RJJK has been launched as a registered public charitable trust, set up by department of drinking water and sanitation,

under the ministry of JalShakti.

DAY-NRLM dedicates 50,000 Women SHG members as Business Correspondents to celebrate Azadi Ka Amrit Mahotsav

- The Deendayal Antyodaya Yojana-National Rural Livelihoods Mission (DAY-NRLM) under the Ministry of Rural Development is commemorating the Azadi ka Amrit Mahotsav from September 24 to 30, 2021.
- As a part of the celebration, DAY-NRLM has launched an initiative named "One GP one B C Sakhi" mission, under which 50,000 women SHG members are dedicated to the nation as Business Correspondents (BC) Sakhi in the rural areas for providing basic banking services in the rural areas of the country, for a week.
- These BC Sakhi will provide doorstep services in every Gram Panchayat (GP).
- It is proposed that atleast one B C Sakhi will be deployed in the rural areas by the end of 2023-24.

Government launches web portal „Waste to Wealth" to find solutions to India's waste problems

- The government has launched a web portal called "Waste to Wealth" to enhance cooperation for sustainable development through economy and community participation.
- The web portal will bring together technology providers, government stakeholders and urban local bodies to find solutions to India's waste problems, mainly plastic waste.
- The portal has been launched by Office of the Principal Scientific Adviser and inaugurated by the Principal Scientific Advisor K. Vijay Raghavan on October 02, 2021, on the occasion of Gandhi Jayanti.

India- Sri Lanka to take part in „Mitra Shakti 21" Exercise

- The 8th edition of the India – Sri Lanka bilateral joint Exercise "Mitra Shakti- 21" is scheduled to take place at Combat Training School, Ampara in Sri Lanka from October 4 to 15, 2021.
- The aim of the exercise is to enhance inter-operability and

ALL INDIA TOPPERS FROM IBT

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sharing best practices in counter insurgency and counter terrorism operations between Armies of both countries and further strengthen the relationship between both the South Asian Nations.

- The 7th Edition of Exercise Mitra Shakti was held in 2019, at Foreign Training Node (FTN), Pune, Maharashtra.

Chhattisgarh launches cow dung based power generation project

- Chhattisgarh chief minister Bhupesh Baghel launched an electricity generation project that uses cow dung as fuel at a farmers' event to mark Gandhi Jayanti.
- Baghel said that the programme will see women and youth get opportunities and also will be a step towards realizing Mahatma Gandhi's dream of 'Gram Swaraj'.

Raksha Mantri presents DRDO Dare to Dream 2.0 & Young Scientists awards

- Raksha Mantri Rajnath Singh felicitated winners of „Dare to Dream 2.0“ Contest of Defence Research & Development Organisation (DRDO) in New Delhi.
- Raksha Mantri gave away awards to 40 winners, out of which 22 in Individual category and 18 in Startup category.
- He also launched „Dare to Dream 3.0“ to promote innovators & startups and provide a platform for the young, ignited minds in India.
- Three indigenously-developed technologies handed over to the Armed Forces.

Russia test-fires Zirkon hypersonic cruise missile

- Russia has successfully test fired Zirkon hypersonic cruise missile from nuclear submarine for the first time by Severodvinsk submarine in the Barents Sea.
- It first test-fired Zircon from the surface and then launched another missile from submerged position in the White Sea.
- Zircon is a part of new generation of unrivaled arms systems, which is capable of flying at nine times the speed of sound and have a range of 1,000 kilometres.

Defence Secretary launches Republic Day Celebrations 2022

- Defence Secretary Ajay Kumar has launched Republic Day Celebrations 2022 website to showcase Republic Day Celebrations, which will mark 75th year of Independence- Azadi ka Amrit Mahotsav
- New website is www.indianrdc.mod.gov.in.
- It will be a single-point official source for all the content related to Republic Day Celebrations.
- It includes features like special RDC Radio, Gallery,

Interactive Filters, E- book, Blogs on Indian Freedom Movement, Wars and War Memorials.

India-Japan maritime exercise to be conducted in Arabian Sea from October 6

- Fifth edition of India-Japan Maritime Bilateral Exercise „JIMEX-21“ is to be held in Arabian Sea from 6th to 8th October 2021.
- Aim: To develop a common understanding of operational procedures and enhance inter-operability through conduct of a multitude of advanced exercises.
- JIMEX series of exercises were introduced in January 2012 with a special focus on maritime security cooperation.
- It involves weapon firings, cross-deck helicopter operations and complex surface, etc.

Electronic Pension Payment Order gets integrated with Digi Locker

- Ministry of Defence has integrated Electronic Pension Payment Order (EPPO) generated by Principal Controller of Defence Accounts (PCDA) Pension, Allahabad with Digi Locker to enhance „Ease of Living“ of Defence Pensioners
- It will enable all Defence Pensioners to obtain instantly a copy of the latest copy of the PPO from Digi Locker
- It will create a permanent record of PPO in Digi Locker and at the same time eliminate delays in reaching the PPO.

Heli-borne survey technology for ground water management launched

- Union Minister Jitendra Singh has launched state-of-the-art Heli-borne survey technology for ground water management, developed by CSIR-NGRI Hyderabad.
- Heli-borne geophysical mapping technique provides a high-resolution 3D image of the sub-surface up to a depth of 500 meters below the ground.
- Arid and semi-arid regions of Rajasthan, Gujarat, Punjab and Haryana states has signed MoU with CSIR-NGRI for „High-Resolution Aquifer Mapping & Management“ project.

ICMR releases MUDRA toolbox in 5 Indian languages

- Indian Council of Medical Research (ICMR) has released Multilingual Dementia Research and Assessment (MUDRA) Toolbox in 5 Indian languages: Hindi, Bengali, Telugu, Kannada, Malayalam.
- MUDRA Toolbox: Comprehensive tool specifically to diagnose dementia in Indian population.
- It includes various cognitive tests to assess different domains of cognition.

- It is an initiative by ICMR Neuro-Cognitive Toolbox (ICMR -NCTB) consortium.
- It is a collective effort by 7 leading centres.

Transmission System for Rajasthan Solar Energy zone commissioned

- POWERGRID Khetri Transmission System Ltd. (PKTSL) has commissioned Transmission System associated with Rajasthan Solar Energy Zone (SEZ).
- This is one of the largest Inter State Tariff Based Competitive Bidding (TBCB) projects established in Rajasthan.
- Transmission Project involves new 765 kV Sub-station at Khetri (Rajasthan) and connects the capital of the country at Jhatikara (Delhi) through a 765 kV Double Circuit Transmission line.

15.6th India-UK joint military exercise, „AJEYA WARRIOR“ begins in Uttarakhand

- The 6th edition of the annual Joint Military Exercise AJEYA WARRIOR, between India and United Kingdom kick-started on October 08, 2021 at Chaubatia, in the Indian state of Uttarakhand.
- The two-week military exercise will culminate on October 20, 2021.
- The exercise will further strengthen bilateral defence cooperation between the armies of the two countries and develop interoperability and sharing of expertise.

India officially joins High Ambition Coalition (HAC) for Nature and People

- India officially joined the High Ambition Coalition (HAC) for Nature and People on October 07, 2021.
- HAC is a group of more than 70 countries encouraging the adoption of the global goal to protect at least 30 percent of the world's land and ocean by 2030 (30x30 target).
- India is the first country from BRICS bloc (Brazil, Russia, India, China and South Africa) to join the HAC.
- The High Ambition Coalition (HAC) for Nature and People is co-chaired by Costa Rica and France and by the United Kingdom as Ocean co-chair.

Union Minister Jyotiraditya Scindia inaugurates greenfield Sindhudurg airport in Maharashtra under UDAN scheme

- The Union Minister of Civil Aviation, Shri Jyotiraditya M. Scindia, virtually inaugurated the greenfield Sindhudurg airport in Maharashtra recently, under the RCS-UDAN (Regional Connectivity Scheme – Ude Desh Ka Aam Naagrik) scheme of the Government of India.

- The minister also flagged off the first flight from the airport, taking off from Sindhudurg to Mumbai.
- Sindhudurg Airport (also known as Chipi Airport) is in Sindhudurg District of Maharashtra.
- With this, 381 routes and 61 airports including 5 heliports and 2 Water Aerodromes have become operationalized under the UDAN scheme.

Adani Group takes over operational control of Lokpriya Gopinath Bordoloi International Airport Guwahati

- The Airports Authority of India (AAI) has handed over the operational control of the Lokpriya Gopinath Bordoloi International Airport in Guwahati to Adani Group on October 08, 2021.
- This means that the operations, management and development responsibilities of the airport will now be in the hands of the Adani Group.
- It must be noted that in 2018, the Central Government had listed group of six airports for privatisation of its operations, management and development (OMD) for a period of 50 years. These airports included Ahmedabad, Lucknow, Mangalore, Jaipur, Thiruvananthapuram and Guwahati.
- The Adani Group had emerged as the successful bidder for all these six airports.

DRDO conducts All India Official Language, Scientific and Technical Seminar

- DRDO has organized All India Official Language, Scientific and Technical Seminar for promoting use of Hindi in official activities including scientific and technical works.
- Seminar was hosted by ITR with the theme „Test and Evaluation of Defence Products: The Necessity and Achievements“ in 2021.
- He stressed on preserving the cultural heritage through promoting use of regional languages.
- Officers and staff of DRDO laboratories across the country participated in the seminar.

Second Phase of Exercise Malabar 2021 organised in Bay of Bengal from Oct 12 to 15 2021

- The second phase of Exercise Malabar 2021, between the Quad countries, will be conducted in the Bay of Bengal from October 12 to 15, 2021.
- The Phase 1 of Exercise Malabar 2021 was conducted off the coast of Guam, in the Philippine Sea, in the Western Pacific from August 26 to 29, 2021.

- Exercise Malabar 2021 is the 25th edition of MALABAR.
- The Indian Navy will participate with INS Ranvijay, INS Satpura, P8I Long Range Maritime Patrol Aircraft and a Submarine.
- Japan Maritime Self Defence Force (JMSDF), Royal Australian Navy (RAN) and the United States Navy (USN) are the other participants in the exercise.
- The Exercise Malabar was first held in 1992 as a bilateral drill between the Indian Navy and the US Navy in the Indian Ocean. Later in 2015, Japan became a permanent member of the exercise.

Reliance Industry's renewable energy arm RNESL acquires 100% stake in REC Solar Holdings for \$771 mn

- Reliance New Energy Solar Ltd (RNESL), a wholly-owned subsidiary of Reliance Industries Ltd (RIL), has acquired 100 percent shareholding of REC Solar Holdings AS (REC Group), a Chinese state-owned solar power company.
- RNESL has acquired the REC Group from China National Bluestar (Group) Co Ltd., for an Enterprise Value of \$771 million.
- This acquisition will enable Reliance to move closer to achieve the goal of generating 100GW of solar energy by 2030, and in turn support the country's global goal to produce 450GW of renewable energy by 2030.
- REC Group has three manufacturing facilities, two in Norway for making solar grade polysilicon and one in Singapore making PV cells and modules. With this acquisition, RNESL will become the owner of REL's three manufacturing facilities.

Indian Railways launches two long haul freight trains „Trishul“, „Garuda“ for South Central Railway

- For the first time, the Indian Railways has launched two long haul freight trains named “Trishul” and “Garuda” for the South Central Railway (SCR).
- What is a Long haul train? These trains are twice or multiple times longer than the normal composition of freight trains and provide a very effective solution to the problem of capacity constraints in critical sections.
- Trishul is the first long haul train of South Central Railway (SCR) and consists of 177 wagons, or equal to three freight trains. It was launched from Kondapalli station of Vijayawada division to Khurda division of East Coast Railway.
- The train „Garuda“ was launched from Raichur of Guntakal division to Manuguru of Secunderabad division.

- Both the long haul trains had empty open wagons to be used to load coal meant for predominantly thermal power stations.

Ireland's Amy Hunter becomes world's youngest ODI centurion

- Ireland's Amy Hunter has celebrated her 16th birthday by becoming the world's youngest ODI centurion after smashing an undefeated 121 to secure victory against Zimbabwe in Harare.
- The Belfast batter - who was playing in only her fourth ODI - broke the record previously held by India's Mithali Raj, scorer of a century against Ireland in 1999 when she was 16 years 205 days.
- Hunter's knock, which came from 127 balls and included eight fours, was also the highest score achieved by an Ireland Women batter and set up an 85-run victory - and a 3-1 series success - for her side.

PM Narendra Modi launches Indian Space Association (ISpA)

- Prime Minister Narendra Modi launched the Indian Space Association (ISpA) on October 11, 2021 via videoconferencing.
- The ISpA is a private industry body which will act as a premier industry body for space and satellite companies in the country.
- ISpA will be represented by homegrown and global corporations with advanced capabilities in space and satellite technologies.
- ISpA will work towards boosting space technology in India, with focus on capacity building and space economic hubs and incubators in India.
- First Chairman – Jayant Patil, L&T-NxT Senior Executive Vice President for Defence.
- Vice-President – Rahul Vatts, Bharti Airtel's chief regulatory officer.
- Director-General – Lt Gen. A.K. Bhatt (Retd.)
- Its founding members include Bharti Airtel, Larsen & Toubro, Nelco (Tata Group), OneWeb, Mapmyindia, Walchandnagar Industries and Ananth Technology Limited.
- Other core members include Godrej, Hughes India, Azista-BST Aerospace Private Limited, BEL, Centum Electronics and Maxar India.

Astronautical Society of India Confers 2021 Aryabhata Award to Dr G Satheesh Reddy

- Dr G Satheesh Reddy, Secretary DDR&D and Chairman DRDO, has been conferred the prestigious Aryabhata Award

for 2021 on October 09, 2021, by Astronautical Society of India (ASI).

- Dr G Satheesh Reddy has been honoured for his outstanding life-time contribution to the promotion of astronautics in India.
- The Aryabhata Award is presented annually to individuals with notable lifetime contributions in the field of astronautics and aerospace technology in India by the Astronautical Society of India (ASI).
- The award consists of a citation and Rs. 1,00,000 in cash.

Prime Minister Narendra Modi addresses 28th NHRC Foundation Day programme

- Prime Minister Shri Narendra Modi addressed the 28th NHRC Foundation Day programme, through video conferencing on October 12, 2021, in the presence of Union Home Minister Amit Shah and NHRC chairperson.
- The National Human Rights Commission (NHRC) of India is a Statutory public body constituted on 12 October 1993 under the Protection of Human Rights Act 1993, for the promotion and protection of human rights and dignity of the marginalised.
- Chairperson of NHRC is Justice Arun Kumar Mishra.

UNESCO releases 2021 State of the Education Report for India: No Teacher, No Class

- The United Nations Educational, Scientific and Cultural Organization (UNESCO) launched the 2021 State of the Education Report (SOER) for India: “No Teacher, No Class”, on the occasion of World Teacher’s Day, on October 05, 2021.
- This is the third edition of the annual flagship State of Education Report of UNESCO New Delhi. The substance of the Report has been developed by an expert team of researchers in the Tata Institute of Social Sciences, Mumbai, under the guidance of the UNESCO New Delhi.
- The 2021 edition focused on the theme of teachers, teaching and teacher education.
- The report also looked at teachers’ experience of ICT and the effect of the COVID-19 pandemic on the teaching profession.
- The 2021 UNESCO State of the Education report for India will serve as a reference for enhancing the implementation of the National Education Policy (NEP) and towards the realization of the SDG.4 target 4c on teachers.
- The report presented a set of ten action-oriented recommendations to address the challenges facing the

teaching profession in India to help achieve the NEP 2020 vision and objective to ensure quality education for all in the country.

India ranks 3rd in 2021 Renewable Energy Country Attractiveness Index

- India has retained 3rd rank in 58th Renewable Energy Country Attractiveness Index (RECAI) released by Ernst & Young
- 2021 RECAI ranked top 40 global markets of the world on attractiveness of their renewable energy investment and deployment opportunities
- Top performer: US, followed by China
- New PPA Index has been introduced in this edition of RECAI focuses on the attractiveness of renewable power procurement and ranks the growth potential of corporate PPA market.

NHAI sings MoU with TIDCO for development of MMLP in Chennai

- National Highways Authority of India (NHAI) signs MoU with Tamil Nadu Industrial Development Corporation (TIDCO) for development of a Multimodal Logistics Park (MMLP) at VOC Port in Chennai.
- It will be developed through Public Private Partnership, providing land and connectivity and the actual MMLP infrastructure to be developed by a private developer.
- All the three stake holders viz, Chennai Port Authority, TIDCO and NHAI will be equity partners in the proposed SVP.

South Korea flight tests first homegrown space rocket “Nuri”

- 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 kilometers) south of Seoul.
- Nuri rocket is 47.2 metres long and weighs 200 tonnes. The three-stage rocket is fitted with six liquid-fuelled engines. It has been built at an estimated cost of 2 trillion won (£1.23bn or \$1.6bn).

Saudi Arabia to use \$110 billion gas project for blue hydrogen

- Saudi Arabia will use one of the world’s biggest natural-gas projects to make blue hydrogen.
- The kingdom is steps up its efforts to export a fuel seen as crucial to the green-energy transition.
- A large portion of gas from the \$110 billion Jafurah

development will be used for blue hydrogen.

- It is made by converting natural gas and capturing the carbon dioxide emissions.
- The kingdom also plans to sell green hydrogen in a process that creates no carbon emissions.

India, UK take part in maiden bilateral tri-service exercise

- The sea phase of the maiden bilateral tri-service exercise 'Konkan Shakti 2021' between the UK and Indian Armed Forces commenced off the Konkan coast in the Arabian Sea.
- All participating units were split into two opposing forces with the aim of achieving 'sea control' to land Army ground-troops at a pre-designated site.
- "One force was led by the Flag Officer Commanding Western Fleet and comprised the flagship INS Chennai, other warships of the Indian Navy and HMS Richmond, the Royal Navy's Type 23 frigate. The other force operated under the UK Carrier Strike Group comprising aircraft carrier, HMS Queen Elizabeth, other UK and Netherland naval ships, and Indian warships.

India's first state-owned Wildlife DNA testing facility unveiled in Nagpur

- India's first state government-owned Wildlife DNA analysis laboratory has been inaugurated at Regional Forensic Science Laboratory (RFSL) in Nagpur, Maharashtra.
- Currently there are two central government-owned Wildlife DNA laboratory. These are located at Dehradun and Hyderabad.
- The new facility will enable the authorities in Maharashtra to promptly get DNA reports of animals hit by man-wildlife conflict or menaces such as poaching, which until now, were sent to laboratories in Hyderabad or Dehradun for testing and authorities had to wait for months to get the report.

India's first Radio over Internet Protocol system for Major Ports inaugurated at Syama Prasad Mookerjee Port, Kolkata

- The Syama Prasad Mookerjee Port (SPM) in Kolkata has become the first Major Indian Port to get a Radio over Internet Protocol (ROIP) System.
- The ROIP was inaugurated by Vinit Kumar, Chairman of SPM, on October 25, 2021.
- ROIP system is a long-range marine communication solution, to aid specially during storms and inclement weather.
- Using ROIP mode of communication, the vessels at Sandheads can be directly communicated via Radio, from

Kolkata.

- The solution shall cover the entire Hugli river Estuary from Kolkata to Sandheads, and will have base stations at 4 Locations: Kolkata, Hugli point, Haldia and Sagar Pilot Station.

India successfully test-fires surface-to-surface ballistic missile Agni-5

- DRDO successfully test-fired surface-to-surface ballistic missile Agni-5 from APJ Abdul Kalam Island in Odisha.
- Agni-5: It is a nuclear-capable intercontinental ballistic missile (ICBM), which uses a three-stage solid-fueled engine.
- It can strike targets at ranges up to 5,000 km with a very high degree of accuracy
- It is 17-metre long, 2-metre wide and has launch weight of around 50 tonnes and can carry a nuclear warhead of more than one tonne.

Union Civil Aviation Minister Shri Jyotiraditya Scindia releases Krishi UDAN 2.0

- Civil Aviation Minister Jyotiraditya has released Krishi UDAN 2.0, laying out the vision of improving value realization through better integration and optimization of Agri-harvesting and air transportation.
- It proposes to facilitate and incentivize the movement of Agri-produce by air transportation.
- It will open up new avenues of growth for the agriculture sector and help attain the goal of doubling farmers' income.
- Krishi UDAN 2.0 will be implemented at 53 airports.

France successfully launches military communications satellite „Syracuse 4A“

- France successfully launched a military communication satellite, named Syracuse 4A, into orbit recently from Kourou, in French Guiana.
- The state-of-the-art satellite was launched on Ariane 5 rocket.
- The new satellite will allow the armed forces of France across the globe to communicate swiftly and securely.
- It is first in the series of three Syracuse IV communication satellite being developed to improve French military satellite communications.

Facebook changes its name to Meta in major rebrand

- 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.

- The name change, the plan for which was first reported by the Verge, is a significant rebrand for Facebook, but not its first. In 2019 it launched a new logo to create a distinction between the company and its social app.

China- Russia holds naval drill “Joint Sea 2021” in Sea of Japan

- The China and Russia joint naval exercises “Joint Sea 2021” 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.
- During the war game, the combined force would practice shooting at targets designed to imitate enemy surface ships and hold air-defence drills.

Nasa launches Lucy mission to study „solar system’s evolution”

- The US space agency NASA has 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. These will include one main-belt asteroid and seven Jupiter Trojan asteroids.
- The Lucy mission will mark NASA’s first single spacecraft mission in history to explore so many different asteroids.
- The Lucy probe was launched on a United Launch Alliance (ULA) Atlas V rocket from Space Launch Complex 41 at Cape Canaveral Space Force Station in Florida on October 16, 2021.
- Jupiter’s Trojan asteroids are two large clusters of space rocks that scientists believe are remnants of primordial material that formed the solar system’s outer planets.

Hubble finds evidence of persistent water vapour in Jupiter’s moon „Europa”

- The Hubble Space Telescope Observatory of NASA have revealed the presence of persistent water vapour in „Europa”, the icy moon of Jupiter. However, the presence of a water vapour atmosphere is found only in one hemisphere.
- The findings may further help to explore whether Europa’s atmosphere could support life.
- The result is based upon Hubble observations spanning from 1999 to 2015.

Canadian Actor William Shatner becomes oldest person in history to fly to space

- Legendary Canadian actor William Shatner has become the oldest person to go to space.

- The 90-year-old Shatner blasted into the space on Jeff Bezos’ Blue Origin rocket on October 13, 2021.
- The Canadian was joined by three other fellow passengers, Chris Boshuizen, William Shatner, Audrey Powers and Glen de Vries on the 11-minute journey beyond Earth’s atmosphere and back again.
- The four of them reached an altitude of 66.5 miles (107 kilometers) over the West Texas desert in the fully automated capsule „New Shepard”.

China launches historic Shenzhou-13 crewed mission with 3 astronauts for 6 months

- The Chinese space agency has launched Shenzhou-13 crewed mission, the country’s first long-duration stay aboard.
- The three-person crew are expected to spend six-months in space, to set up new record for the time spent in space by Chinese astronauts.
- The members of the crew includes Zhai Zhigang, Wang Yaping and Ye Guanfu, who will spend the time in space in testing the station’s technology and conducting spacewalks.
- Wang Yaping is China’s first female astronaut on board the space station .
- The Shenzhou-13 crewed spaceship launched by a Long March 2F rocket from the Jiuquan Satellite Launch Center in the Gobi Desert, located in Inner Mongolia.

UIDAI to host „Aadhaar Hackathon 2021” from 28th to 31st October

- UIDAI is hosting a Hackathon titled as „Aadhaar Hackathon 2021” targeted at young innovators, who are still at various Engineering institutes.

- It will begin from 28th October to 31st October 2021.
- Aadhaar Hackathon 2021 is themed around two topics: Enrolment and Update and Identity and Authentication.
- The winners of each theme would be rewarded by UIDAI through prize money and other lucrative benefits.
- It is the first-ever event being conducted by Aadhaar team.

Indian Army team wins gold medal in Exercise Cambrian Patrol 2021

- Indian Army has been awarded the gold medal at 2021 Cambrian Patrol Exercise, held at Brecon, Wales, in United Kingdom.
- Indian Army was represented by a team from 4/5 Gorkha Rifles (Frontier Force) which competed against 96 teams representing special forces and regiments.
- Ex-Cambrian Patrol is an international event organized by UK Army, in which militaries from across the world take part.
- The drill is sometimes referred as the Olympics of Military Patrolling.

Civil Aviation Minister virtually flags off 6 routes

- Civil Aviation Minister, Jyotiraditya M. Scindia has virtually flagged off 6 routes expanding the aerial connectivity of North-East India: Kolkata – Guwahati, Guwahati – Aizawl, Aizawl – Shillong, Shillong – Aizawl, Aizawl – Guwahati, and Guwahati – Kolkata.
- Flight connectivity on these routes has been a long-pending demand of the natives.
- It will open seamless smooth aerial access option for nature lovers, travellers, tourists etc.

Polar bears could vanish by 2100: Earth's Future study

- According to Earth's Future journal study, if carbon emissions continue at current levels, summer ice will disappear by 2100 and, along with it, creatures such as seals and polar bears will vanish by 2100 as well.
- During summer, when some of the ice melts, winds and currents carry it for great distances some into the North Atlantic, but much of it into the Arctic's farthest-north coasts, along Greenland and Canadian islands resulting in a rich marine ecosystem.

IIT Kanpur discovered a novel target to treat prostate cancer

- IIT, Kanpur researchers have discovered that a particular gene (DLX1) that plays an important role in the development of jaws, skeleton, and interneurons in the brain

has an important role to play in the growth and development of prostate cancer.

- DLX1 protein has been used as a urine-based biomarker.
- Using small molecules as inhibitors, the researchers have shown in mice a new therapeutic strategy to treat people with DLX1-positive prostate cancer.

CII organises International Conference and Exhibition on Digital technologies – “Future Tech 2021”

- The Confederation of Indian Industry (CII) has organised an International Conference and Exhibition on Digital technologies, “Future Tech 2021- a Journey of digital transformation to technology adoption and acceleration” from October 19 to 27, 2021.
- The inaugural session was virtually attended by Rajeev Chandrasekhar, Minister of State in the Ministry of Electronics & IT, Ministry of Skill Development and Entrepreneurship.
- The focus theme of the International conference is “Driving technologies for building the future, we all can trust”
- The theme will have 5 pillars: Strategy, Growth, Resilience, Inclusiveness, Trust.
- The International conference will serve as a platform for Indian industry and entrepreneurs to understand the nuances of technologies and identify the right approach and technologies for their business as well as B2B partnerships.

Union Minister Dr Jitendra Singh launches improved Air Quality Early Warning System for Delhi-NCR

- The Indian Institute of Tropical Meteorology (IITM), Pune has developed a new „Decision Support System” (DSS) and enhanced the existing „Air Quality Early Warning System” (AQEWS) for Delhi-NCR region, to have better air-quality management in the region.
- IITM Pune is an autonomous institute under the Ministry of Earth Sciences.
- The institute has also developed a dedicated website for DSS, to deliver quantitative information about the contribution of emissions from Delhi and surrounding districts to the air quality.
- The new and improved systems were launched by Dr Jitendra Singh, Union Minister of State (Independent Charge) Earth Sciences, as a part of Azadi Ka Amrit Mahotsav week organised by the Ministry of Earth Sciences.

NPCI launches card tokenisation platform "NTS"

- The National Payments Corporation of India (NPCI) has launched NPCI Tokenization system (NTS) to further

enhance the safety of customers and provide a seamless shopping experience to consumers.

- The NPCI Tokenization System (NTS) will support the tokenisation of RuPay cards, to provide an alternate for storing card details with merchants.
- NPCI's Token Reference On File (TROF) service will help RuPay cardholders, to maintain the security of their financial data.
- With NTS, acquiring Banks, Aggregators, Merchants & others can get themselves certified with NPCI & can play the role of Token Requestor to help save the Token reference number (Token Reference On File) against all card numbers saved.

India and US inks Project Agreement for Air-Launched Unmanned Aerial Vehicle

- The Ministry of Defence, Government of India and US Department of Defence have signed a Project Agreement (PA) for Air-Launched Unmanned Aerial Vehicle (ALUAV), under the Joint Working Group Air Systems in the Defence Technology and Trade Initiative (DTTI). The PA was signed on July 30, 2021.
- The PA for ALUAV is part of the Research, Development, Testing and Evaluation (RDT&E) Memorandum of Agreement, which was first signed between Ministry of Defence and US Department of Defence, in January 2006 and renewed in January 2015.
- The RDT&E aims at deepening defence technology collaboration between the two nations through co-development of defence equipment.
- Under the collaboration, the two countries will work towards design, development, demonstration, testing and evaluation of systems to co-develop an ALUAV Prototype.
- The DTTI aims to bring sustained leadership focus to promote collaborative technology exchange and create opportunities for co-production and co-development of future technologies for Indian and US military forces.

India becomes first Asian nation to launch „Plastics Pact“

- India has become the first country in Asia to launch a Plastics Pact, a new platform to promote a circular system for plastics.
- The India Plastic Pact platform was launched on September 03, 2021 by the British High Commissioner to India, Alexander Ellis, at the 16th Sustainability Summit hosted by Confederation of Indian Industry (CII).
- The new platform „India Plastic Pact“ is a joint effort of

World-Wide Fund for Nature-India (WWF India) and the Confederation of Indian Industry (CII), and envisions to create a world where plastic is valued and does not pollute the environment.

- The Pact targets the businesses to transition towards a circular economy for plastics by 2030.
- The initiative is supported by UK Research & Innovation (UKRI) and WRAP, a global NGO based in the UK, and endorsed by the British High Commission in India.

28th Singapore-India Maritime Bilateral Exercise „SIMBEX-2021“ Concludes

- The 28th edition of Singapore-India Maritime Bilateral Exercise (SIMBEX) took place from September 02 to 04, 2021.
- The SIMBEX-2021 annual bilateral maritime exercise was hosted by the Republic of Singapore Navy (RSN) in the southern fringes of the South China Sea.
- The Indian Navy was represented by Guided Missile Destroyer INS Ranvijay with a ship borne helicopter, ASW Corvette INS Kiltan and Guided Missile Corvette INS Kora and one P8I Long Range Maritime Patrol Aircraft.
- The exercise aimed to strengthen the bilateral defence ties between both countries.

Indian Army to take part in military exercise „ZAPAD 2021“ in Russia

- The Indian Army will participate in a multi-nation military exercise named „ZAPAD 2021“ at Nizhny in Russia.
- The exercise will be held between September 03, 2021 and September 16, 2021.
- More than a dozen countries from Eurasia and South Asia will also participate in the exercise.

Biennial AUSINDEX maritime warfare exercises to commence this week

- Australia's Northern Territory will host the biennial AUSINDEX maritime warfare exercises between the Royal Australian and the Indian navies.
- The exercise will be conducted ahead of the two countries holding their first “2+2” Foreign and Defence Ministers meet in New Delhi.
- AUSINDEX 21 will provide both the Navies an opportunity to strengthen joint defence capabilities in support of a stable and secure Indo-Pacific region.

HPCL launches non-fuel retail store „Happy Shop“ in Mumbai

- Hindustan Petroleum Corporation Ltd (HPCL) has unveiled its branded store „Happy Shop“ in Mumbai marking its

foray into non-fuel retailing.

- This is the HPCL's latest offering at its Club HP retail outlet.
- Store will provide home utility products including food, toiletries, healthcare products, bakery products, groceries, medicines and more.
- Apart from this, customers will be able to browse the merchandise on HPCL's HP-Pay App (available on Play store/App Store).

CDOT launches lab to develop integrate alert system for disaster management

- Centre for Development of Telematics (C-DOT) has launched lab to design and develop a pan-India integrated alert system for disaster management on the occasion of its 38th Foundation Day.
- It is being administered by National Disaster Management Authority (NDMA).
- C-DOT has been running a pilot to send alerts to people at the time of Cyclone Yaas in affected areas as well as for Covid-19 to manage isolation zones in selected states.
- C-DOT was established in August 1984.

MoS Health & Family Welfare Dr Bharti Pawar addresses 74th WHO- SEARO

- The Union Minister of State for Health and Family Welfare Dr. Bharati Pravin Pawar represented India at the World Health Organization- South East Asia Regional Office (WHO-SEARO) through video-conference on September 07, 2021.
- This is the 74th Session of the WHO Regional Committee, for South-East Asia, organised from September 6 – September 10, 2021.

CAS RKS Bhaduria Attends Pacific Air Chiefs Symposium 2021 (PACS-21) in Hawaii

- The Pacific Air Chiefs Symposium 2021 (PACS-21) was held in Hawaii, at Joint Base Pearl Harbor-Hickam, from August 30 to September 02, 2021.
- The theme of the event was "Enduring Cooperation towards Regional Stability".
- PACS-21 provided an opportunity for enhancing mutual understanding and deepening of relationships among participating nations.
- The participants of PACS-21 included Air Chiefs of countries in the Indo-Pacific region.
- From India, Air Chief Marshal RKS Bhaduria, Chief of the Air Staff (CAS) attended PACS-21. He was nominated as

the Dean for the Symposium.

Union Minister Bhupender Yadav inaugurates PRANA portal to regulate air pollution in 132 cities

- On September 07, 2021, the 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.
- The PRANA portal can be accessed at prana.cpcb.gov.in.
- The cities which come under the National Clean Air Programme (NCAP) will be covered.
- Apart from this, the Union Minister also dedicated the first functional smog tower of India, installed in Anand Vihar in New Delhi to the country.

Ministry of Coal Constitutes Task Force and another Expert Committee to Prepare Road Map for Coal based Hydrogen Production

- Ministry of Coal has constituted two committees one is a task force to oversee the program and another is a committee of experts to give guidance to the Ministry to Prepare Road Map for Coal-based Hydrogen Production.
- The task force on coal-based hydrogen production will be headed by Shri Vinod Kumar Tiwari, Additional Secretary Coal.
- The expert committee on coal-based hydrogen production will be headed by Shri R.K. Malhotra, Director General (FIPI).

MSME Tool Room, Hyderabad bags Patent for Fireworks making Machine

- MSME Tool Room Central Institute of Tool Design (CITD), Hyderabad has obtained patent for the invention entitled Automatic Machine for Production of Conical Shaped Fireworks (Anaar) for 20 years.
- CITD signed an MOU with Standard Fireworks Pvt Ltd (SFPL) for automation processes.
- As a first project, CITD has taken up for Module-1 for flower pot chemical filling-packing.
- It consists of 10 different stations like paper cutting, pasting, chemical filling, etc.

India's first long-range nuclear missile tracking ship INS Dhruv commissioned

- India's first nuclear-missile tracking ship, named INS Dhruv, has been commissioned from Visakhapatnam in Andhra Pradesh, on September 10, 2021.

- The 10,00 tonnes satellite and ballistic missile tracking ship has been built by the Hindustan Shipyard Limited in collaboration with the DRDO and National Technical Research Organisation (NTRO).
- INS Dhruv is capable of tracking nuclear missiles at a long range, which makes it useful to provide early warning of attacks by ballistic missiles launched from Pakistan and China.
- India now joins an elite list of countries consisting of France, the US, the UK, Russia, and China, who possess and operate such ships.

India and Denmark jointly launch Centre of Excellence on Offshore Wind

- The Union Minister for Power and New and Renewable Energy, Shri R.K Singh and his Danish counterpart, Mr Dan Jørgensen, Denmark Minister for Climate, Energy and Utilities, jointly launched „Centre of Excellence on Offshore Wind“, as part of the Green Strategic Partnership.
- The Danish minister accompanied by a delegation of officials is on a visit to India to hold a meeting for cooperation in the field of Renewable Energy with a focus on Offshore Wind Energy.
- During the meeting held on September 09, 2021, both sides agreed to further cooperation in renewable energy, especially offshore wind and green hydrogen.

LCA-Mk2 to roll out next year, first flight in 2023

- Roll-out of the aircraft (Mk2) is planned next year and the first flight is scheduled in early 2023.
- Configuration for Light Combat Aircraft (LCA)-Mk2 has been frozen and steel cutting is expected to begin soon.
- It features enhanced range and endurance including an onboard oxygen generation system, which is being integrated for the first time.
- Mk2 is 1,350 mm longer featuring canards and can carry a payload of 6,500 kg compared to 3,500 kg the LCA can carry.

Haryana adjudged first in the installation of solar pumps under PM- KUSUM

- Haryana has been ranked as the first state of India in installation of off-grid solar pumps under Pradhan Mantri Kisan Urja Suraksha Evam Utthan Mahaabhiyaan (PMKUSUM), as per Ministry of New and Renewable Energy data.
- The state has installed 14,418 pumps against 15,000 sanctioned pumps for the year 2020-21 with a total cost of

Rs 520 crore.

- **PM-KUSUM scheme:** It is a centrally-sponsored scheme, that was launched in 2019 with a target to install 20 lakh standalone solar pumps.

Chhattisgarh launches „Millet Mission“ to become Millet Hub of India

- Chhattisgarh Chief Minister Bhupesh Baghel has announced to launch „Millet Mission“ to provide a proper price rate to farmers for minor cereal crops.
- Other important benefits under Millet Mission to include input assistance for millet, procurement arrangements, aid farmers in the processing of crops, etc.
- To implement the mission, the state government has signed an MoU with Indian Institute of Millet Research (IIMR), Hyderabad and collectors of 14 districts of the state.

Skyroot Aerospace becomes first Space startup to formally tie-up with ISRO

- Hyderabad-based Space technology startup, Skyroot Aerospace has become the first private company to formally enter into an agreement with ISRO to get access to their facilities and expertise for the development and testing of subsystems and systems of space launch vehicles.
- Skyroot Aerospace is building Vikram series of rockets to carry small satellites into space.
- First launch vehicle in the series, Vikram-1 is scheduled to be launch in 2022.

North Korea tested a new long-range cruise missile capable of hitting Japan

- North Korea has tested a new long-range cruise missile, which is capable of hitting Japan
- During the test, the missile travelled up to 1,500 km, suggesting that North Korea is still capable of developing weapons despite food shortages and economic crisis.
- It is first long-range cruise missile of Korea that could possibly carry a nuclear warhead

TCS announces largest women recruitment drive 'Rebegin project'

- Tata Consultancy Services (TCS) has announced one of its largest recruitment drives for hiring women, titled as 'Rebegin project'.
- The project is aimed at experienced and aspiring women who wish to jump- start their professional journey and make 'The Big Move'.
- It will benefit women professionals who have taken a career sabbatical due to family or other pressing commitments to help them reassimilate into the corporate culture.

India to hold biennial defence dialogue with African nations

- The Government of India has proposed to institutionalise the India-Africa Defence Dialogue, as a regular event, to be held on the sidelines of the biennial DefExpo military exhibition.
- The first India-Africa Defence Ministers Conclave (IADMC) was held at DefExpo in February 2020 in Lucknow.
- Following this, the second India – Africa Defence Dialogue will be held on the sidelines of the DefExpo, scheduled to be held at Gandhinagar, Gujarat in March 2022.
- The Manohar Parrikar Institute for Defence Studies and Analyses in New Delhi, shall be the knowledge partner of India Africa Defence Dialogue to assist in providing necessary support for enhanced defence cooperation between the two countries.
- Raksha Mantri Shri Rajnath Singh will host the Defence Ministers of African Nations at the upcoming India – Africa Defence Dialogue.

PM Modi to attend Quad Summit at White House on 24th September

- PM Narendra Modi will attend first-ever in-person QUAD (Quadrilateral Security Dialogue) Leaders' Summit at White House in Washington D.C. on September 24, 2021.
- Quad nation: India, Japan, US and Australia.
- Aim: To deepen ties and increase cooperation in areas such as combatting COVID-19, addressing the climate crisis, partnering on emerging technologies and cyberspace.
- PM Modi will also address UN General Assembly (UNGA) in New York on September 25, 2021.

India takes part in SCO joint military exercise in Russia

- Indian military contingent comprising of an all arms combined force of 200 personnel is participating in an Exercise titled as „Peaceful Mission 2021“.
- It is a Joint Counter Terrorism Exercise between Shanghai Cooperation Organisation (SCO) member states.
- It is being hosted by Russia in Orenburg Region of South-West Russia from September 13 to 25, 2021.
- 2021 is the 6th edition of biennial multilateral Exercise.

South Korea successfully test submarine-launched ballistic missile

- South Korea has successfully tested indigenously developed submarine-launched ballistic missile (SLBM).
- South Korea is the first country without nuclear weapons to develop SLCM missile system.
- With this, South Korea joins only a handful of countries to

have successfully developed SLBM.

- Other countries that have tested or developed SLBMs: United States, Russia, China, Britain, France, North Korea, and India, which have typically designed them to carry nuclear weapons.

Tata Steel commissions India's first plant to capture CO2

- Tata Steel has commissioned India's first carbon capture plant that extracts CO2 directly from the blast furnace gas, at its Jamshedpur Centre.
- With this, Tata Steel has become the country's first steel company to adopt such a carbon capture technology.
- It can capture 5 tonnes of CO2 per day (5-tonne per day (TPD)).
- The company will reuse the captured CO2 on-site to promote a circular carbon economy.
- CEO & MD of Tata Steel: T. V. Narendran.

IT Delhi develops a device that can generate electricity through water droplets to power small electronic devices

- Researchers from IIT Delhi have designed and fabricated an innovative device that can generate electricity from water drops, raindrops, water streams, and ocean waves.
- The device is known as „Liquid-solid Interface Triboelectric Nanogenerator“.
- The new device produces power using Triboelectric Effect and Electrostatic Induction, and further stores the energy in batteries for consumption.
- It can generate power of only a few Milliwatt (mW), which is sufficient to power small electronic devices like healthcare sensors, digital thermometers, watches, radio frequency transmitters, pedometers.

MyGov launches Planetarium Innovation Challenge for Indian start-ups and tech entrepreneurs

- MyGov India, under the Ministry of Electronics and Information Technology (MeitY), has launched the Planetarium Innovation Challenge for Indian start-ups and tech entrepreneurs.
- The challenge aims to bring together the Indian Startups and tech entrepreneurs to develop state-of-the-art technology for Planetariums.
- The basic objective of this Planetarium Innovation challenge involves tech firms and Startups to build an indigenous planetariums system software using the latest technologies including Augmented Reality (A.R.), Virtual Reality (V.R.) and Merged Reality (M.R.).
- MyGov will recognize the best such Indian solutions, which would not only be given cash rewards but also an opportunity to deploy the solution in various cities and rural areas by getting them listed on the GeM portal.

NPCI partners with Liquid Group to enable UPI QR-based payments acceptance in 10 Asian markets

- NPCI International Payments Ltd (NIPL) has partnered with Liquid Group Pvt. Ltd. (Liquid Group) to enable UPI QR-based payments acceptance in 10 markets across North Asia and Southeast Asia.
- Liquid Group is a leading cross-border digital payments provider, is headquartered in Singapore. It operates a QR payment acceptance network that enables the cross-border acceptance of payment schemes and digital payment apps.
- 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.

IRCTC partners with Cordelia Cruises for 1st indigenous luxury cruise liner

- Indian Railway Catering and Tourism Corporation (IRCTC) in partnership with Cordelia Cruises has launched India's first indigenous cruise liner.
- It will take the passengers on-boards to tourist destinations like Goa, Diu, Kochi, the Lakshadweep islands, and Sri Lanka.
- The cruise will have its base from Mumbai and will sail to the Indian destinations only in Phase I.
- Phase II will start from May 2022, whose base will be shifted to Chennai and it will sail to Sri Lanka.

SpaceX first all-civilian crew land back safely

- SpaceX launched world's first all-civilian crew into Earth orbit under the mission named as Inspiration-4 by SpaceX's Falcon 9 rocket from NASA's Kennedy Space Center in Florida on September 16, 2021 and came back on 19 September.
- It had 4 members and features no trained astronauts, who spent time in orbit in SpaceX's Crew Dragon spacecraft, dubbed as Resilience.
- Four members: Jared Isaacman (mission commander), Sian Proctor, Hayley Arceneaux, Chris Sembroski.

NCW launches Capacity Building Program For Women

- National Commission for Women (NCW) has launched a country-wide capacity building and personality development program for women Undergraduate and Post graduate students.
- For this, NCW is collaborating with Central and State universities for organizing sessions to prepare women students for entering the job market.

- 1st program was launched in collaboration with the Central University of Haryana.
- The course will focus on learning and applying the use of intuitive, logical, etc.

Third India-Indonesia bilateral maritime exercise „Samudra Shakti“ begins

- Third edition of India and Indonesia bilateral maritime exercise titled as „Samudra Shakti“ began on September 20, 2021 in Sunda Strait, Indonesia.
- It is a 3-day exercise and will culminate on 22 Sep 2021.
- Sunda Strait lies between the Indonesian islands of Java and Sumatra.
- Indian Navy has deployed its 2 frontline warships Shivalik and Kadmat.
- It will strengthen bilateral relationship, enhance mutual understanding and interoperability in maritime operations between 2 navies.

Telecom Department initiates new reforms with simplifying KYC process

- Dept of Telecommunications (DoT) has started implementation of new telecom reforms by simplifying the KYC (Know Your Customer) process.
- DoT implemented three fresh ways:
- Aadhaar-based e-KYC: It has been re-introduced for new mobile phone connections.
- Self-KYC: Issuance of mobile connection is done via an app/portal-based online process.
- OTP based conversion of connection: It enables a subscriber to convert his mobile connection from prepaid to postpaid and vice-versa.

Union Minister Sarbananda Sonowal flags off dwarf container train from JNPT to Kanpur

- The Union Minister for Ports, Shipping and Waterways, Sarbananda Sonowal virtually flagged off the dwarf container train service from Jawaharlal Nehru Port (JNPT), on September 20, 2021.
- This is the first consignment of laden dwarf containers from Mumbai-based JNPT port, the biggest container port in India.
- The consignment was moved by train to Inland Container Depot (ICD) Kanpur.
- The main benefit of dwarf containers is that they are shorter in size due to which they can be double-stacked, as well as easily run on electrified tracks.
- This will enable the railways to undertake double-stack movement of cargo, leading to a reduction in logistics cost.

ICRISAT signs MoU with UNWFP MoU on nutrition and food security

- United Nations World Food Programme (WFP) has signed MoU with International Crops Research Institute for the Semi-Arid Tropics (ICRISAT) to improve food, nutrition security and livelihoods in India against the impacts of climate change.
- WFP and ICRISAT will work jointly to promote research, advocacy, raising awareness on traditional nutritious crops, undertaking food and nutritional security analysis and adaptation strategies, etc.

India, Australia hold Joint Working Group meeting on Coal and Mines

- India and Australia held 1st virtual Joint Working Group (JWG) meeting on Coal and Mines
- It is a precursor to the upcoming India-Australia Energy Dialogue scheduled to be held in October
- Meeting focused on Indian and Australian coal resources in

present and future scenario.

- They also discussed India Australia collaboration on Clean Coal Technology, Surface Coal Gasification, Coal Bed Methane, Technology deployed for fire quenching, etc

Commerce Minister Piyush Goyal inaugurates Centre of Excellence in Logistics and Supply Chain Management at NITIE in Mumbai

- Union Commerce Minister, Piyush Goyal has inaugurated 'Centre of Excellence in Logistics and Supply Chain Management' at National Institute of Industrial Engineering (NITIE), Mumbai.
- It will contribute to cutting edge research, knowledge-building and capacity building in Logistics and Supply Chain Management, through applied research and development activities
- It will act as a driving force to train and launch top quality programs to disseminate advanced knowledge

SPORTS

Harbhajan Singh, Javagal Srinath awarded MCC life membership

- Former India cricketers Harbhajan Singh and Javagal Srinath are among 18 players who were given honorary life membership by the Marylebone Cricket
- Harbhajan is India's third-highest wicket-taker in Tests, with 417 dismissals in 103 Tests,
- Meanwhile Javagal Srinath is one of the country's greatest ODI players, taking 315 wickets to end his career as India's second-highest wicket-taker in ODIs,"

Australia win their maiden T20 World Cup title after beating New Zealand by 8 wickets in final

- Australia won their maiden T20 World Cup title as they defeated New Zealand in the final by 8 wickets. A target of 173 in a global final is never easy but Marsh with his power and reach made it look like a walk in the park in the company of David Warner (53 off 38 balls), who also turned the wheels of fortune for himself and his team during a victory, achieved in 18.5 overs. Mitchell Marsh was named as the player of the match.
- ICC Men's T20 World Cup 2021 had begun on 17th October 2021 at the Oman Cricket Academy Ground, the final match was commenced on 14th November in Dubai when the

tournament's two best teams Australia and New Zealand met in a decider. The event which was to be held in India shifted to UAE and Oman due to the COVID-19 situation in India. BCCI, however, will continue to be the host of the event.

VVS Laxman named as new head of National Cricket Academy (NCA)

- Former Indian international cricketer VVS Laxman (47 years) has been named as the next head of the National Cricket Academy (NCA) by the Board of Control for Cricket in India (BCCI).
- He will assume the office as NCA's head on 4th December 2021.
- He will replace Rahul Dravid, who has been appointed as Team India's national men's head coach
- NCA:
- It was the brainchild of cricket administrator and former BCCI President Raj Singh Dungarpur

Manika Batra, Archana Kamath Clinch Doubles Title in WTT Contender tournament

- Indian pair of Manika Batra and Archana Girish Kamath clinched the women's doubles title in the WTT Contender tournament in Lasko, Slovenia.

- The Indian duo defeated the Puerto Rican team of Melanie Diaz and Adriana Diaz in straight sets by 11-3, 11-8, 12-10.
- Manika Batra and Archana Girish Kamath entered the finals of the women's doubles event of the WTT Contender tournament after defeating the team of Wang Yidi and Liu Weishan.

Sankalp Gupta becomes India's 71st Grandmaster

- Nagpur based teenager Sankalp Gupta has become India's 71st Grandmaster by finishing second in the GM Ask 3 round-robin event in Serbia.
- He secured the 3 required GM norms by playing three tournaments on the trot.
- To achieve the GM title, a player has to secure three GM norms and cross the live rating of 2,500 Elo points.
- He won five games, drew three and lost one to Rudik Makrarian (Russia) to take the second place with 6.5 points in the GM tournament.

Iran's military began its annual war games Zolfaghar-1400 in Gulf of Oman

- Navy and air force units as well as ground forces were participating in a more than 1 million square-kilometer area east of the strategic Strait of Hormuz
- The war games are aimed at "improving readiness in confronting foreign threats and any possible invasion.
- Nearly 20% of all oil shipping passes through the strait to the Gulf of Oman and Indian Ocean.

Rohit Sharma to captain India's T-20 International team for upcoming series

- India's vice-captain, Rohit Sharma has been officially announced as Team India's T20 International captain.
- He replaced Virat Kohli.
- Board of Control for Cricket in India (BCCI) announced the decision, while also naming India's 16-man squad for the upcoming home series against New Zealand.
- Sharma's first assignment will be the upcoming series against New Zealand where the Black Caps will play three T20 internationals against the Men in Blue.

Legendary player AB de Villiers announces retirement from all forms of cricket

- Former South Africa captain AB de Villiers has announced his retirement from all forms of cricket on November 19, 2021.
- He had already retired from international cricket in 2018.

- However, AB de Villiers was still playing in the Indian Premier League (IPL) for Royal Challengers Bangalore (RCB), ever since joining the franchise in 2011.
- He had scored 4491 runs from 28 matches for RCB.

Lewis Hamilton wins 2021 F1 Qatar Grand Prix

- Lewis Hamilton (Mercedes-Great Britain), has won the 2021 F1 Qatar Grand Prix held on November 21, 2021.
- Max Verstappen (Red Bull – Netherlands) came second while Fernando Alonso (Alpine- Spain) came third.
- With this win, Lewis Hamilton has become the first driver to have won at 30 different circuits in Formula 1.

Why IBT?

100+

Centers Across India

8000+

Selection in last year

13500+

Selections in SSC
FCI/LIC & State Level

3500+

Selections in SSC
CGL Examination

2000+

Final Selections in
IBPS CLERK-2016

500+

Final Selections in
IBPS PO-2016

- After the Qatar 2021 F1 Grand Prix, the 2021 Drivers Standings is as follows: Max Verstappen (351.5 Points) is on top followed by Lewis Hamilton (343.5 Points) on second and Valtteri Bottas (203 Points) on third. Two more Grand Prix events are to be held in 2021.

India Concludes with 7 medals at 2021 Asian Archery Championships in Dhaka

- The 2021 Asian Archery Championships was held in Dhaka, Bangladesh from November 14, 2021, to November 19, 2021.
- The Indian archers bagged seven medals at the competition to occupy second place in the medal table. This included one gold, four silver and two bronze medals.
- South Korea won 15 medals to top the medal table, while the host Bangladesh settled at third place with 3 medals.

Alexander Zverev beat Daniil Medvedev to win his second ATP Finals title

- Alexander Zverev of Germany has won 2021 ATP Finals title, after defeating World No.2 Daniil Medvedev of Russia by 6-4, 6-4, in the men's single finals at Turin in Italy.
 - This is Zverev's second Nitto ATP Finals title, after winning the first in 2018.
- Pierre-Hugues Herbert and Nicolas Mahut of France clinched the men's double title by defeating Rajeev Ram of US and Joe Salisbury of UK

India claims silver, its first-ever medal at Women's World Chess Championship

- India clinched a silver medal after going down 0-2 to Russia in the final of the FIDE World Women's Team Chess Championship.
- After losing the first match 1.5.-2-5 despite a brilliant win for Harika Dronavali on the board, the Indians were outclassed 3-1 in the second as a strong Russian team stormed to a title triumph.
- It was India's first ever medal in the world team chess championship. In the second match, Harika held Goryachkina to a draw as did R Vaishali (Elo 2149) against the higher rated Alexandra Kosteniuk (Elo 2517).
- However, Tania Sachdev and Mary Ann Gomes went down to higher rated Kateryna Lagno and Polina Shuvalova to give Russia a comprehensive victory and the gold.

Birendra Lakra and SV Sunil announces retirement from International Hockey

- S V Sunil, the veteran forward and star striker of India men's field hockey team and Olympic bronze medal-winning

Indian hockey star defender Birendra Lakra have announced their retirement from international hockey.

- The 31-year-old Lakra was part of bronze medal-winning Indian side in the Tokyo Olympics 2020 as vice-captain. He has represented India in 197 games with 10 goals.
- The 32-year-old Sunil has scored 72 goals in 264 appearances for the national team.

Valtteri Bottas Wins Turkish Grand Prix 2021

- Valtteri Bottas (Mercedes-Finland) has won the F1 Turkish Grand Prix 2021, held on October 10, 2021. This is his first title of this season.
- Max Verstappen (Red Bull – Netherlands) came second while Sergio Perez (Mexico- Red Bull) finished third.
- Meanwhile Lewis Hamilton finished fifth.

Indian National Hockey players clinches each category of FIH Hockey Stars Awards 2020-21

- In a historic moment, the Indian hockey players claimed all the accolades of the 2020-21 edition of the FIH Stars Awards announced on October 6, 2021.

List of winners of FIH Stars Awards 2020-21 FIH Women's Player of the Year: Gurjit Kaur FIH Men's Player of the Year: Harmanpreet Singh

FIH Men's Coach of the Year: Graham Reid (Australia – Team IND)

FIH Women's Coach of the Year: Sjoerd Marijne (Netherlands – Team IND) FIH Women's Goalkeeper of the Year: Savita Punia

FIH Men's Goalkeeper of the Year: PR Sreejesh FIH Men's Rising Star of the Year: Vivek Prasad

FIH Women's Rising Star of the Year: Sharmila Devi

FIFA unveils „Ibha“ - official mascot of U-17 2022 Women's World Cup

- World football body, FIFA has 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 from October 11-30 next year. The announcement coincided with the International Day of the Girl Child.
- According to a release issued by the global body, Ibha aims to inspire women and girls across India and around the world to realise their potential. Ibha is a strong, playful and charming Asiatic lioness that aims to inspire and encourage women and girls by using teamwork, resilience, kindness and empowering others.

Indian Shooters win 43 medals including 17 Gold at ISSF Junior World Championship

- The 2021 International Shooting Sport Federation (ISSF) Junior World Championship Rifle/Pistol/Shotgun was held at Lima in Peru from September 27 to October 10, 2021.
- The Indian shooters claimed a historic win with 43 medals to stand atop in the medal table. These included 17 Gold, 16 Silver and 10 Bronze medal.
- The USA finished second on the medal table with 21 medals including six gold, eight silver and six bronze.
- Meanwhile, Manu Bhaker created a milestone record of becoming the first Indian shooter to win highest number of medals in a single edition of the ISSF Junior World Championships, with as many as five medals. These included 4 gold medals and a bronze.

Namibia defeat Ireland to qualify for Super 12 stage

- Namibia defeated Ireland by 8 wickets at Sharjah in the Group A of the ICC Men's T20 World Cup at the Sharjah Cricket Stadium, Sharjah.
- Ireland won the toss, chose to bat and set the target of 126 runs.
- Namibia achieved the target with 9 balls remaining.
- With this win, Namibia has progressed from Group A to the Super 12 stages.
- As a result of finishing at the top of Group A, Namibia will join India's group featuring Pakistan, New Zealand and Afghanistan.

Nagaland to host 56th National Cross Country Championship in 2022

- The 2022 South Asian Federation Cross Country Championships is scheduled to be held in Kohima, Nagaland on January 15, 2022.
- Besides this, the 56th National Cross Country Championships will also be clubbed with the South Asian Federation Cross Country Championships. This will be the first-ever national athletics event hosted by Nagaland.
- Top athletes from the eight south Asian countries will take part in the day- long international sports event.
- The championship will involve running on different types of terrain including sprint over dirt, jog downhill and mount uphill.

Fabio Quartararo wins maiden MotoGP title for France

- Yamaha's Fabio Quartararo became the 1st Frenchman to won the MotoGP world championship after finishing 4th at the Emilia-Romagna Grand Prix.

- Pole Bagnaya led the Ducati home race when he crashed 5 laps to go, losing the race to Marc Marquez of Honda and the world title Quartararo.
- Cuatararo's victory ended nearly a decade of Spanish domination after Marquez, Yamaha's Jorge Lorenzo and Juan Mir of Suzuki (2020) won their last nine titles.

Ahmedabad and Lucknow are the two new teams of the Indian Premier League (IPL)

- Ahmedabad and Lucknow are the two new teams that will be part of the Indian Premier League (IPL) from 2022. Hence taking the total number of teams in the competition to ten.
- 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 a.k.a Irelia has won the bid for Ahmedabad at Rs. 5625 crore.
- The IPL's first season was played in 2008. There have been fourteen seasons of the IPL tournament. The 15th season will see 10 teams competing for the IPL title.

Mohd Azharuddin unveils world's largest cricket bat in Hyderabad

- The President of Hyderabad Cricket Association (HCA) and former India captain Mohd Azharuddin inaugurated the world's biggest cricket bat on October 23, 2021 in Hyderabad, on the eve of the India-Pakistan ICC Men's T20 World Cup.
- The bat has been certified by the Guinness Book of World Records as the biggest cricket bat in the world.
- The unique bat has been designed by Pernod Ricard India (P) Ltd and has been fabricated by BSL Events.
- It is made of poplar wood. The bat measures 56.10 feet long and weighs nine tonnes or 9000 kg.
- Currently the bat is placed for display on Tank Bund in Hyderabad till November 16, 2021, after which it shall be shifted at the Rajiv Gandhi International Stadium at Uppal for display.

Naveen Patnaik launches country's first FIFA Football for Schools Programme in Bhubaneswar

- Odisha Chief Minister Naveen Patnaik on Wednesday launched India's first- ever FIFA Football for Schools Programme at the Kalinga Institute of Social Science (KISS), Bhubaneswar.
- Football for Schools (F4S) is an ambitious worldwide programme run by FIFA, which aims to contribute to the

education, development and empowerment of around 700 million children. It seeks to make football more accessible to both boys and girls around the world.

Chennai Super Kings wins 2021 IPL title

- Chennai Super Kings (CSK) defeated Kolkata Knight Riders (KKR) in the finals to win the 2021 Indian Premier League (IPL) title.
- This was the 14th edition of IPL which is an India-based Cricket league in 20-20 format. This was the 4th win of Chennai Super Kings (CSK) in IPL, having previously won the tournament in 2010, 2011, and 2018.
- Here are some important points from exam point of view:
- M.S. Dhoni is the captain of CSK the winning team. Eoin Morgan is the captain of the Runner up team i.e. Kolkata Knight Riders (KKR). He is from England.
- The first half of IPL was played in India, while the second half was played in UAE. The finals were held at Dubai International Stadium.
- 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)
- Mumbai Indians team has won the IPL title highest number of times, i.e. 5 times.

India beat Nepal 3-0 to win 2021 SAFF Championship

- India beat Nepal, 3-0, to win 2021 SAFF Championship final title, held on October 16, 2021, at the National Football Stadium in Male, Maldives.
- This is the eighth SAFF Championship title claimed by the Indian men's national football team. Previously the team had won the title in 1993, 1997, 1999, 2005, 2009, 2011, 2015.
- Sunil Chhetri, Suresh Singh Wangjam and Sahal Abdul Samad were the goal scorers for the Indian team in final.
- Top Scorer in the championship Sunil Chhetri (Captain) – 5 goals.
- Meanwhile, Sunil Chhetri scored his 80th international strike at the championship to equal his score with iconic Lionel Messi and became the second-highest goal-scorer in international football among active players.

ICC and UNICEF partners for campaign on mental health issues

- International Cricket Council (ICC) and UNICEF have

announced their partnership to raise awareness about the mental health issues and wellbeing amongst children and adolescents.

- Under this partnership, ICC will promote the #OnYourMind campaign of UNICEF at the ICC Men's T20 World Cup 2021.
- ICC will use its global platforms, including its broadcast and digital channels to support UNICEF's work and urge for greater commitment towards mental health and physical wellbeing.

Bhavani Devi, India's first Olympic fencer, wins Charlellville National Competition in France

- Fencer Bhavani Devi (28 years) has won 2022 Charlellville National Competition in France in the individual women's sabre event.
- She also made history at Tokyo Olympics by becoming the first Indian to compete in the sport at the Games by winning her round of 64 match 15-3 against Tunisia's Nadia Ben Azizi before going down to eventual bronze-medallist, Manon Brunet of France.

Pramod Bhagat creates history, becomes first Indian shuttler to win gold at Tokyo Paralympics 2020

- Indian shuttler Pramod Bhagat created history as he won a Gold medal in the men's singles badminton SL3 final match at the ongoing Tokyo Paralympics on September 04, 2021. He defeated Daniel Bethell of Great Britain, 2-0.
- Badminton has been introduced for the first time in Paralympics this year.
- The 33-year-old Pramod Bhagat, from Bhubaneswar, has now become the first athlete from India to win gold in Badminton in the Paralympics or Olympics.
- Meanwhile, Indian player Manoj Sarkar has won the bronze in the same event.

Max Verstappen won Dutch Grand Prix 2021

- Max Verstappen won the Netherlands Grand Prix 2021 and reclaimed the Formula One championship lead from Lewis Hamilton.
- The Red Bull driver's leading seventh win of the season and 17th of his career.
- Championship leader Lewis Hamilton could only manage second place in his Mercedes F1.
- Hamilton's Mercedes teammate Valtteri Bottas was third.

130th edition of Durand Cup kicks off in Kolkata

- The 130th edition of Durand Cup has been kicked off at the Vivekananda Yubabharati Krirangan in Kolkata.

- 16 teams will be participated in this edition of the oldest club football tournament in Asia while two clubs East Bengal and Mohun Bagan are not participating.
- Mohammedan Sporting Club started their campaign in the tournament with an emphatic win against the Indian Air Force Football team.
- The final match will be held on 3rd October.

Daniil Medvedev wins 2021 US Open Tennis Title

- Russia professional Tennis player Daniil Medvedev (25 years) has won 2021 US Open men's singles Tennis Title, after beating Novak Djokovic (Serbia) by 6-4, 6-4, 6-4.
- This is the maiden Grand Slam title won by Medvedev.
- Women's single winner: Emma Raducanu (Great Britain) defeated Leylah Fernandez (Canada).
- Men's double winner: Rajeev Ram and Joe Salisbury.
- Women's double winner: Samantha Stosur and Zhang Shuai.
- Mixed Doubles: Desirae Krawczyk and Joe Salisbury.

Joe Root, Eimear Richardson named ICC Players of the Month for August 2021

- England Test skipper Joe Root has been named as the ICC Men's Player of the Month for August 2021.
- He scored 507 runs in three Tests against India in August.
- He also scored 3 important centuries, including an unbeaten 180* at Lord's, and MRF Tyres ICC Test Rankings for batters.
- Ireland's Eimear Richardson has bagged the ICC Women's Player of the Month for August 2021.

Brendan Taylor of Zimbabwe Announces Retirement from International Cricket

- Former Zimbabwe skipper and wicket-keeper batsman Brendan Taylor (34 years) has announced his retirement from international cricket.
- He made this announcement while playing third final ODI match against Ireland.
- He made his ODI debut for Zimbabwe against Sri Lanka in 2004.
- He has scored 6677 runs from 204 ODI matches and is just 112 short of former Zimbabwe batsman Andy Flower's national record of 6786.

Lasith Malinga announces retirement from all forms of cricket

- Sri Lankan fast bowler Lasith Malinga (38 years) has announced his retirement from all forms of cricket.
- Prior to this announcement, he took retirement from Test cricket in 2011 and then from the ODIs in 2019.
- He played 30 Tests, 226 ODIs and 84 T20Is for Sri Lanka in

which he took a total of 546 wickets (101 in Tests, 338 in ODIs and 107 in T20Is) across all formats.

- Malinga holds the record for most hat-tricks in international cricket.

Beijing 2022 Winter Games reveals official motto: "Together for a Shared Future"

- Beijing 2022 on 17 September 2021 sent out warm invitations worldwide with the unveiling of "Together for a Shared Future" as its official motto.
- An expert panel selected the motto from 79 proposals submitted since May 2020 and finalized after repeated discussions.
- As the Beijing 2022 organizers explained, "Together" depicts how mankind stays strong when facing adversities and points out the solution to overcome those difficulties and create a better future; "For a shared future" embodies a vision for a better life and conveys hope and confidence.

M.S. Dhoni named mentor for Indian Men's Team for T20 World Cup 2021

- Mahendra Singh Dhoni has been named as the Mentor of the Indian cricket Men's team for ICC T20 World Cup 2021.
- T20 world cup will be played in Oman and UAE from October 18 onwards.
- Virat Kohli has recently announced to step down as the captain of T20 cricket team after the World Cup.
- It will be Dhoni's first stint as a member of the support staff of the Indian cricket team.
- Dhoni had previously mentored Jharkhand in domestic tournaments.

Raja Rithvik becomes India's 70th grandmaster

- R Raja Rithvik (17 years) from Warangal has become India's 70th and newest chess Grandmaster (GM).
- He has achieved his third and final norm Chess Tournaments in Budapest, Hungary, to enter the GM club.
- Rithvik earned his first GM norm in 2019.
- He touched the magical 2500 Elo mark in the fourth round of the tournament after beating Vaclav Finek.

Odisha to host junior men's World Cup Hockey from November 24 to December 5

- Odisha will host the junior men's World Cup Hockey in coming November. Chief minister Naveen Patnaik announced this in capital Bhubaneswar last evening. He also unveiled the logo and trophy for the tournament.
- As many as 16 countries will take part in the event that will be held in the Kalinga stadium in Bhubaneswar from the 24th November 5th December 2021. Odisha had hosted the 2018 men's hockey world cup.

AGREEMENTS AND MOU

November 2021

Signed Between	Date Signed	Purpose
Axis Bank with Indian Navy	1st November 2021	To offer a defence service salary package called Power Salute under which bank will provide various benefits to all ranks of the Indian Navy, veterans, and cadets.
Government of India and the World Bank	2nd November 2021	For Meghalaya Health Systems Strengthening Project (MHSSP).
Ministry of Rural Development with Flipkart	3rd November 2021	To empower local businesses and self-help groups (SHGs).
National Dairy Development Board (NDDB) with the Uttar Pradesh government	1th November 2021	To manage the Varanasi Milk Union for a tenure of 5 years.
The BSE with HDFC Bank	2nd November 2021	To enhance the listing of SMEs and small companies in India.
India and Gambia	5th November 2021	To enhance their bilateral relations.
Assam with the World Bank	9th November 2021	To promote river transportation in the state.
Indian Army's Chinara Corps with the University of Kashmir	8th November 2021	To open a system or provision for the soldiers to take educational courses through distance learning mode.
India and Israel	10th November 2021	To perform innovation and enhance R&D activities by startups and MSMEs of both countries.
Ministry of Tourism with the Indian Railway Catering and Tourism Corporation (IRCTC)	12th November 2021	To enhance ongoing efforts by the ministry to strengthen the Hospitality & Tourism Industry in India.
Government of India and the Asian Development Bank (ADB)	15th November 2021	The loan agreement worth \$61 million (around Rs 454 crore) was signed for the development projects in Agartala, Tripura.
State Bank of India with Puducherry Cooperative Milk Producers Union (PONLAIT)	22nd November 2021	To offer loan support to individual dairy farmers.
The Assam Electronics Development Corporation Limited (AMTRON) with Mastercard Asia/Pacific Pte Ltd, I-Sec Security Services Pvt Ltd	27th November 2021	To set up a Cyber Intelligence Centre of Excellence (CoE).

October 2021

Signed Between	Date Signed	Purpose
Karnataka Signs 3 MoUs with Infosys	29th September 2021	For developing skills among students as per the National Education Policy (NEP-2020).
RARI and Sikkim Manipal University	2nd October 2021	For having collaborative research in mutually identified domains and promote research activities.
FSSAI with Ministry of Food Processing Industries	2nd October 2021	To enhance the quality of food products and become competitive in their respective market.
Ministry of Textiles with Germany's GIZ	7th October 2021	To implement projects on 'Sustainability and Value Added in the Cotton Economy'.
India and UK	9th October 2021	For power & clean transportation, renewables, green finance, and green energy research domains.
Danfoss India with IISc Bangalore	10th October 2021	To set up a research and training center on the use of low GWP (Global Warming Potential) refrigerants.
NHAI with TIDCO	13th October 2021	To develop Multimodal Logistics Park (MMLP) in Mappedu village in Tiruvallur district in Chennai.
STPI, AIC STPINEXT with SINE-IIT Bombay	12th October 2021	To develop entrepreneurship and boost startup ecosystem.
PayPal with IIFT	13th October 2021	The IDTFF will provide schooling, coaching, and capability construction to the MSMEs.
U GRO Capital with Kinara Capital	13th October 2021	The loans will be provided to the MSMEs dealing in manufacturing, trading, services domains.
BSE with BLL	12th October 2021	To create and spread awareness about the benefits of listing for small and medium enterprises on BSE SME platforms.

September 2021

Signed Between	Date Signed	Purpose
AREAS with Three Institutions	30th August 2021	To promote cooperation in renewable energy technologies in India.
DAHD and MoRD	1st September 2021	For the purpose of rural economic development and growth.
India with Nepal	2nd September 2021	To reconstruct 14 cultural heritage projects and 103 health projects in Nepal.
NeGD with NLU Delhi and NLIU Bhopal	3rd September 2021	To set up Cyber Lab for the 'Online Capacity Building Programme on Cyber Law, Crime Investigation and Digital Forensics'.

India and US	3rd September 2021	For the purpose of an Air-Launched Unmanned Aerial Vehicle (ALUAV).
APEDA with ICAR-IIMR	3rd September 2021	To enhance exports through quality production & processing, enhance value addition and farmers' income.
Punjab Gov. with AMCHAM India	5th September 2021	To promote investment and boost ease of doing business ability for the US member companies in the state.
HDFC Bank with NSIC	7th September 2021	To enhance the growth of MSME and ultimately economy of India, as MSME contributes to 30% of the GDP of India.
IPPB with LIC Housing Finance	7th September 2021	To sell housing finance products to the former's 4.5 crore customers.
AIIA with NICM Western Sydney University, Australia	8th September 2021	To support and appoint an Academic Chair in Ayurveda.
OneWeb with Hughes Network System	10th September 2021	To distribute satellite services in India and the US.

August 2021

Signed Between	Date Signed	Purpose
MSIP signed with Invest India	30th July 2021	To support investment opportunities in order to enhance trade activities in Meghalaya.
Indian Bank with IIT Bombay	2nd August 2021	To support the startups and small businesses with credit facilities.
CII with SII	30th July 2021	To speed up the vaccination process in partnership with health care providers and industries in the country.
IFFCO's NBRC with IIT Delhi	3rd August 2021	For Research Consultancy, Knowledge Transfer and Collaborative Projects.
Assam Gov. with NABARD and AIFA	5th August 2021	To have assistance support for various developmental projects which are being executed in Assam.
IIFL HFL with ADB	11th August 2021	To get finance to reduce carbon emissions, preserve water quality and have a green building ecosystem in India.
Earth Science Bodies of India and the US	11th August 2021	To improve monsoon data analysis and will develop cooperation for the weather forecast in the regions.
NABARD sign MoU with SBI and JKGB	11th August 2021	To offer financial assistance to 1000 Joint Liability Group (JLGs).

COMMITTEES IN NEWS

Purpose	Constituted by	Chairperson
22-member inter-ministerial committee to strengthen capital goods sectors	Ministry of Heavy Industries & Public Enterprises	Arun Goel
20-member advisory committee on Mutual Funds	Reserve Bank of India (RBI)	Usha Thorat
A national level committee for reform in criminal law	Ministry of Home Affairs (MHA)	Ranbir Singh
The Expert Committee on Vaccine Administration	NITI Aayog	Dr V K Paul
Women's Selection Committee	Board of Control for Cricket in India (BCCI)	Neetu David
A three-member committee has been set up to review the effective utilisation of the Armed Forces Headquarters Civil Services (AFHQ CS) cadre	Defence Ministry	Lt. Gen. DB Shekatkar
SC Forms Committee to Draft Mediation Law	Supreme Court	Niranjan Bhat
Urban cooperative banks	RBI	N S Vishwanathan
The committee has suggested and recommended financial parameters which focus on resolutions plans under the 'Resolution Framework for COVID 19 related Stress'.	Reserve Bank of India	K V Kamath
11 empowered groups to ensure a comprehensive and integrated response to COVID-19	Government of India	PM Narendra Modi
To establish the Infrastructure Investment Trust (InvIT) committee, which will be India's first government or semi-government trust	National Highway Authority of India (NHAI)	Dr Sukhbir Singh Sandhu
Empowered Committee to review coordination between various stakeholders for COVID-19 related response activities	NITI Aayog	Amitabh Kant
High-level technical committee of Public Health Experts for COVID-19	NITI Aayog	Dr V K Paul
16-Member Governance panel/Committee	Insurance Regulation and Development Authority (IRDAI)	Pravin Kutumbe
A committee to decide modalities of Kisan Rail.	Union Government of India	Nirmala Sitharaman
This Committee will advise and provide professional support— on a request from the IBBI or on its own volition—on any matter relating to the Corporate Insolvency resolution and liquidation dealt with by the Board under the Insolvency and Bankruptcy Code 2016	Insolvency regulator IBBI	Uday Kotak
To facilitate interaction, cooperation, and coordination amongst various public sector science communication institutions and agencies.	Department of Science & Technology	Prof. Ashutosh Sharma

11-Member committee to reform the Drug Regulatory System	Ministry of Health and Family Welfare (MoHFW)	Rajesh Bhushan
A five-member group on Defence and Internal Security to study whether a separate mechanism should be organised for the funding of defence and internal security and if yes, then how this mechanism could be operationalised	Fifteenth Finance Commission	N.K. Singh
Report on RBI Surplus Funds	RBI	Bimal Jalan
A three-member panel to oversee the implementation of bifurcation of Jammu and Kashmir into two Union Territories	Union Government	Defence Secretary Sanjay Mitra
A committee to review levies, including spectrum usage charge (SUC), and promote ease of doing business	Telecom Minister Ravi Shankar Prasad	Telecom Secretary Aruna Sundararajan
A Committee to review the Defence Procurement Procedure to strengthen 'Make in India'.	Defence Minister Rajnath Singh	Director General (Acquisition)
To ensure that the performance of the Indian athletes is optimised in Olympics and other multidisciplinary events.	Union Minister of Sports	Kiren Rijiju
Tapan Ray Committee to review the regulatory guidelines and supervisory framework of Core Investment Companies (CIC)	Reserve Bank of India	Tapan Ray
Committee to review the existing state of mortgage securitisation in India and Development of Housing Finance Securitisation Market.	Reserve Bank of India	Harsh Vardhan
Monetary Policy Committee (MPC) to accelerate the GDP growth of the country.	Central Government	Shaktikanta Das
High-level Committee to strengthen the safety and security of digital payments in the country.	Reserve Bank of India	Nandan Nilekani
High level and Bezbaruah committee to review the implementation of clause 6 of the Assam Accord	Central Government	M.P. Bezbaruah
Expert committee to look into the various challenges being faced by MSMEs	Reserve Bank of India	UK Sinha

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NOBLE PRIZE WINNERS OF 2020

Nobel Prizes and Laureates 2020		
Nobel Laureates	Field	Contribution
Harvey J. Alter, Michael Houghton and Charles M. Rice	Nobel Prize in Medicine or Physiology	Discovery of the Hepatitis C virus
Roger Penrose	Nobel Prize in Physics	For the discovery of the black hole formation which is a robust prediction of the general theory of relativity
Reinhard Genzel and Andrea Ghez	Nobel Prize in Physics	For discovering supermassive compact object at the centre of our galaxy
Emmanuelle Charpentier and Jennifer A. Doudna	Nobel Prize in Chemistry	On discovering the method for genome editing and development of CRISPR-Cas9
Louise Gluck	Nobel Prize in Literature	For her unmistakable poetic voice that with austere beauty makes individual existence universal
World Food Programme (WFP)	Nobel Peace Prize	For its efforts to combat the surge in Global hunger amidst coronavirus pandemic, for its contribution to bettering conditions for peace in conflict-affected areas and for acting as a driving force in efforts to prevent the use of hunger as a weapon of war and conflict.
Sciences Paul R. Milgrom, Robert B. Wilson	Nobel Prize in Economic	For improvements to auction theory and inventions of new auction formats.

INDIA's RANKING

National Multidimensional Poverty Index 2021	NITI Aayog	--	--
1st SDG Urban Index and Dashboard 2021-22	NITI Aayog	--	Shimla
IPF Smart Policing Index 2021	Indian Police Foundation (IPF)	--	Andhra Pradesh
TRACE Bribery Risk Matrix 2021	TRACE International	82nd	Denmark
IQAir Air Quality Index	--	--	Delhi
Global Drug Policy Index	Harm Reduction Consortium	18th	Norway
LEADS 2021 Index	--	-	Gujarat
QS Asia University Ranking 2022	Quacquarelli Symonds (QS)	-	National University of

			Singapore (NUS)
Public Affairs Index (PAI) 2021	Public Affairs Centre (PAC)	-	Kerala
World Justice Project's (WJP) Rule of Law Index 2021	--	79th	Denmark
Global Food Security (GFS) Index 2021	London-based Economist Impact and sponsored by Corteva Agriscience	71st	Ireland
Mercer Global Pension Index 2021	Mercer Consulting	40th	Iceland
Global Hunger Index (GHI) 2021	Welt Hunger Hilfe (WHH) (Germany) and Concern Worldwide (Ireland)	101st	China, Brazil and Kuwait
Renewable Energy Country Attractiveness Index (RECAI)	EY's (Ernst and Young Global Ltd)	3rd	US
Henley Passport Index 2021	Henley and Partners	90th	Japan
Digital Quality of Life Index 2021	'Surfshark'	59th	Denmark
FSSAI's 3rd State Food Safety Index	Union Minister for Health and Family Welfare, Mansukh Mandaviya	--	Gujarat
Global Innovation Index 2021	World Intellectual Property Organization	46th	Switzerland
NIRF India Rankings 2021	Union Minister of Education, Dharmendra Pradhan	--	IIT Madras
Times Higher Education (THE) Asia University Rankings 2022	Times Higher Education (THE)	350	University of Oxford
India Future Unicorn List 2021	Hurun Research Institute	3rd	USA
Global Top 20 Dairy Companies List	Rabobank	18th (Amul)	France
Global Manufacturing Risk Index 2021	Cushman & Wakefield	2nd	China
EIU's Safe Cities Index 2021	Economist Intelligence Unit (EIU)	48th(New Delhi)	Copenhagen
Global 500 Most Valuable Companies list 2021	Hurun Research Institute	9th (Reliance Industries)	Apple
Global Crypto Adoption Index 2021	Chainalysis	2nd	Vietnam
Financial Inclusion Index	Reserve Bank of India (RBI)	--	--
'Transparency Index: Rating of Pollution Control Boards on Public Disclosure'	Centre for Science and Environment (CSE)	Odisha and Telangana	---
Skytrax World Airport Award Ranking 2021	Skytrax	45th (Delhi's Indira Gandhi)	Doha, Qatar

		International Airport)	
Global Youth Development Index	Commonwealth Secretariat in London	122nd	Singapore
2021 Fortune's Global 500 List	--	155th	Walmart
Global Startup Ecosystem Index 2021	Startup Blink	20th	United States
QS Executive MBA Rankings 2021	Quacquarelli Symonds (QS)	39th	France's HEC Paris
15th Global Peace Index 2021	Institute for Economics and Peace (IEP)	135th	Iceland
World Competitiveness Index 2021	Institute for Management and Development's (IMD)	43rd	Switzerland
World Giving Index 2021	Charities Aid Foundation (CAF)	14th	Indonesia
Global Liveability Index 2021	The Economist Intelligence Unit(EIU)	--	Auckland, New Zealand
QS World University Rankings 2022	Quacquarelli Symonds (QS)	--	Massachusetts Institute of Technology (MIT), United States
Performance Grading Index (PGI) 2019-20	Department of School Education and Literacy of the Ministry of Education	--	--
3rd SDG India Index 2020-21	NITI Aayog	--	Kerala
AIRINC Global 150 Cities Index for financial attractiveness ranking	--	--	Manama, Bahrain
World University Rankings 2021-22	Centre for World University Rankings (CWUR)	415th	Harvard University
World's 50 Greatest Leaders List 2021	Fortune Magazine	--	New Zealand Prime Minister Jacinda Arden
2021 Ranking of Global Retail Power Houses	Deloitte	--	Walmart Inc
Global Prime Residential Index Q1 2021	Knight Frank	--	--
Chandler Good Government Index	Chandler Institute of Governance	49th	Finland
3rd edition of Times Higher Education (THE) Impact Rankings 2021	--	--	University of Manchester, United Kingdom
Global Energy Transition Index 2021	World Economic Forum	87th	Sweden
World Press Freedom Index 2021	Reporters Without Borders	142nd	Norway

Summit and Conference

November 2021

Name of the Summit	Organized/Led by	Venue	Aim/Theme
National Conference on 'International Year of Fruits and Vegetables'	Ministry of Agriculture and Farmers' Welfare in partnership with the Food and Agriculture Organization	Virtual meeting	Theme: Awareness about the nutritional benefits of fruits and vegetables for a balanced and healthy diet and lifestyle
16th G20 Summit	--	Rome, Italy	To remain committed to the Paris Agreement goal and will work to keep global average temperature increase well below 2 degrees Celsius and pursue the efforts of limiting it to 1.5 degrees Celsius above pre-industrial levels.
COP26 Glasgow Climate Summit	Prime Minister Narendra Modi	Scotland	India will fulfill its demand for energy through renewable energy by 2030. It will consume 50% of its energy from renewable energy.
5th Ganga Utsav 2021	Union Minister for Jal Shakti, Gajendra Singh Shekhawat	Virtual meeting	To celebrate the glory of the river Ganga. The glory and importance of other rivers will also be celebrated under the festival.
3rd Edition of Goa Maritime Conclave	--	Virtual meeting	The conclave will provide a platform to enhance maritime security.
3rd Regional Security Dialogue on Afghanistan	National security Advisor of India, Ajit Doval	New Delhi	To have a terror-free environment, inclusive government in Afghanistan.
51st Conference of Governors and Lieutenant Governors	Prime Minister Narendra Modi, Vice President Venkaiah Naidu, and Union Home Minister Amit Shah	New Delhi	He highlighted the vaccination drive undertaken against COVID-19 in the country and appreciated the GOI and Scientists for developing the vaccines.
14th Cyber Security 'c0c0n' Conference	Chief of Defence Staff General Bipin Rawat	Virtual meeting	To discuss the challenges faced in the digital era especially during the pandemic situation and to find the solutions to those challenges.
WePOWER India Partnership Forum	--	Virtual meeting	To enhance South Asia Women's participation in Power Sector Professional Network (WePOWER).
1st Global Innovation Summit of the Pharmaceuticals Sector	--	Video Conference	He mentioned that India's healthcare sector has attracted \$12 billion in FDI

			since 2014.
21st Annual Council of Ministers (COM) Meeting of the IORA	Minister of State External Affairs, Dr. Rajkumar Ranjan Singh	Virtual meeting	He mentioned that India focuses on having Disaster Risk Management in the region.
24th Bengaluru Tech Summit	Department of Electronics, IT, Biotechnology, Research and Development, Science and Technology, Karnataka Government, Karnataka Innovation and Technology Society (KITS), Software Technology Parks of India (STPI), Vision Group (IT, Biotechnology and Startup) and MM Activ Sci-Tech Communications	Virtual Meeting	To showcase various technology products and services which will serve the domains like IT, Electronics, Healthcare, IoT, Agriculture, Medicine, etc.
'Connect 2021'	--	Chennai, Tamil Nadu	To enhance the state's GDP to US\$ 1,000 billion by 2030 through this event.
5th World Congress on Disaster Management	Union Defence Minister, Rajnath Singh	Virtual meeting	To have discussions about science, policy, and practices to tackle risk disasters.

October 2021

Name of the Summit	Organized/Led by	Venue	Aim/Theme
India –US Industrial Security Agreement Summit	Designated Security Authorities of both nations	Virtual meeting	To frame a protocol for exchanging information between ministries of defense of both nations.
'Azadi@75 – New Urban India: Transforming Urban Landscape'	Ministry of Housing & Urban Affairs	Indira Gandhi Pratishthan, Lucknow, Uttar Pradesh	It also highlighted the achievement of flagship urban development missions performed by GOI in the last 7 years.
ICRIER's 13th Annual International G-20 Conference	Minister of Textiles, Minister of Commerce and Industry, and Minister of Consumer Affairs, Food and Public Distribution, Piyush Goyal	Virtual meeting	He mentioned that G20 is playing and will play a major role to develop people, the planet, and collective prosperity.
28th NHRC Foundation Day Programme	Union Home Minister Amit Shah and NHRC chairperson, Justice Arun Kumar Mishra	Video Conference	It encourages stakeholders to take positive initiatives for human rights literacy at the national and international levels.
National Conference for Zoo	Central Zoo Authority (CZA)	Gujarat	The objective of the conference was

Directors and Veterinarians 2021			to have a discussion about new frontiers in zoo management and off-site conservation in India.
LMDC Ministerial Meeting	Union Minister for Environment Forest and Climate Change, Bhupender Yadav	Virtual meeting	He also mentioned adopting transformative actions to tackle harmful climate change problems.
International Conference & Exhibition on Digital Technologies	Confederation of Indian Industry (CII)	Virtual meeting	Theme: 'Driving technologies for building the future, we all can trust'
7th Meeting of BRICS Communications Ministers	Minister of State for Communications, Devusinh Chauhan	Video Conference	To attain the objective the country is taking various Telecomm reforms in order to unleash the true potential of the telecom industry.
6th Annual Meeting of the Board of Governors of AIIB	AIIB in partnership with the Government of the UAE	Video Conference	The dignitaries discussed important matters related to the AIIB and its future goals.
Ambassadors' Round Table for DefExpo 2022	Union Defence Minister Rajnath Singh	Gandhinagar, Gujarat	The objective of the Round Table was to give an idea about the planning, arrangements, and other details of DefExpo 2022 to the Ambassadors of foreign missions.
CII Asia Health 2021 Summit	Confederation of Indian Industry (CII)	Video Conference	To transform the healthcare sector in a digital manner which will help to improve the patient recovery ratio.
18th ASEAN-India Summit	Chairmanship of the Sultan of Brunei	Virtual Meeting	To review the work activities of the ASEAN-India Strategic Partnership.
Indo-Pacific Regional Dialogue 2021	Union Defence Minister Rajnath Singh	Virtual Meeting	Theme: 'Evolution in Maritime Strategy during the 21st Century: Imperatives, Challenges, and, Way Ahead'.

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September 2021

Name of the Summit	Organized/Led by	Venue	Aim/Theme
5th BRICS Working Group Meet on HPC and ICT	Sanjeev Kumar Varshney, Advisor DST	Video Conferencing	To cooperate with each other to use HPC technologies for weather-climate-environment based applications.
74th WHA Meeting of WHO	Mrs Dechen Wangmo, Health Minister of Bhutan	Geneva, Switzerland	Theme: 'Ending this pandemic, preventing the next: building together a healthier, safer and fairer world.'
1st India-Australia JWG Meeting on Cyber Security Cooperation	Paulomi Tripathi, Director (Oceania) in the Ministry of External Affairs	Virtual meeting	To enhance cooperation in the multilateral fora and assured each other to share data related to cybersecurity, legislation and national cyber strategies.
NATO Summit 2021	--	Brussels, Belgium	The agenda will strengthen political consultation, the resilience of society, reinforce defence and deterrence.
5th Global Tech Event VivaTech	Publicis Groupe	Video Conferencing	He invited the world to invest in India by mentioning strong features of India like Talent, Market Culture of Openness, Eco-system and Capital.
Conference of BRICS Network Universities	--	Virtual Meeting	Theme: 'Electric Mobility'.
42nd FAO Conference	Union Minister for Agriculture and Farmer's Welfare, Narendra Singh Tomar	Virtual Meeting	To support Sustainable Development through the agri-food systems for Better Production, Better Nutrition, a Better Environment, and a Better Life, with an aim that no one should be left behind.
G20 Education Ministers Meeting	Minister of State for Education, Sanjay Dhotre	Virtual Meeting	To ensure continuity of quality education during the pandemic state of COVID-19.
BRICS Green Hydrogen Summit 2021	NTPC Ltd	Virtual Meeting	To discuss and address issues faced in the Green Hydrogen sector in areas like technology, finance and efficiency.

Global Investors Roundtable	US-India Strategic Partnership Forum (USISPF)	Virtual Meeting	The dignitaries discussed potential investment opportunities and the role of ongoing policy reforms which will allow Ease-of-Doing-Business in India.
Ministerial Level Thematic Forum for UN High Level Dialogue on Energy	--	Virtual Meeting	To promote implementation of the energy-related goals and targets of the 2030 agenda to attain sustainable development.

August 2021

Name of the Summit	Organized/Led by	Venue	Aim/Theme
6th BRICS Counter Terrorism Working Group Meet	Chairship of Mahaveer Singhvi, Joint Secretary for Counter-Terrorism, Ministry of External Affairs of India	Virtual meeting	The objective of the meeting was to finalize BRICS Counter Terrorism Action Plan.
2nd Edition of IEEE- ICORT 2021	Integrated Test Range (ITR) Chandipur, a laboratory of Defence Research and Development Organisation (DRDO)	Virtual meeting	The event delivered a platform for the experts to interact with each other about recent development in defence systems.
G20 Digital Ministers Meeting 2021	Union Minister for Electronics and Information Technology, Ashwini Vaishnaw	Virtual meeting	To propagate the advancement in Digital Transformation of the economy in terms of resilience, sustainability and inclusive recovery.
28th ASEAN Regional Forum (ARF) Foreign Ministers Meeting	Minister of State for External Affairs Dr Rajkumar Ranjan Singh	Virtual meeting	Indian side represented the view on the Indo-Pacific perspective, terrorism threat, cybersecurity and maritime security.
8th Meeting of Ministers of Justice of the SCO	Union Law Minister Kiren Rijiju and Minister of State for Law & Justice, Prof SP Singh Baghel	Virtual meeting	GOI follows the approach of Zero Tolerance to Corruption and Black Money and has adopted a framework supported by a strong institutional mechanism to deal with corruption.
PM Modi chaired UNSC Debate	--	Video Conference	Theme: 'Enhancing Maritime Security – A Case for International Cooperation'.
IBSA Tourism Ministers Meeting	Union Minister of Tourism, G. Kishan Reddy	Virtual Meeting	To enhance cooperation in the tourism sector among IBSA nations.

AWARDS AND PRIZES

November 2021

Awardee	Award
Lieutenant Colonel Serves Dhadwal and Colonel Amit Bisht	Tenzing Norgay National Adventure Award 2020 by the Ministry of Youth Affairs and Sports
P Valsala	Ezhuthachan Award 2021
Puneeth Rajkumar (Kannada actor)	Basavashree award 2021 by the Bruhanmurt
Priyanka Mohite	'Tenzing Norgay National Adventure Award 2020'
M Mukundan (Author)	2021 JCB prize for Literature, for his book titled 'Delhi: A Soliloquy
Vihaan and Nav Agarwal (Delhi-based teenage brothers)	17th annual Kids Rights International Children's Peace Prize for recycling household waste and tackling pollution
Karnataka Vikas Grameena Bank (KVGB)	'Regional Rural Banks' category award by Associated Chambers of Commerce and Industry of India (ASSOCHAM)
Beryl Thanga (Novelist)	12th Manipur State Award for Literature 2020 for his book titled 'Ei Amadi Adungeigi Ithat' (I and the then island)
Hema Malini (Actor and BJP leader) and Prasoon Joshi (Lyricist)	Indian Film Personality of the Year award at the International Film Festival of India 2021
Prakash Padukone (Indian Badminton Player)	Lifetime Achievement Award for 2021 by the Badminton World Federation (BWF) Council

October 2021

Awardee	Award
Dr. Rukmini Banerji	2021 Yidan Prize for Education Development for the work made by her in improving children's learning
Prof. Eric A Hanushek	2021 Yidan Prize for Education Research for his work in enhancing educational outcomes and the importance of teaching quality
Legal Initiative for Forest and Environment (LIFE)	Delhi-based environmental organisation and has won the 2021 Right Livelihood Award
Jeel Albena Association for Humanitarian Development	2021 UNHCR Nansen Refugee Award
Shiv Nadar and Mallika Srinivasan	US India Business Council (USIBC) for the 2021 Global Leadership Award
B Gopal	4th Satyajit Ray Award for his contribution to Indian cinema

Benyamin	45th Vayalar Ramavarma Memorial Literary Award for his book 'Manthalirile 20 Communist Varshangal'
Dr. G Satheesh Reddy (Chairman of DRDO)	Aryabhata Award by the Astronautical Society of India (ASI)
Dr. Randeep Guleria (Director of AIIMS)	22nd Lal Bahadur Shastri National Award for Excellence by Vice President M Venkaiah Naidu
Satya Nadella (Microsoft CEO)	CK Prahlad award for Global Business Sustainability Leadership 2021
James Sangma	Progressive Business Concept Award of PETA India 2021 for his Vegan Leather initiative

September 2021

Awardee	Award
Alejandro Prieto	Bird Photographer of the Year (BPOTY) 2021 Award
Bird Photographer of the Year (BPOTY) 2021 Award	Association for Talent Development (ATD) 2021 Best Award
Dr. Basant Kumar Misra	International Lifetime Achievement Award in Neurosurgery by the American Association of Neurological Surgeons (AANS)
Satluj Jal Vidyut Nigam Ltd (SJVN)	Dun & Bradstreet Corporate Award 2021 under the category of Best Growth Performance Power
Shailendra Singh (Indian Biologist)	Behler Turtle Conservation Award
Namita Gokhale (Writer)	7th Yamin Hazarika Woman of Substance Award
Golden Rock Railway Workshop (GOC), Tiruchchirappalli	22nd National Award for Excellence in Energy Management from CII
International Crops Research Institute for the Semi-Arid Tropics (ICRISAT)	2021 Africa Food Prize for improving food security in sub-Saharan Africa
Anand Kumar (Mathematician)	Swami Brahmanand Award 2021
National Institute of Open Schooling (NIOS)	UNESCO King Sejong Literacy Prize 2021
Bhanumati Gheewala (Nurse from Sir Sayajirao General Hospital, Gujarat)	Florence Nightingale Award
Brigadier SV Sarasvati	National Florence Nightingale Award 2020
Phumzile Mlambo-Ngcuka	'Global Goals Awards' 2021 of the Bill & Melinda Gates Foundation

APPOINTMENTS & PERSON IN NEWS

November 2021

Name of the Person	Designation
Rahul Dravid	Head Coach of Indian men's cricket team by BCCI
Arun Chawla	New director-general of Industry chamber Federation of Indian Chambers of Commerce & Industry (FICCI)
Partha Satpathy	India's ambassador to Hungary
Sanjay Bhattacharyya	India's ambassador to Switzerland
Ajaneesh Kumar	India's ambassador to Estonia
Zubeen Garg	Brand ambassador for the Bandhan Bank in Assam
CS Venkatakrishnan	New CEO of Barclays
Morinari Watanabe	President of the International Gymnastics Federation (FIG)
Justice Ashok Bhushan	Chairperson of the National Company Law Appellate Tribunal
Vice Admiral Krishna Swaminathan	Chief of Staff of Western Naval Command
Rajib Kumar Mishra	CMD of PTC India Ltd (Power Trading Corporation of India Limited)
Amitabh Bachchan	Brand Ambassador for Amway India
Mohammed Siraj	Brand Ambassador of My11Circle
Spaniard Daniel del Valle	High Representative for Youth by International Human Rights Foundation (IHRF)
Vice Admiral R Hari Kumar	Next Chief of the Naval Staff
Fumio Kishida	Prime Minister of Japan
Kapil Dev	Brand ambassador of Novo Nordisk India to create awareness on having better diabetes management and early insulin adoption
Satya Narayan Pradhan	DG of Narcotics Control Bureau (NCB)
Jose Daniel Ortega Saavedra	President of Nicaragua for the 4th consecutive term
Daniel Brul	Goodwill Ambassador for the UN World Food Programme (UNWFP)
Rahul Dravid	Brand ambassador of Children's footwear brand Plaeto
Professor Bimal Patel	International Law Commission for a tenure of five-year commencing 1st Jan 2023.
Pramod Chandra Mody	Secretary-General Rajya Sabha
Vidya Jayant Kulkarni, Ghanshyam Upadhyaya, and Nawal Bajaj	Joint Directors in the Central Bureau of Investigation(CBI)

Sourav Ganguly	Chairman of the ICC men's Cricket Committee
VVS Laxman	Head of the National Cricket Academy (NCA)
Shombi Sharp	UN Resident Coordinator in India
Geoff Allardice	Permanent CEO of the International Cricket Council (ICC).
Rumen Radev	Presidential elections of Bulgaria for the second term
MC Mary Kom	Brand ambassador of the TRIFED Aadi Mahotsav
Inspector General Ahmed Naser Al-Raisi (from UAE)	President of Interpol (International Criminal Police Organisation)
Sheikh Sabah Al-Khalid Al-Sabah	PM of Kuwait
Sourav Ganguly	Brand ambassador of the Magik range of LED from Century LED Limited
Rajnish Kumar	Independent non-executive director of Hero MotoCorp
Petr Fiala	Prime Minister of the Czech Republic
Vivek Johri	Chairman of the Central Board of Indirect Taxes and Customs (CBIC)
Parag Agrawal	CEO of Twitter
Admiral R Hari Kumar	New Chief of the Indian Navy
Harshwanti Bisht	First woman President of the Indian Mountaineering Foundation (IMF)

October 2021

Name of the Person	Designation
Sunil Kataria	Chairman of the Indian Society of Advertisers (ISA)
Vinod Aggarwal	President of the Automotive Skills Development Council (ASDC)
Padmaja Chunduru	MD and CEO of National Securities Depositories (NSDL)
Kangana Ranaut	Brand ambassador for Uttar Pradesh One District One Product Scheme
BC Patnaik	MD of LIC
Rebecca Vanessa Suchiang	Chief secretary of the state
Amish Mehta	MD and CEO of rating agency Crisil
Amitabh Bachchan	Brand Ambassador of CoinDCX
Najla Bouden Romdhane	First-ever Female Prime Minister of Tunisia
Abiy Ahmed	Prime Minister of Ethiopia
Eric Braganza	President of Consumer Electronics and Appliances Manufacturers Association (CEAMA)

Wendy Werner	India Country Head by World Bank's arm International Finance Corporation (IFC)
Sanjay Bhargava	Head Starlink's Satellite Broadband venture in India
Mirabai Chanu and Bajrang Punia	Brand ambassadors of Amrutanjan Healthcare Limited
PK Purwar	CMD of MTNL
P L Haranadh	Chairman of Paradip Port Trust (PPT)
Virat Kohli	Brand ambassador of Fire-Boltt
Ashok Kumar Gupta	Chairperson of the National Financial Reporting Authority (NFRA)
E.R. Sheikh	First Director-General of the Ordnance Directorate (Co-ordination and Services)
Justice Rajesh Bindal	Chief Justice of the Allahabad High Court
Justice Ranjit V. More	Chief Justice of the Meghalaya High Court
Justice Satish Chandra Sharma	Chief Justice of the Telangana High Court
Justice Prakash Srivastava	Chief Justice of the Calcutta High Court
Justice R.V. Malimath	Chief Justice of the Madhya Pradesh High Court
Justice Ritu Raj Awasthi	Chief Justice of the Karnataka High Court
Justice Aravind Kumar	Chief Justice of the Gujarat High Court
Justice Prashant Kumar Mishra	Chief Justice of the Andhra Pradesh High Court
Arun Kumar Mishra	CEO of Energy Efficiency Services Limited (EESL)
Rajnish Kumar	Chairman of the board of BharatPe
Amit Khare	Advisor to Prime Minister Narendra Modi
Alexander Schellenberg	Austria's Chancellor
Deepa Malik	Independent Director for Hospitality firm Oravel Stays Ltd (OYO)
Sajjan Jindal	Chairman of the World Steel Association (WSA)
Meera Mohanty	Joint Secretary in PMO
Ritesh Chauhan	CEO of the Pradhan Mantri Fasal Bima Yojana
Navrang Saini	Chairperson of Insolvency and Bankruptcy Board of India (IBBI)
Amitabh Chaudhry	Managing Director & CEO of Axis Bank
A K Goel	Chairman of the Indian Bank's Association (IBA) for 2021-22

September 2021

Name of the Person	Designation
Dorje Angchuk	Engineer in charge at the Indian Astronomical Observatory of the Indian Institute of Astrophysics (IIA)
Sanjeeb Chaudhuri	Part-time chairman of the IDFC FIRST Bank Limited by RBI
Pankaj Kumar Singh	Director-General (DG) of Border Security Force (BSF)
Mirabai Chanu	Ambassador for Adidas 'Stay in Play' campaign
Alar Karis	5th President of Estonia
Atul Bhatt	CMD of Rashtriya Ispat Nigam Ltd (RINL)
Dr PPK Ramacharyulu	Rajya Sabha Secretary General by Rajya Sabha Chairman, M Venkaiah Naidu
Ashish Singhal	MD of SVC Bank
Suman Sharma	MD of Solar Energy Corporation of India (SECI)
Vartika Shukla	First woman Chairperson and MD of Engineers India Ltd
Rani Rampal (India's Women Hockey Player) and Smriti Mandhana (India's Women Cricketer)	Brand ambassadors for Equitas Small Finance Bank (ESFB)
Cyrus Poncha	Vice-President of the Asian Squash Federation (ASF)
S.L.Tripathy	Chairman-cum-Managing Director of United India Insurance Company Limited
Prashant Kumar	Board of directors of the International Legal Assistance Consortium (ILAC)
Harsha Bhupendra Bangari	New Managing Director (MD) of the Export-Import Bank of India (EXIM Bank)
Nirlep Singh Rai	CMD of National Fertilizer Limited (NFL)
Neeraj Chopra	Multi-year brand partnership with Tata AIA Life Insurance
Ramesh Narayan	Asian Federation of Advertising Associations (AFAA) Hall of Fame at AdAsia 2021
Satish Parekh	President of the India chapter of the International Road Federation (IRF)
Rajnish Kumar	Economic Advisor to Andhra Pradesh
G.S. Pannu	President of the Income Tax Appellate Tribunal (ITAT)
V. Vaidyanathan	MD & CEO of IDFC First Bank by RBI
G C Murmu	Chairman of the Assembly of the Asian Organisation of Supreme Audit Institutions (ASOSAI)

Satyajit Tripathy	CMD of United India Insurance Company Limited (UIIC)
Lt Gen Gurmit Singh	Governor of Uttarakhand
Banwarilal Purohit	Governor of Punjab
R.N.Ravi	Governor of Tamil Nadu
Prof. Jagdish Mukhi	Governor of Nagaland
Bhupendra Patel	New Chief Minister of Gujarat
Iqbal Singh Lalpura	Chairman of the National Commission for Minorities
Aziz Akhannouch	New Prime Minister of Morocco
Rahul Dravid	Brand Ambassador of Piramal Realty
Justice M. Venugopal	New Acting Chairperson of the National Company Law Appellate Tribunal (NCLAT)
Prativa Mohapatra	Vice president and managing director for Adobe India

BOOKS AND AUTHORS

Authors Name	Book Name
Former Union Minister of Education Ramesh Pokhriyal 'Nishank'	'AIIMS Mein Ek Jang Ladte Hue'
Subhadra Sen Gupta	'The story of first civilization: From Mesopotamia to the Aztecs'
Sudha Murty	'The Sage with two horns: Unusual tales from mythology'
Pradeep Magazine	'Not just cricket: A Reporters Journey'
Bhaskar Chattopadhyay	The Cinema of Satyajit Ray
Poonam Dalal Dahiya	'MODERN INDIA: For Civil Services and Other Competitive Examinations'
Aseem Chawla	'Finding A Straight Line Between Twists and Turns – An Imperfect, Yet Honest Reflections on the Indian Tax Landscape'
Salman Khurshid	'Sunrise over Ayodhya – Nationhood in our Times'
Tripurdaman Singh and Adeel Hussain	'Nehru: The Debates that Defined India'
Ajay Chhibber and Salman Anees Soz	'Unshackling India: Hard Truths and Clear Choices for Economic Revival'
Dr. Ajay Kumar (Defence Secretary)	'Force in statecraft'
Smriti Zubin Irani	'Lal Salaam: A Novel'
Sasikiranacharya	'Srimadramayanam'

Syed Akbaruddin	'India vs the UK: The Story of an Unprecedented Diplomatic Win'
Abhijit Banerjee	'Cooking to Save your Life'
Secretary-General Ban Ki-moon	'Resolved: Uniting Nations in a Divided World'
Brijinder Nath Goswamy	'Conversations: India's Leading Art Historian Engages with 101 themes, and More'
Maroof Raza (Former Army Officer)	'Contested Lands: India, China, and the Boundary Dispute'
General MM Naravane	'Bangladesh Liberation@50 Years: Bijoy' with Synergy: India-Pakistan War 1971'
Ayaz Memon	'Indian Innings: The Journey of Indian Cricket from 1947'
Dr. A Surya Prakash	'Democracy, Politics and Governance'
Ajay Chhibber and Salman Anees Soz	'Unshackling India: Hard Truths and Clear Choices for Economic Revival'
Dr. Ajay Kumar (Defence Secretary)	'Force in statecraft'
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OBITUARIES

Australian Cricket legend, Alan Davidson, passed away at 92

- Australian and New South Wales cricket all-rounder Alan Davidson (92 years) passed away
- He was the first player to achieve the feat of scoring 100 runs as well as take 10 wickets in a single Test match.
- He was the legendary left-arm swing bowler, who played 44 Tests for Australia in which he claimed 186 wickets and scored 1328 runs.
- He made his First-Class debut for NSW during the 1949/50 season and his Test debut on the 1953 Ashes tour.

World Famous Legendary Author Wilbur Smith passed away

- Internationally acclaimed Zambia-born South African author Wilbur Smith (88 years) passed away.
- She was the global bestselling author and has authored 49 novels and sold over 140 million copies worldwide in more than 30 languages.
- He rose to fame in 1964 with his debut novel named 'When the Lion Feeds' which turned in movie with 15 sequels.
- She published his autobiography named 'On Leopard Rock' in 2018.

Koneru Ramakrishna Rao passed away

- Well-known educationist, teacher, and philosopher, Koneru Ramakrishna Rao (89 years) passed away due to age-related illness.
- He was an internationally recognized psychologist and served as president of US-based Parapsychological Association and the Indian Academy of Applied Psychology.
- He had written more than 20 books and 300 research publications.
- He served as Chancellor of GITAM (Deemed to Be University).
- He was awarded with Padma Shri in 2011.

Veteran Punjabi Folk Singer Gurmeet Bawa Passed Away at 77

- Renowned Punjabi folk singer Gurmeet Bawa has passed away following a prolonged illness. She was 77.
- Gurmeet was best known for her long 'hek' (Breathless opening of a Punjabi folk song calling "ho" to create a melodious voice with an unbreakable wave) that she could hold for about 45 seconds.

She came to fame after she started performing on Doordarshan and thus became the first Punjabi female singer to appear on the national television channel.

Noted historian Babasaheb Purandare passed away

- Noted historian and Padma Vibhushan awardee Balwant Moreswar Purandare (Babasaheb) passed away recently.
- Purandare (99) was an authority on the Maratha warrior king Chhatrapati Shivaji Maharaj.
- Purandare was awarded with Padma Vibhushan, India's second-highest civilian award in 2019.
- He was conferred with the Maharashtra Bhushan award in 2015.
- He had conceived and directed the theatrical history extravaganza on Shivaji Maharaj's life titled Jaanta Raja.

Ghanshyam Nayak of Taarak Mehta Ka Ooltah Chashmah passes away

- Veteran television actor Ghanashyam Nayak, who was famous for his role as Nattu Kaka in the TV series Taarak Mehta Ka Ooltah Chashmah has passed away due to cancer.
- He was known for playing the role of Natwarlal Prabhashankar Undhaiwala AKA Nattu Kaka in the famous show Taarak Mehta Ka Ooltah Chashmah. Apart from this, he has worked in over 100 Gujarati and Hindi films and around 350 Hindi television serials.

Noted Cartoonist Chackalethu John Yesudass passed away

- Noted Cartoonist Chackalethu John Yesudasan (83 years) passed away in due to Covid 19.
- He entered the world of political cartoons through Janayugom Malayalam Daily.
- He worked with Shankar's Weekly published from New Delhi and satirical magazines Cut-Cut and Tuk Tuk.
- He also joined Malayala Manorama Group of Publications as its Staff Cartoonist, where he served for 23 years.
- He was the former Chairman of Kerala Lalitha Kala Academy.

Father of Pakistan's nuclear bomb" A. Q. Khan passes away at 85

- Dr Abdul Qadeer Khan, the man regarded as the "Father of Pakistan's nuclear bomb", has passed away. He was 85.
- The atomic scientist, Dr Khan was hailed as a national hero for transforming Pakistan into the world's first Islamic

nuclear power and for his contributions in enhancing the country's defence capabilities.

Chairman of IFFCO Balvinder Singh Nakai passed away at 87

- The Chairman of Indian Farmers Fertiliser Cooperative Limited (IFFCO), Sardar Balvinder Singh Nakai, has passed away.
- He was 87 years old.
- BS Nakai was appointed as the new Chairman of IFFCO in May 2019.
- IFFCO is a multi-state cooperative society engaged in the business of manufacturing and marketing of fertilisers. Its headquarter is in New Delhi.

Mount Harriet in Andaman to be named Mount Manipur in tribute to freedom fighters

- As a tribute to the freedom fighters of Manipur, the Union government has decided to rename Mount Harriet, an island peak in Andaman and Nicobar islands. It will now be known as Mount Manipur
- Union home minister Amit Shah made an announcement in this regard while addressing a public function at Port Blair in Andaman and Nicobar islands.
- Manipur played a significant role in resisting the British in the Northeast during the 1857 revolution and in 1891. Manipur never gave up and the people there continued to fight. The state was the only one to implement its own constitution. Manipur war hero Yubraj Tikendrajit and General Thangal were publicly hanged in Fida, Imphal. The British thought that by hanging them, they had crushed the

freedom movement but it did not happen. After that, Maharaja Kulachandra Dhwaja Singh and 22 freedom fighters were sent to Kalapani and kept on Mount Harriet.

Saurashtra Cricketer Avi Barot passed away

- Saurashtra cricketer Avi Barot (29 years) passed away after suffering a cardiac arrest.
- He has represented Haryana and Gujarat in his professional career.
- He is a former India Under-19 captain and a member of Ranji Trophy-winning team in the 2019-20 season.
- Saurashtra cricket team is one of the three first-class cricket teams based in Gujarat.

Former New Zealand cricket umpire Fred Goodall dies aged 83

- New Zealand cricket umpire Fred Goodall, who was at the center of a famously ill-tempered Test series between New Zealand and the West Indies in 1980, has died. He was 83.
- Goodall stood in 24 Test matches and 15 One-Day Internationals between 1965 and 1988.
- He is best remembered in cricket for his part in the contentious second Test at Lancaster Park, Christchurch in February 1980, when he was barged by West Indies fast bowler Colin Croft. While the incident appeared deliberate, Croft has always maintained it was accidental.
- The West Indies, under captain Clive Lloyd, were superstars of world cricket and arrived in New Zealand for three Tests and an ODI after achieving their first-ever Test series win in Australia.



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Former Union health Secretary Keshav Desiraju passes away

- Former Union Health Secretary Keshav Desiraju passed away in Chennai.
- He was grandson of former President Dr Sarvepalli Radhakrishnan.
- He was an IAS officer (1978) of Uttarakhand cadre.
- He has held many positions with the govt of Uttarakhand and UP and the Government of India and retired as the Union Secretary in the Department of Consumer Affairs.
- After he retired, he was appointed as the chairperson of the governing board of the Population Foundation of India.

Former France Footballer Jean-Pierre Adams passed away

- Former France footballer Jean-Pierre Adams (73 years) passed away at Hospital de Lyon.
- Adams slipped into a coma following a medical error, during his routine knee surgery in 1982
- He made total 22 appearances for France National Football Team from 1972 to 1976.
- Adams played as a defender for Paris Saint-Germain, Nîmes and Nice at club level.

Rajni Kaul, the first News Broadcaster for BBC Hindi passed away

- Rajni Kaul who was the first News Broadcaster for BBC Hindi passed away in Faridabad, Haryana. She was 93. She was not only the first woman to join BBC Hindi as a staff member but she also became the first woman to read a news bulletin in Hindi on the network in 1961. She was well-known for her programme Indradhanush.

Veteran Congress leader Oscar Fernandes passes away

- Veteran Rajya Sabha MP and former Union minister Oscar Fernandes (80 years) passed away due to age-related ailments at Yenepoya hospital in Mangalore.
- He was the senior Congress leader and served as the Union Cabinet Minister for Transport, Road and Highways and Labour and Employment, in Manmohan Singh's UPA govt.
- He was a five-time Lok Sabha MP from Udupi in Karnataka.

- He also served two terms as a member of the Council of the Indian Institute of Science, Bangalore.

Harmilan Kaur Bains breaks 19-year-old record in 1500m at 60th National Athletics Championships

- Harmilan Kaur Bains of Punjab has created a new national record in the women's 1500m race by clocking 4:05.39 to bag the gold in the women's 1500m event, at the 60th National Open Athletics Championships in Warangal on September 16, 2021.
- With this achievement, the 23-year-old athlete has erased the 19-year-old record held by Sunita Rani in 1500m at the 2002 Asian Games in Busan by clocking 4:06.03.

Eminent theoretical physicist Prof Thanu Padmanabhan passed away

- Well-known theoretical physicist and cosmologist Professor Thanu Padmanabhan passed away.
- A distinguished professor at the Inter-University Centre for Astronomy and Astrophysics (IUCAA), Padmanabhan had authored over 300 research papers and several books.
- His research in theoretical physics had Stanford University name him among the top scientists in the world, with a rank of 24.
- Padma Shri Prof Padmanabhan was recently selected for the Kerala Sastra Puraskaram.

Former Arunachal Governor YS Dadwal passed away

- Former Governor of Arunachal Pradesh and Commissioner of Delhi Police, Yudhvir Singh Dadwal (70 years) passed away in Delhi.
- He is a 1974-batch IPS officer and served as the 16th police commissioner of Delhi from July 2007 to November 2010.
- After retirement, he was appointed as the Director-General of Central Paramilitary Force, Sashastra Seema Bal (SSB) in November 2010.

He was appointed as the Governor of Arunachal Pradesh in 2016.

Most Expected CA Questions

1. The Pension Fund Regulatory and Development Authority (PFRDA) has increased the entry age for the National Pension System (NPS) to what years?
(A) 60 years (B) 65 years
(C) 70 years (D) 75 years
2. IDBI Bank has approved to divest its entire stake of what per cent in Asset Reconstruction Company (India) Limited (ARCIL)?
(A) 19.18 % (B) 12.34 %
(C) 17.21 % (D) 18.54 %
3. Which among the following platform has launched the #Follow Payment Distancing Campaign?
(A) PhonePe (B) RuPay
(C) Amazon Pay (D) Google Pay
4. Which has become the only district in India where three species of crocodiles- salt-water, gharial and mugger- are found?
(A) Kendrapara (B) Kochi
(C) Bankura (D) Chittoor
5. The Centre has constituted a committee under whose chairmanship to develop a technological platform streamlining the appeal filing process related to direct and indirect taxation matters?
(A) Rashmi Saxena Sahni
(B) JB Mohapatra
(C) Ashish Shiradhonkar
(D) Anuja Sarangi
6. Which among the following has received the brokerage license from the Insurance Regulatory and Development Authority of India (IRDAI)?
(A) PhonePe (B) Amazon Pay
(C) Google Pay (D) PayU
7. The Government of India has contributed almost USD one million to the United Nations World Food Programme (WFP) in which country to help affected populations tackle climate change?
(A) Zambia (B) Mozambique
(C) Botswana (D) Zimbabwe
8. The International Day for People of African Descent was celebrated for the first time on which date?
(A) 30 August (B) 29 August
(C) 31 August (D) 28 August
9. The Railways is planning to operate how many Vande Bharat trains by March 2024?
(A) 100 (B) 102
(C) 105 (D) 110
10. Union Finance Minister Nirmala Sitharaman has launched the 'My Pad My Right' (MPMR) project in which state?
(A) Assam (B) Himachal Pradesh
(C) Bihar (D) Tripura
11. The National Disaster Management Authority (NDMA) and which IIT institution have developed an app that predicts natural disasters?
(A) IIT Kanpur (B) IIT Lucknow
(C) IIT Roorkee (D) IIT Ropar
12. Which IIT institution is developing an online platform called e-Source to tackle electronic wastes (e-waste)?
(A) IIT Madras (B) IIT Bombay
(C) IIT Guwahati (D) IIT Delhi
13. Ladakh has officially declared which animal as state animal?
(A) Urial (B) Snow leopard
(C) Kiang (D) Tibetan Wolf
14. Coach Vasudev Paranjape, who passed away recently, was associated with which sports?
(A) Badminton (B) Hockey
(C) Tennis (D) Cricket
15. PayU has acquired India's earliest payment gateway BillDesk in how much amount?
(A) \$5.5 billion (B) \$4.7 billion
(C) \$6.9 billion (D) \$3.2 billion
16. Which Indian Naval Ship participated in the maiden naval exercise with Algeria off the Algerian coast?
(A) INS Talwar (B) INS Varad
(C) INS Kamorta (D) INS Tabar
17. Union minister of Ayush Sarbananda Sonowal along with six other Union ministers has launched which mobile application related to Yoga at Vigyan Bhawan?
(A) Yoga Health (B) Yoga Soul
(C) Yoga de-stress (D) Yoga Break
18. Which has become the first district in the country to inoculate 100% eligible population with first dose of Covid-19 vaccine?
(A) Ranchi (B) Indore
(C) Nashik (D) Lucknow

19. One Horned Rhino has been made the Brand Mascot of which company?
(A) Bharat Petroleum
(B) Reliance Petroleum Limited
(C) Indian Oil Corporation
(D) Hindustan Petroleum Corp.
20. Which has become the first state in India to administer the first dose of the Covid-19 vaccine to 100 per cent of its adult population?
(A) Madhya Pradesh (B) Gujarat
(C) Himachal Pradesh (D) Uttarakhand
21. The book Reflecting, Recollecting, Reconnecting chronicles the fourth year in office of which personality?
(A) Amit Shah (B) Ramnath Kovind
(C) M Venkaiah Naidu (D) Kiren Rijiju
22. Which bank has tied up with BharatPe to expand its merchant acquiring business in the country?
(A) Yes Bank (B) Kotak Mahindra Bank
(C) Axis Bank (D) HDFC Bank
23. Which IIT Institution has developed the world's first plant-based smart air-purifier 'Smart Bio-Filter'?
(A) IIT Madras (B) IIT Ropar
(C) IIT Guwahati (D) IIT Bombay
24. Which country hosted the 8th Meeting of Agriculture Experts of Bay of Bengal Initiative for Multi-Sectoral Technical and Economic Cooperation (BIMSTEC) Countries virtually?
(A) Thailand (B) India
(C) Nepal (D) Bangladesh
25. Who has become the first woman Chairperson & Managing Director of Engineers India Ltd (EIL)?
(A) Vartika Shukla (B) Nisha Sharma
(C) Anita Gupta (D) Rajeshwari Baghel
26. The National Hydroelectric Power Corporation (NHPC) has recently renovated & modernized its 180 MW Baira Siul Power Station, this station is located in which state?
(A) Uttarakhand (B) Arunachal Pradesh
(C) Himachal Pradesh (D) Assam
27. Which Railway station has become the fifth Railway station in India to get a 5- star 'Eat Right Station' certification from FSSAI?
(A) Bhopal (B) Chandigarh
(C) Ranchi (D) Pune
28. Indian Army is participating in the multinational Exercise ZAPAD 2021. The exercise is being hosted by which country?
(A) Finland (B) France
(C) Russia (D) Turkmenistan
29. Which organization has released the House Price Index (HPI)?
(A) SEBI (B) RBI
(C) NHB (D) SIDBI
30. Ayush Ministry has launched which campaign, from more than 45 locations across the country, to distribute medicinal plants?
(A) Ayush Aapki Sehat (B) Ayush Aapke Dwar
(C) Ayush Aapke Saath (D) None of the above
31. Assam Cabinet has decided to drop former Prime Minister Rajiv Gandhi's name from which National Park of the state?
(A) Kaziranga National Park
(B) Dibru - Saikhowa National Park
(C) Orang National Park
(D) Manas National Park
32. HDFC Life Insurance Co. Ltd has agreed to buy which Life Insurance company for Rs. 6,687 crore?
(A) Exide Life Insurance
(B) Aviva Life Insurance
(C) Edelweiss Tokio Life Insurance
(D) Aegon Life Insurance
33. Which country has been included as the new member in the New Development Bank (NDB) established by the BRICS countries?
(A) United Arab Emirates
(B) Uruguay
(C) Bangladesh
(D) All of the above
34. Who has won gold medal in the mixed 50m pistol SH1 event at the Tokyo Paralympics from India?
(A) Singhraj Adana (B) Naresh Kumar Sharma
(C) Ankur Dhama (D) Manish Narwal
35. Which University has been ranked at top in The Times Higher Education (THE) World University Rankings 2022?
(A) University of Oxford
(B) California Institute of Technology
(C) Harvard University
(D) University of Cambridge
36. Pramod Bhagat, who won fourth gold for India at Tokyo Paralympic event, is associated with which sports?
(A) Shooting (B) Archery
(C) Badminton (D) Table Tennis
37. Jammu and Kashmir Lieutenant Governor Manoj Sinha has launched which programme for women associated with SHGs?
(A) Devaki (B) Siddhi
(C) Samridhi (D) Saath

38. Who is the author of the book "A Rude Life: The Memoir"?
(A) Vaibhav Purandare (B) Sandeep Garg
(C) Vir Sanghvi (D) Manan
39. Who is the author of the book 'Know Your Rights and Claim Them: A Guide for Youth'?
(A) Angelina Jolie (B) Jennifer Lawrence
(C) Amber Heard (D) Jennifer Aniston
40. Life Insurance Corporation of India has bought nearly 3.9 per cent shares of which of the following banks?
(A) State Bank of India (B) Bank of India
(C) Punjab National Bank (D) Bank of Baroda
41. The Automotive Component Manufacturers Association of India (ACMA) has appointed whom as its President?
(A) Ashok Kumar (B) Sunjay J. Kapur
(C) Mahesh Panthi (D) Sanjay Tripathi
42. Which state has launched the Vatan Prem Yojana?
(A) Chhattisgarh (B) Madhya Pradesh
(C) Gujarat (D) Bihar
43. In order to boost tourism in Uttar Pradesh a cruise service has been started from Varanasi to which town?
(A) Chunar (B) Sarothi
(C) Akorhi (D) Devipur
44. ICICI Lombard has received the final nod from IRDAI for acquisition of which general insurance company?
(A) Acko General Insurance
(B) Bharti AXA
(C) Digit Insurance
(D) Bajaj Allianz
45. The government has appointed whom as the managing director (MD) of Solar Energy Corporation of India (SECI)?
(A) Usha Dixit (B) Raina Saxena
(C) Aditi Singh (D) Suman Sharma
46. Which Vedic documentary from India has bagged the Best Research-based Documentary award at the First Hermetic International Film Festival, Venice?
(A) India-Vedic (B) Vedic-GPS
(C) Vedic-Light (D) Vedic-Map
47. ISRO and which institution will jointly develop a device for conducting biological experiments in space?
(A) IISER, Pune (B) IIT Delhi
(C) IISc Bangalore (D) IIT Guwahati
48. Which has become the 19th buffalo breed in India to be recognised by National Bureau of Animal Genetic Resources?
(A) Murrah (B) Surti
(C) Deoni (D) Manda
49. Flipkart has launched which programme aimed at helping digital-first consumer brands to grow their business?
(A) Flipkart Flip (B) Flipkart Plus
(C) Flipkart Boost (D) Flipkart Push
50. Who has been appointed as the Chairman & Managing Director of "United India Insurance Company"?
(A) Gauri Venkatesan (B) Anurup Sonam
(C) Satyajit Tripathy (D) Mohan Sankar
51. Which bank has launched all-in-one swiping machine, WisePOSgo, for MSME customers?
(A) Karnataka Bank (B) Bank of Maharashtra
(C) Axis Bank (D) HDFC Bank
52. Which State or UT has received its first pollen calendar which can help identify potential allergy triggers?
(A) Ladakh (B) Gujarat
(C) West Bengal (D) Chandigarh
53. Which company has launched the NAMASYA App developed exclusively for the benefit of the Company's MSE Vendors?
(A) SAIL (B) NALCO
(C) GAIL (D) NHPC
54. Who is the author of the book "The Custodian of Trust"?
(A) Rajnish Kumar (B) Arundhati Bhattacharya
(C) Arun Kumar Purwar (D) Janki Vallabh
55. Bank of Baroda has launched which digital banking platform to provide all banking services under one roof?
(A) BoB Roof (B) BoB One Stop
(C) BoB Insight (D) BoB World

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56. World's largest plant capturing carbon dioxide from air, named Orca, has been started in which country?
 (A) Netherlands (B) Norway
 (C) Iceland (D) Australia
57. The Jharkhand Assembly has passed a Bill, which provides _____% reservation for local people in the private sector up to ₹ 40,000 salary a month?
 A. 70% (B) 75%
 (C) 60% (D) 65%
58. Who has been elected as chairman of the Assembly of the Asian Organisation of Supreme Audit Institutions (ASOSAI) for the period 2024-27?
 (A) Rajiv Mehrishi (B) G C Murmu
 (C) Shashi Kant Sharma (D) Gian Prakash
59. Which company has launched an accelerator programme 'GNI Startups Lab India' for digital news startups in India?
 (A) Facebook (B) Google
 (C) Microsoft (D) Intel
60. Name of the project that was recently launched by the Union Minister for Road Transport, Nitin Gadkari to ensure road safety and reduce accidents in Nagpur using AI?
 (A) iSafe (B) e-Road
 (C) e-Reduce (D) iRaste
61. Recently, Which of the following global carmakers has decided to stop producing cars in India?
 (A) Toyota (B) Hindustan Motors
 (C) Fiat (D) Ford
62. Which Aircraft was leased by the Indian Navy to Mauritius under India's "SAGAR" Initiative?
 (A) Dornier (B) Hawk
 (C) HTT- 40 (D) SU-30 MKI
63. Famous track and field Athlete Yuriz Sedykh has passed away. He belonged to which of the following countries?
 (A) Russia (B) Germany
 (C) Argentina (D) Egypt
64. Report titled 'Reforms in urban planning capacity in India' has been released by _____.?
 (A) Ministry of External Affairs
 (B) TERI
 (C) RBI
 (D) NITI Aayog
65. India's first-ever Euro-denominated GREEN BOND has been released by which non-banking financial corporation?
 (A) Power financial corporation
 (B) NHPC limited
 (C) Bajaj finance limited
 (D) HDB financial services
66. PM Casimir Oye Mba has passed. He belonged to which of the following countries?
 (A) Egypt (B) Peru
 (C) Chile (D) Gabon
67. Who has been appointed as the Chairman cum managing director of the national small industries corporation Ltd?
 (A) Vinod Verma (B) Alka Nangia Arora
 (C) Suresh Jindal (D) Shikhar Singh
68. IIFL home finance Ltd has signed a Co-lending agreement to increase penetration of affordable housing loans with which of the following banks?
 (A) Punjab National Bank
 (B) State Bank of India
 (C) Canara Bank
 (D) Bank of Baroda
69. Charanjit Singh Channi has become the new chief minister of which of the following states?
 (A) Uttarakhand (B) Himachal Pradesh
 (C) Rajasthan (D) Punjab
70. Journalist Manorama Mohapatra has passed away. She belonged to which state?
 (A) Jammu & Kashmir (B) Karnataka
 (C) Telangana (D) Odisha
71. Recently, With Which organization ISRO has partnered with to develop space launch vehicles?
 (A) DRDO (B) Agnikul Cosmos
 (C) ROSCOSMOS (D) Bellatrix Aerospace
72. As per the report released by the Confederation of Indian Industry India's biotechnology market is to grow by \$150bn by which year?
 (A) 2025 (B) 2040
 (C) 2035 (D) 2030
73. Which Bank of India has announced its partnership with leading payments company Paytm to offer Co-Branded Credit Cards?
 (A) IDFC (B) ICICI
 (C) YES BANK (D) HDFC
74. In Which State centre has proposed a plan to create a heritage school and boost tourism at Singaperumal Koil?
 (A) Karnataka (B) Kerala
 (C) Tamil Nadu
75. Which programme has won the outstanding drama series at the 2021 Emmy awards?
 (A) The Crown (B) Ted Lasso
 (C) The Queen's Gambit (D) Hacks

76. Who presented the Kaushalacharya Awards 2021?
(A) Shri Dharmendra Pardhan
(B) Shri Narendra Modi
(C) Shri Rajnath Singh
(D) Shri Ram Nath Kovind
77. Recently, the Indian Council Of Agricultural Research has released "Nethra Jumbo1". It is a variety of _____?
(A) Coconut (B) Tea
(C) Cumin (D) Cashew
78. In Which of the following states recently a tea park at Chayygaon in kamrup District is setting up?
(A) Assam (B) Tripura
(C) Goa (D) Kerala
79. The ZEE Entertainment Enterprises limited is being merged with which media company?
(A) National Dastak
(B) Sony Pictures Networks India
(C) Star India private limited
(D) Aristocrat leisure ltd
80. Which of the following banks has partnered with VISA to issue credit cards on the payment network?
(A) YES BANK (B) ICICI BANK
(C) SBI BANK (D) CANARA BANK
81. Which union territory has launched the senior citizen's national helpline "Elderline- 14567" to comfort the distressed elderly through a dedicated decentralized call center?
(A) Puducherry (B) Chandigarh
(C) Jammu & Kashmir (D) Ladakh
82. Where was the 11th International Peace Conference on the occasion of UN-International Day of Peace was held?
(A) Leh (B) Chandigarh
(C) Kerala (D) Dharamshala
83. Under the name of which of the following arctic explorers The International Astronomical Union has named a crater at the moon's south pole?
(A) Waleed Abdalati (B) Sally Ride
(C) Mathew Henson (D) Jordon Bretzfelder
84. The US International Development Finance Corporation (DFC) and the United States Agency for International Development (USAID) have jointly decided to sponsor _____ credit guarantee programme in India ?
(A) \$ 55 Million (B) \$ 65 Million
(C) \$ 40 Million (D) \$ 80 Million
85. Which common charging ports have been proposed by the European Commission for mobile phones, tablets, and headphones?
(A) USB- C (B) USB- D
(C) USB- B (D) USB- E
86. India with which country has held its first joint working group meeting on coal and mines?
(A) Japan (B) Australia
(C) Singapore (D) Germany
87. Indian Army will organize "Bijoya Sanskritik Mahotsav" from 26 to 29 September in which of the following Cities?
(A) Bengaluru (B) Dehradun
(C) Kolkata (D) Patna
88. When is the Antyodaya Diwas is observed every year in India?
(A) September 25 (B) September 22
(C) September 27 (D) September 26
89. Recently, Which of the following ministers has launched the seventh consecutive edition of Swachh Survekshan 2022?
(A) Virendra Kumar (B) Bhupender Yadav
(C) Hardeep Singh Puri (D) Pralhad Joshi
90. Which Indian Cricket player has become the first batter to cross 10,000 runs in T20 format?
(A) Virat Kohli (B) Mahendra Singh Dhoni
(C) Rishabh Pant (D) Ajinkya Rahane
91. When is World Maritime Day is observed to appreciate the importance of the maritime industry?
(A) Last Thursday of September
(B) Last Friday of September
(C) Last Monday of September
(D) Last Wednesday of September
92. When is the International Day for Universal Access to Information is observed annually by the United Nations Education, Scientific, and Cultural organization?
(A) September 28 (B) September 27
(C) September 29 (D) September 24
93. What is the GDP projection of India in 2021-2022 as per the ICRA rating agency?
(A) 9% (B) 10%
(C) 11% (D) 8.5%
94. Which England Cricketer has announced his retirement from his test match career?
(A) Moeen Ali (B) Jason Roy
(C) David Willey (D) Sam Curran

95. Recently Fumio Kishida has become the next Prime Minister of which of the following countries?
(A) Vietnam (B) Thailand
(C) North Korea (D) Japan
96. The three-day Festival of Dance and Music - 'Nata Sankirtana' was held in which state of India?
(A) Tripura (B) Sikkim
(C) Manipur (D) Rajasthan
97. Which Bank recently approved to provide credit support for Yak husbandry in Arunachal Pradesh?
(A) NABARD (B) SIDBI
(C) SBI (D) Federal Bank
98. Which Bank has recently partnered with the National Payment Council Of India to launch a credit card with lowest Annual Percentage Rate?
(A) ICICI Bank (B) Axis Bank
(C) Federal Bank (D) SBI Bank
99. Who among the following ministers has recently launched 'Amul Honey' a product of Gujarat Cooperative Milk Marketing Federation under active cooperation with the National Bee Board?
(A) Narendra Modi (B) Narendra Singh Tomar
(C) Anurag Thakur (D) Amit Shah
100. Manny Pacquiao has announced his retirement recently. He is professional _____?
(A) Footballer (B) Snooker
(C) Boxer (D) Cricketer
101. 'Rupay On-the-Go' contactless payments solutions?
(A) Kotak Mahindra Bank
(B) Yes Bank
(C) HDFC Bank
(D) ICICI Bank
102. Who is the winner of the The United Nations High Commissioner for Refugees Nansen Refugee Award for 2021?
(A) Solidarity for Humanitarian Development
(B) The International Council for Voluntary Agencies
(C) Society for Humanitarian Solidarity
(D) Jeel Albena Association for Humanitarian Development
103. Who has been appointed as President of The Automobile skills Development Council?
(A) Amit Tiwari (B) Vinod Aggarwal
(C) Shikhar Mittal (D) Ramesh Sharma
104. What is the theme of the International Day of Older Persons 2021 to raise awareness of the impact of an aging population?
(A) The Journey to Age Equality
(B) Take a Stand Against Ageism
(C) Digital Equity for all Ages
(D) Celebrating Older Human Rights Champions
105. Who has topped the IIFL Wealth Hurun India Rich list 2021?
(A) Shiv Nadar
(B) Gautam Adani
(C) Kumar Mangalam Birla
(D) Mukesh Ambani
106. The Maiden successful test flight of a new advanced version of the Akash Missile was carried out by DRDO. What is the name of the new missile?
(A) Akash Attack (B) Akash Prime
(C) Akash Fine (D) Akash Delux
107. Chinor Rice of which state has received the Geographical Tag Recently?
(A) Madhya Pradesh (B) Uttar Pradesh
(C) West Bengal (D) Punjab
108. Recently, The World's largest Khadi National Flag has been unveiled in which place of India?
(A) Ladakh (B) Himachal Pradesh
(C) Jammu & Kashmir (D) Sikkim
109. Who has launched Senior Able Citizens Re-Employment in Dignity (SACRED) Portal?
(A) Piyush Goyal (B) Smriti Irani
(C) Rajnath Singh (D) Muppavarapu Venkaiah Naidu
110. When is Wildlife week celebrated annually across India to protect the flora and fauna of India?
(A) 1st to 7th October (B) 3rd to 9th October
(C) 2nd to 8th October (D) 4th to 10th October
111. Recently, Edayur Chilli of which state was given the Geographical Indication Tag?
(A) Kerala (B) Karnataka
(C) Tamil Nadu (D) Telangana
112. The Indian Overseas Bank has been taken out of the Prompt Corrective Action (PCA) restriction by RBI. In which year was the bank placed under the PCA framework?
(A) 2000 (B) 2010
(C) 2015 (D) 2020
113. What was the theme of the Global FinTech Festival (GFF) 2021?
(A) Building Resilience, Seizing Opportunities, Emerging Stronger
(B) Navigating the Next Phase of Payments in India
(C) Fintech: With and Beyond COVID
(D) FinTech: Empowering a Global Digital Economy

114. Which Institution has approved a \$150 million program to support Chennai's Sustainable Urban Services and to turn it into a "world-class city"?
- (A) World Bank
(B) Asian Development Bank
(C) New Development Bank
(D) Asian Infrastructure Investment Bank
115. Which of the following organizations has developed the "Bal Raksha Kit" to boost immunity?
- (A) All India Institute of Ayurveda
(B) National Institute of Ayurveda
(C) All India Institute of Medical Science
(D) None of the above
116. Who has chaired the 38th meeting of PRAGATI to review multiple projects, grievances, and programmes of central and state government?
- (A) Rajnath Singh
(B) Muppavarapu Venkaiah Naidu
(C) Narendra Modi
(D) Ram Nath Kovind
117. Name the web portal launched by the government to find solutions to India's waste problems, through community participation?
- (A) Millennium Development
(B) Waste to Wealth
(C) Urban Action
(D) Magnets of Hope
118. Recently, a \$40 million loan for a project aimed at improving the quality of health services in Meghalaya has been approved by which of the following financial organizations?
- (A) World Bank (B) ADB
(C) NDB (D) AIIB
119. Who has been appointed as the head of the reconstituted expert committee formed by the government for the Fixation of Minimum Wages and National Floor Wages under Code on Wages, 2019?
- (A) Rakesh Mohan (B) Avinash Dixit
(C) SP Mukherjee (D) Rohini Pande
120. BC Patnaik has taken charge as the Managing Director of which of the following companies?
- (A) Oriental Insurance Company Ltd
(B) Aditya Birla Sun Life Insurance
(C) Life Insurance Corporation of India
(D) SBI Life Insurance Ltd
121. Recently, Chief Minister Basavaraj Bommai has inaugurated Vijayanagara as Karnataka's ___ district?
- (A) 31st (B) 41st
(C) 21st (D) 61st
122. Which state has become the first state in India to begin organized cultivation of True Dalchini?
- (A) Bihar (B) Himachal Pradesh
(C) Odisha (D) West Bengal
123. Which of the following regulatory bodies has appointed D Sai Srinivas as a panel head to review appointed actuary regulations?
- (A) SEBI (B) RBI
(C) IRDAI (D) IFCI
124. Which of the following ministers has launched the 'Wetland of India' Portal as a single point for accessing all sort of information related to the Wetlands?
- (A) Rajnath Singh (B) Bhupendra Yadav
(C) Narendra Modi (D) Piyush Goyal
125. Which of the following companies has acquired a 10% stake in government-promoted Common Service Centres-special purpose vehicle e-commerce subsidiary CSC Grameen e-store?
- (A) Adani Group
(B) Reliance Group
(C) Hinduja Global Solutions
(D) HCL Technologies Ltd
126. Which of the following is the AI- Powered virtual assistant that is launched by Muthoot Finance?
- (A) Mattu (B) Maloot
(C) Mathu (D) Muttu
127. Which bank has become the first scheduled private sector bank to collect direct and indirect taxes?
- (A) Kotak Mahindra Bank
(B) Axis Bank Ltd
(C) IDBI Bank Ltd
(D) ICICI Bank Ltd
128. Intel has partnered with which organization to establish an experience studio at the NITI Aayog frontier technologies cloud innovation centre?
- (A) Google (B) Amazon Web Service
(C) Cloudflare (D) Microsoft
129. Which team has won the Durand Cup 2021?
- (A) FC Goa (B) FC Mohammedan
(C) FC Bengaluru (D) FC Army Red

130. Name the winner of the 2021 Nobel Prize for Medicine?
 (A) David Julius and Ardem Patapoutian
 (B) Harvey J. Alter and Michael W. Young
 (C) William C. Campbell and Edvard Moser
 (D) Mario Capecchi and Richard Axel
131. When is the Ganga River Dolphin Day is Observed every year to raise awareness and encourage conservation of Ganga River Dolphins?
 (A) October 1 (B) October 5
 (C) October 3 (D) October 2
132. Recently, India and Australia have participated in which edition of the biennial maritime exercise 'AUSINDEX'?
 (A) 4th (B) 6th
 (C) 8th (D) 3rd
133. The First-ever integrated flyover cum metro viaduct structure has been built in which of the following states' metro?
 (A) Kochi Metro Rail Corporation
 (B) Delhi Metro Rail Corporation
 (C) Hyderabad Metro Rail
 (D) Mumbai Metro Rail Corporation Limited
134. Name India's first 'Vertical Lift Railway Bridge' that will connect Rameswaram Island with the mainland of Tamil Nadu?
 (A) Vembanad Rail Bridge
 (B) Adam's Rail Bridge
 (C) Bogibeel Rail Bridge
 (D) Pamban Railway Bridge
135. Which of the following Small Finance Banks has recently launched a Current Account named Supreme for Non-Resident Indians?
 (A) Capital Small Finance Bank
 (B) ESAF Small Finance Bank
 (C) Ujjivan Small Finance Bank
 (D) Equitas Small Finance Bank
136. The month of October is observed annually as which of the following awareness months?
 (A) Breast Cancer Awareness Month
 (B) Mental Health Awareness Month
 (C) Mathematics Awareness Month
 (D) National Stroke Awareness Month
137. Which edition of the India International Trade Fair 2021 will be held in November 2021 in New Delhi?
 (A) 39th (B) 35th
 (C) 40th (D) 45th
138. Recently, The first consignment of GI tagged Indian sweet dish of West Bengal named Mihidana has been exported to which of the following countries?
 (A) Bahrain (B) Indonesia
 (C) Qatar (D) Saudi Arabia
139. Recently, Eric Hanushek and Dr. Rukmini Banerji have been awarded the 2021 Yidan Prize. In which of the following fields Yidan Prize is given?
 (A) Health Research (B) Banking Research
 (C) Industrial Research (D) Education Research
140. In which of the following states first e-fish market app has been launched recently?
 (A) West Bengal (B) Bihar
 (C) Assam (D) Delhi
141. Name the winners of the 2021 Nobel Prize in Physics?
 (A) Reinhard Genzel, Didier Queloz and Kip Thorne
 (B) Syukuro Manabe, Klaus Hasselmann and Giorgio Parisi
 (C) Arthur B. McDonald, Jim Peebles and Kip Thorne
 (D) Andrea M. Ghez, Jim Peebles and Michel Mayor
142. Which of the following organizations has released the report titled-'The State of the World's Children 2021; On My Mind' which states that 14% of India's population between 15-24 years were depressed?
 (A) WHO
 (B) UNICEF
 (C) Amnesty International
 (D) Doctors without Border

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143. Which of the following housing finance company has recently joined with CSC e-Governance Services India to provide last mile loan facilities?
 (A) ICICI Home Finance
 (B) LIC Housing Finance Limited
 (C) HDFC
 (D) AXIS BANK
144. How many PM MITRA mega textiles parks have been approved by the government to be set up in 5 years?
 A. 10 (B) 7
 (C) 12 (D) 8
145. Who is the winner of the Nobel Prize in Literature 2021?
 (A) Louise Gluck (B) Peter Handke
 (C) Abdulrazak Gurnah (D) Olga Tokarczuk
146. The Moody's Investor Service has recently revised the sovereign rating outlook of India from Negative to__?
 (A) Stable (B) Positive
 (C) Prime (D) Neutral
147. Which organization has released a new report titled "2021 State of Climate service"?
 (A) IUCN (B) UNEP
 (C) IPCC (D) WMO
148. What is the name of the first Malaria vaccine recommended by the World Health Organisation?
 (A) RTS, S or Mosquirix (B) RTS, S or Mosquitix
 (C) MTS, M or Mosquirix (D) CTS, S or Mosquirix
149. How many Industrial Parks have been assessed as "Leaders" in the Industrial Park Ratings System Report?
 (A) 41 (B) 21
 (C) 46 (D) 35
150. The Heli Borne Survey was recently launched in India for which of the following purposes?
 (A) Groundwater Management
 (B) Mineral Exploration
 (C) Earthquake Micro Zonation
 (D) Soil Health Management
151. Recently, which of the following organizations has launched the 'Dare to Dream 3.0' contest?
 (A) DRDO (B) NITI Aayog
 (C) ISRO (D) CSIR
152. Vallilath Madhathil Madhavan Nair has passed away. He was associated with which Profession?
 (A) Sports (B) Business
 (C) Politics (D) Bureaucracy
153. When is the Indian Air Force Day is celebrated every year across India?
 (A) October 10 (B) October 9
 (C) October 8 (D) October 5
154. Who is appointed as the brand ambassador of Home Care and surface hygiene brand Maxkleen?
 (A) Amitabh Bachchan (B) Hema Malini
 (C) Akshay Kumar (D) Aamir Khan
155. What is the rank of India in the latest Henley Passport Index in 2021?
 (A) 90th (B) 53rd
 (C) 78th (D) 96th
156. Which of the following organizations has recently signed MoU with a French energy company 'Electricite deFrance' for cooperation in international power projects?
 (A) NTPC Limited (B) Coal India
 (C) NHPC Limited (D) Tata Power
157. Recently, To boost sustainable cotton production India has signed an MoU with which of the following countries?
 (A) Sweden (B) Denmark
 (C) Germany (D) France
158. Who is the author of the book "Economist Gandhi: The Roots and the Relevance of the Political Economy of the Mahatma"?
 (A) Deep Kalra (B) Sanjay Kumar
 (C) Jaithirth Rao (D) Ashish Dhawan
159. From October 04 to 10, 2021 the World Investor Week has been organized by which of the following organizations?
 (A) World Bank
 (B) Financial Action Task Force
 (C) International Organization of Securities Commissions
 (D) Organization for Economic Co-operation and Development
160. Buddhist Circuit Train FAM Tour has been organised by Ministry of Tourism in association with IRCTC. It is a part of which of the following initiatives?
 (A) Atma Nirbhar Bharat (B) Dekho Apna Desh
 (C) Azadi ka Amrit Mahotsav (D) Swavalamban
161. When is the World Bird Migratory Day 2021 celebrated across the globe to raise awareness about of migratory birds and the need for international cooperation to conserve them?
 (A) October 10 (B) October 9
 (C) October 11 (D) October 6
162. Recently, Union Minister of Civil Aviation Jyotiraditya Scindia flagged off the Doon Drone Mela 2021 in which of the following states?
 (A) Uttarakhand (B) Chhattisgarh
 (C) Rajasthan (D) Gujarat

163. Recently, President of India Ram Nath Kovind has appointed Prakash Shrivastava as the Chief Justice of High Court of which of the following states?
(A) Madhya Pradesh (B) Calcutta
(C) Andhra Pradesh (D) Karnataka
164. When is the International Day of Girl Child observed annually to amplify the the voices of young girls around the world and increase awareness of issues faced by them?
(A) October 11 (B) October 8
(C) October 9 (D) October 10
165. Who is the winner of the F1 Turkish Grand Prix 2021?
(A) Max Verstappen (B) Valtteri Bottas
(C) Sergio Perez (D) Lewis Hamilton
166. Recently, Prime Minister Narendra Modi has launched the Indian Space Association. Who is appointed as the first Chairman of the newly set up IspA?
(A) Rahul Vatta (B) Jayant Patil
(C) A.K. Bhatt (D) Rajesh Tope
167. Which of the following has been selected for the 45th Vayalar Ramavarma Memorial Literary Award?
(A) Annie Thayyil (B) Benyamin
(C) P. Narendranath (D) P. Padmarajan
168. Karuppur Kalamkari Painting and Kallakurichi Wood carvings have recently received geographical indication tags. They belong to which of the following states?
(A) Kerala (B) Telangana
(C) Andhra Pradesh (D) Tamil Nadu
169. Indian Council of Medical Research has released the Multilingual Dementia Research and Assessment (MUDRA) toolbox in five Indian languages. Which of the following languages is not included in it?
(A) Tamil (B) Malayalam
(C) Bengali (D) Telugu
170. Which edition of the India-US Defence Policy Group meeting has recently taken place in Washington to review the progress on various defence cooperation issues between the two countries?
(A) 11th (B) 14th
(C) 18th (D) 16th
171. 'Desh ke Mentor' programme has been launched by which of the following states to provide career guidance to the students of class 9 to 12?
(A) Telangana (B) Haryana
(C) Delhi (D) Gujarat
172. Who is appointed as the Chief Executive Officer of Energy Efficiency Service Limited?
(A) Arun Kumar Mishra
(B) Aman Kumar Mishra
(C) Akash Kumar Mishra
(D) Amar Kumar Mishra
173. Who has been appointed as the brand ambassador of British personal care brand Yardley?
(A) Kriti Sanon (B) Katrina Kaif
(C) Alia Bhatt
174. Who is the author of the book 'The Custodian of Trust- A Banker's Memoir'?
(A) Dinesh Kumar Khara
(B) Kulpreet Yadav
(C) Arundhati Bhattacharya
(D) Rajnish Kumar
175. Recently, The Multidimensional Poverty Index Report is released by which of the following organizations?
(A) UNDP
(B) World Bank
(C) International Monetary Fund
(D) World Economic Forum
176. Nedumudi Venu has passed away. He was associated with which of the following profession?
(A) Actor (B) Scientist
(C) Writer (D) Journalist
177. Which of the following has taken over the management of Jaipur International Airport?
(A) Hinduja Group (B) Adani Group
(C) Tata Group (D) Reliance Industries Limited
178. Name the winner of the Nobel Prize in Economic Sciences?
(A) Paul Milgrom and Richard Thaler
(B) Paul Michael Romer and Richard Thaler
(C) David Card, Joshua
(D) Angrist and Guido Imbens
179. Lahauli Knitted Socks and Gloves have recently received Geographical Indication Tag. It belongs to which of the following states?
(A) Assam (B) Andhra Pradesh
(C) Himachal Pradesh (D) Uttarakhand
180. Who is the winner of the fourth Satyajit Ray Award in 2021?
(A) Bejawada Gopal
(B) Paruchuri Venkateshwara Rao
(C) Mukesh Rishi
(D) Jaya Prakash Reddy

181. Union Minister for Fisheries, Animal Husbandary & Dairying Shri Parshottam Rupala launched a nationwide River Ranching Programme in which of the following states?
(A) Uttarakhand (B) Uttar Pradesh
(C) Assam (D) Bihar
182. National Mission of Clean Ganga has signed an MoU with which of the following institutions to conduct a series of training to enhance the quality of service of officials in Urban Local Bodies?
(A) National Development Council
(B) NITI Aayog
(C) Adani Group
(D) WASH Institute
183. Recently, Union Finance Minister Nirmala Sitharaman has announced a new 3km long four-lane bridge on which of the following rivers?
(A) Ganga River (B) Yamuna River
(C) Krishna River (D) Brahmaputra River
184. Who among the following has become Balkans First Winner of the UNHCR Refugee Award?
(A) Nikola Kovacevic (B) Mihajlo Pupin
(C) Emir Kusturica (D) Marina Abramovic
185. PM Modi recently addressed the _____ Foundation Day programme of the National Human Rights Commission of India?
(A) 28th (B) 30th
(C) 45th (D) 17th
186. Who is on the top slot on EdelGive Hurun India Philanthropy List 2021 by donating Rs 27 crores a day?
(A) Azim Premji (B) Sonu Sood
(C) Amitabh Bachchan (D) Mukesh Ambani
187. Recently, Who has been appointed as the advisor to Prime Minister Narendra Modi?
(A) Vimal Malik (B) Shikhar Kapoor
(C) Karan Chopra (D) Amit Khare
188. Recently, which of the following countries has launched the world's First automated & driverless self-driving train?
(A) Canada (B) Japan
(C) France (D) Germany
189. The Ex-Yudh Abhyas 2021 joint military exercise is the largest running joint military training and defense cooperation endeavor between India and which of the following countries?
(A) Singapore (B) Bhutan
(C) USA (D) Australia
190. International Energy Agency has invited which of the following countries to become its full-time member?
(A) United States (B) Malaysia
(C) United Kingdom (D) India
191. Recently, India has agreed to provide a \$ 200 million line of credit support for development projects of which of the following Central Asian Countries?
(A) Kazakhstan (B) Uzbekistan
(C) Kyrgyzstan (D) Tajikistan
192. Which of the following states has become the first state to release its own Wildlife Action Plan 2021- 2030?
(A) Kerala (B) Uttarakhand
(C) Arunachal Pradesh (D) Maharashtra
193. What is the rank of India in the 2021 Renewable Energy Country Attractiveness Index (RECAI)?
(A) 3rd (B) 5th
(C) 4th (D) 2nd
194. The Asian Development Bank has recently enhanced the climate financing goals 2019-2030 for developing member countries. What is the new goal?
(A) \$120 Billion (B) \$80 Billion
(C) \$100 Billion (D) \$50 Billion
195. Who has been appointed as the independent director on the company's board of directors of hospitality firm Oravel Stays Ltd (OYO)?
(A) Sharad Kumar (B) Sumit Antil
(C) Deepa Malik (D) Yogesh Kathuniya

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196. Recently, Who has been appointed as the new chairman of the World Steel Association for the year 2021-2022?
 (A) Mukesh Ambani (B) Azim Premji
 (C) Sajjan Jindal (D) Ratan Tata
197. Recently, Which of the following banks has been authorized by the RBI to collect direct and Indirect taxes?
 (A) IndusInd Bank (B) Yes Bank
 (C) Axis Bank (D) Canara Bank
198. Infinity Learn by Sri Chaitanya ropes in which of the following Indian cricketers as its brand ambassador?
 (A) Rohit Sharma (B) Mahendra Singh Dhoni
 (C) Virat Kohli (D) Jasprit Bumrah
199. Which of the following banks has announced to launch micro ATM across India?
 (A) Kotak Mahindra Bank
 (B) Axis Bank
 (C) IndusInd Bank
 (D) HDFC Bank
200. Recently, Government has set a target to increase the number of Pradhan Mantri Bhartiya Janaushadhi Kendras to by 2024.
 (A) 8000 (B) 10,000
 (C) 20,000 (D) 11,000
201. NITI Aayog has launched a 'Handbook on sustainable management of plastic Waste for ULBs' in collaboration with which of the following institutions?
 (A) UNEP (B) WWF
 (C) UNDP (D) IUCN
202. Which of the following states has launched a scheme to melt temple jewellery and convert it into Gold Bars for monetization?
 (A) Kerala (B) Andhra Pradesh
 (C) Tamil Nadu (D) Odisha
203. Which of the following ministers has recently launched the CRISP-M tool for the Integration of climate information in a geographic information system?
 (A) Jitendra Singh
 (B) Giriraj Singh
 (C) Narendra Singh Tomar
 (D) Bhupendra Yadav
204. Recently, Global Hunger Index 2021, which is prepared jointly by an Irish aid agency called 'Concern Worldwide' and a German organization called 'Welt Hunger Hilfe', was released. What is the position of India out of a total of 116 countries?
 (A) 104 (B) 106
 (C) 103 (D) 101
205. Who is elected as the new chairman of the Indian Bank's Association?
 (A) Amit Kumar (B) Amit Mishra
 (C) Sanjay Kapur (D) A.K. Goel
206. What is the official Tagline of the Asian Football Confederation women's Asian cup that will be held in 2022 in India?
 (A) Our Goal for All
 (B) Uniqueness in Universality
 (C) Goals of Universal Unity
 (D) Unity in sports
207. Which organization has partnered with the Indian Institute of Foreign Trade to launch India Digital Trade Facilitation Forum to support MSME Exporters?
 (A) PhonePe (B) Paytm
 (C) PayPal (D) Amazon
208. Which of the following Institutions has formed a Scientific Advisory Group for the Origins on Novel Pathogens?
 (A) PGI, Chandigarh
 (B) UNICEF
 (C) World Health Organisation
 (D) AIIMS, Delhi
209. Recently, Government has incorporated new rules under the "Medical Termination of Pregnancy (Amendment) Act, 2021. What is the new gestational limit for termination of pregnancy for exceptional categories of women?
 (A) 22 weeks (B) 24 weeks
 (C) 23 weeks (D) 26 weeks
210. Which Indian company has topped the World's Best Employers 2021 ranking of Forbes, among Indian corporates?
 (A) HCL Technologies (B) Reliance Industries
 (C) Larsen & Toubro (D) Bajaj
211. Which of the following municipal corporations has launched the 'MYPARKINGS' app to book parking slots online?
 (A) South Delhi Municipal Corporation
 (B) Brihanmumbai Municipal Corporation
 (C) Greater Chennai Corporation
 (D) Agartala Municipal Corporation
212. How much amount of commitment has been pledged by India and the United States annually from public and private sector sources to help develop the two country's efforts to tackle climate change?
 (A) \$100 billion (B) \$500 billion
 (C) \$300 billion (D) \$150 billion

213. Which of the following oil and gas corporations has launched an automated fuelling technology?
(A) BPCL (B) IOCL
(C) ONGC (D) HPCL
214. Rataul Mango has recently received a geographical indication tag. It belongs to which of the following states?
(A) Uttar Pradesh (B) Maharashtra
(C) Andhra Pradesh (D) Karnataka
215. Which of the countries has signed MoU with India for supplying 'Di-ammonium Phosphate' Fertilizers?
(A) Russia (B) Morocco
(C) Poland (D) Jordan
216. Recently, Mohamed Beavogui has become the prime minister of which of the following countries?
(A) Guinea (B) Ukraine
(C) Iran (D) Afghanistan
217. Who has convened the G20 extraordinary Summit on Afghanistan which was recently held in October?
(A) Italy (B) India
(C) UK (D) USA
218. In which of the following states a detoxing pilot project has brought the Lukha river back from the dead?
(A) Mizoram (B) Odisha
(C) Meghalaya (D) Tripura
219. Alexander Schallenberg has been sworn in as a new chancellor of which of the following countries?
(A) Spain (B) Germany
(C) Austria (D) Belgium
220. Which of the following two countries held joint naval drills named "Joint Sea 2021"?
(A) Russia and China (B) India and France
(C) USA and Australia (D) India and Sri Lanka
221. Recently, India was re-elected to the United Nations Human Rights Council for which of the following terms?
(A) 2nd (B) 6th
(C) 4th (D) 3rd
222. The power of BSF to arrest, search and seize has been extended within _____ km in Assam, West Bengal, and Punjab?
(A) 30km (B) 50km
(C) 70km (D) 25km
223. Recently, which of the following two countries has signed an MoU on a 'three-step roadmap' on the boundary?
(A) India and China (B) Afghanistan and Pakistan
(C) Bhutan and Myanmar (D) China and Bhutan
224. National Testing Agency has announced the first-ever aptitude test for school students and youth between _____ years.
(A) 16-21 (B) 15-25
(C) 13-25 (D) 16-20
225. Which of the following has been reappointed as the MD & CEO of the Axis Bank?
(A) Amitabh Chaudhry (B) Rana Kapoor
(C) Sandeep Bakhshi (D) Deepak Parekh
226. The National Security Guard force of India has observed which edition of the Raising Day on October 16, 2021?
(A) 37th (B) 40th
(C) 26th (D) 45th
227. Who is the author of the book 'The Nutmeg's Curse: Parables for a Planet in Crisis'?
(A) Amitav Ghosh (B) Vishal Goyal
(C) Amritpal Kaur (D) Shekhar Gupta
228. Who has been re-elected as the chairman of the National Commission for Protection of Child Rights?
(A) Mayank Joshi (B) Priyank Kanungo
(C) Atul Agnihotri (D) Pradeep Singhanian
229. Which of the following state governments has directed all-state senior secondary schools to set up 'Arogya Vatika' (salubrity Garden) on their premises?
(A) Bihar (B) Uttar Pradesh
(C) Andhra Pradesh (D) Rajasthan
230. Which Country has overtaken China to account for the largest share of the world's bitcoin mining?
(A) Ecuador (B) Russia
(C) USA (D) Russia
231. Where was Dr. APJ Abdul Kalam Prerana Sthal inaugurated on the occasion of the 90th birth anniversary of Dr. APJ Abdul Kalam?
(A) Visakhapatnam (B) Sriharikota
(C) Rameswaram (D) Chandipur
232. Recently, Jonas Gahr Store has become the Prime Minister of which of the following countries?
(A) Norway (B) Denmark
(C) Spain (D) Sweden
233. Who has become the first-ever Indian to win the Children's Peace Image of the year- Global Peace Photo Award 2021?
(A) Saumya Suresh Ganpathi
(B) Aadhyaa Aravind Shankar
(C) Purnima Ganesh Satpathi
(D) Navya Narayan Sundaram

234. Which of the following Museums has established a GBF research center and fellowship programme with a focus on Indian art?
 (A) Leopold Museum, Vienna
 (B) Van Gogh Museum, Amsterdam
 (C) Louvre Museum, Paris
 (D) Museum Rietberg, Zurich
235. India has clinched the South Asian Football Federation Championship for the eight-time defeating which of the following countries in the finals?
 (A) Nepal (B) Maldives
 (C) Sri Lanka (D) Bhutan
236. As India's Covid-19 vaccination coverage is set to reach a 100 crore landmark milestone, the centre has launched the country's vaccination anthem. The anthem is sung by which of the following singers?
 (A) Amit Trivedi (B) Arijit Singh
 (C) Shreya Ghosal (D) Kailash Kher
237. When is the International Day for Eradication of Poverty 2021 is observed every year to raise awareness about people living in poverty?
 (A) October 17 (B) October 15
 (C) October 12 (D) October 18
238. Recently, RBI has approved the appointment of who among the following as the chairman of Karnataka Bank?
 (A) Pradeep Kumar Panja (B) Ajai Kumar
 (C) Sanjiv Mishra (D) Ashwani Kumar
239. Recently, Aviation regulator Directorate General of Civil Aviation has temporarily suspended the license of which of the following airlines for the transportation of Dangerous goods for alleged violations?
 (A) Spice Jet (B) Vistara
 (C) Air India (D) GoFirst
240. NITI Aayog has collaborated with which of the following institutions to launch the Geospatial Energy Map of India?
 (A) ISRO (B) IIT-Bombay
 (C) DRDO (D) IIT-Kanpur
241. Which of the following has won the 'Earthshot Prize' for the year 2021 for developing a technology for converting agri waste into bio-products?
 A. Preeti Kumari (B) Vidyut Mohan
 C. Kamal Preet Kaur (D) Roshan Sharma
242. Recently, which of the following countries has sought USD 500 million amount of credit line from India to purchase crude oil?
 (A) Sri Lanka (B) Maldives
 C. Cambodia (D) Bhutan
243. Recently, which country was hit by the tropical storm Kompasu?
 (A) USA (B) Germany
 (C) Philippines (D) Indonesia
244. Ahead of the 2021 men's T20 World cup in the UAE and Oman the International Cricket Council and which of the following institutions has partnered for the mental wellbeing of children & adolescents?
 (A) UNESCO (B) UNICEF
 (C) WHO (D) World Economic Forum
245. Who among the following has become India's 21st Woman Grand Master?
 (A) Divya Deshmukh (B) Padmini Rout
 (C) Tania Sachdeva (D) Saumya Swaminathan
246. Which country is going to join India based International Solar Alliance?
 (A) Vietnam (B) Malaysia
 (C) Israel (D) Indonesia
247. Which of the following will host a Hackathon titled 'Aadhar Hackathon 2021' to celebrate the 75 years of Independence of India?
 (A) Ministry of Education (B) UIDAI
 (C) NITI Aayog (D) Ministry of MSME
248. Recently, A new species of onion named Allium negianum has been discovered in which of the following states?
 (A) Maharashtra (B) Karnataka
 (C) Uttarakhand (D) Odisha
249. Who will be inaugurating the event on 25th November in which India will host leaders aged under 35 under the initiative Gen-Next Democratic Network?
 (A) Om Birla (B) Narendra Modi
 (C) Venkaiah Naidu (D) Ram Nath Kovind
250. Recently, SEBI has constituted a four-member high-powered advisory committee on settlement orders and compounding of offenses. Who is the head of this committee?
 (A) Vijay C Daga (B) DN Raval
 (C) PK Malhotra (D) PR Ramesh
251. Recently, which of the following countries has declared a 60-day state of emergency over a rise in violent drug crimes?
 (A) Peru (B) Columbia
 (C) Ecuador (D) Argentina
252. NAB Subsidiary has signed a trust deed for Credit Guarantee Fund Trust for Farmer Producer Organisations. NAB is a subsidiary of which of the following institutions?
 (A) BPCL (B) IFFCO
 (C) NALCO (D) NABARD

253. Which country houses La Lloreria or the Crying Room to remove the mental health stigma in the society?
 (A) Germany (B) Italy
 (C) Spain (D) Denmark
254. Who is the highest wicket-taker in T20 International cricket?
 (A) R Ashwin (B) Jasprit Bumrah
 (C) Tim Southee (D) Shakib Al Hasan
255. Which of the following firm has supplied P-8I long-range maritime patrol aircraft to the Indian Navy?
 (A) Hindustan Aeronautics Ltd
 (B) SpaceX
 (C) Boeing
 (D) DRDO
256. Ahmad Shah Ahmadzai has passed away. He was the prime minister of which of the following countries?
 A. Qatar (B) Afghanistan
 (C) Yemen (D) Iraq
257. Who is the author of the book 'Sir Ahmad Khan: Reason, Religion and Nation'?
 (A) Kaveree Bamzai (B) Sundeep Mishra
 (C) Irfan Habib (D) Shafey Kidwai
258. Who is the author of the book 'HITLER and INDIA'?
 (A) Vaibhav Purandare (B) Amish Tripathi
 (C) Chetan Bhagat (D) Kiran Desai
259. Recently, which of the following states has launched the 'Parashasan Gaon ke sang' campaign to provide government services to remote villages?
 (A) Rajasthan (B) Bihar
 (C) Haryana (D) Jharkhand
260. Which of the following insurance company has introduced Saral Bachat Bima Plan?
 (A) SBI Life Insurance
 (B) HDFC Life Insurance
 (C) ICICI Prudential Life Insurance
 (D) IndiaFirst Life Insurance Company
261. Who has been appointed as the president of the Indian Weightlifting Federation?
 (A) Sahdev Yadav (B) Narinder Batra
 (C) Penpa Tsering (D) Ujjwala Singhania
262. Which of the following countries has won the Uber cup 2021 by beating defending champions Japan?
 (A) Vietnam (B) Malaysia
 (C) China (D) Thailand
263. Which of the following Indian Actors has become the latest celebrity to venture into the cryptocurrency space through the association with CoinDCX's 'Future Yahi Hai' Campaign?
 (A) Vicky Kaushal (B) Amitabh Bachchan
 (C) Ranveer Singh (D) Ayushmann Khurrana
264. Which of the following countries has conducted its maritime dialogue with India to work on a free, open, and inclusive Indo-Pacific region?
 (A) Japan (B) Australia
 (C) United Kingdom (D) USA
265. External Affairs Minister S. Jaishankar has unveiled the 'Bhoodan Grove' plaque in which of the following countries?
 (A) Israel (B) Saudi Arabia
 (C) Jordan (D) Iraq
266. Which of the following multinational ridesharing organizations has recently acquired 'GeoSpoc' to provide next-generation mobility services?
 (A) Lyft (B) Uber
 (C) Ola (D) Cabify
267. Name the grandmaster who has won the 'Julius Baer Challenges chess tour 2021' finals?
 (A) Rameshbabu Pragganandhaa
 (B) D Gukesh
 (C) Vishwanathan Anand
 (D) Arjun Kalyan
268. Who has succeeded Nilesh Shah to become the new chairman of the Association of Mutual Funds in India?
 (A) Uday Kotak (B) Alok Mishra
 (C) Nirmal Jain (D) Balasubramanian
269. Which of the following states has launched 'Mukhyamantri Ration Apke Dwar Yojana' to provide doorstep delivery of Free Ration to Villagers?
 (A) Madhya Pradesh (B) Uttarakhand
 (C) Maharashtra (D) Haryana
270. Who is the author of the book "The Stars in My Sky: Those who brightened my film journey"?
 (A) Vidya Balan (B) Divya Dutta
 C. Dia Mirza (D) Hema Malini
271. Which of the following companies has launched the NTS platform for the tokenization of cards?
 (A) Phonepe
 (B) SEBI
 (C) National Payment Corporation of India
 (D) Google Pay
272. Who has won the Martial Arts Education Prize 2021 from the UNESCO International Centre for Martial Arts?
 (A) Kung Fu Nuns (B) Silamnam
 (C) Kalaripayattu (D) Huyen Langlon
273. Recently, Food Security Index 2021 has been released. What is the rank of India out of 113 countries?
 (A) 71 (B) 85
 (C) 99 (D) 65

274. The International Conference and exhibition on Digital technologies "Future Tech 2021" has been organised by which of the following bodies?
(A) Confederation of Indian Industry
(B) National Payment Corporation of India
(C) NITI Aayog
(D) NASSCOM
275. Bandula Warnapura has passed away. He was associated with which of the following sports?
(A) Football (B) Cricket
(C) Badminton (D) Hockey
276. Who has been appointed as the ambassador of Russian Film Festival in India?
(A) Sarfaraz Alam (B) Imtiaz Ali
(C) Lucky Ali (D) Amir Khan
277. James Pattinson, a fast bowler has announced his retirement from International Cricket. He belongs to which of the following cricket team?
(A) Australia (B) England
(C) South Africa (D) West Indies
278. Who has been honoured with the European Union's top human rights Sakharov Prize for freedom of Thought for 2021?
(A) Boris Yeltsin (B) Kira Yarmysh
(C) Roman Protasevich (D) Alexei Navalny
279. Which Indian businessman has announced to make an investment in UAE's first-digital only independent bank ZAND?
(A) Uday Kotak (B) Cyrus S Poonawalla
(C) Azim Premji (D) Kumar Mangalam Birla
280. Who has announced plans to launch a new social media network called TRUTH Social?
(A) Elon Musk (B) Mukesh Ambani
(C) Donald Trump (D) Jack Ma
281. Gita Gopinath has announced to leave the Chief Economist Post at which of the following organizations?
(A) IMF
(B) World Bank
(C) European Central Bank
(D) New Development Bank
282. A micro snail species named *Georissa mawsoni* has recently been discovered in which of the following states of the northeast?
(A) Assam (B) Tripura
(C) Meghalaya (D) Arunachal Pradesh
283. Nagma Mohamed Mallick India's newly appointed envoy to Poland is concurrently accredited as the next ambassador of India to which of the following countries?
(A) Lithuania (B) Romania
(C) Estonia (D) Poland
284. Which state has announced to add Bhaskarabda to Saka and Gregorian eras in its official government calendar?
(A) Assam (B) Odisha
(C) Tripura (D) West Bengal
285. Which Player has won the Women's singles titles at 2021 BNP Paribas Open tennis tournament?
(A) Elise Mertens
(B) Paula Badosa
(C) Veronika Kudermetova
(D) Victoria Azarenka
286. Which of the following insurance companies has entered into a bancassurance partnership with 'Utkarsh Small Finance Bank' to distribute life insurance products?
(A) Bharti AXA Life Insurance
(B) SBI Life Insurance
(C) HDFC Life Insurance
(D) Max Life Insurance
287. Mastercard, US International Development Finance Corporation, USAID, and which of the following banks has launched a \$100 million credit facility for MSME in India?
(A) HDFC (B) SBI
(C) AXIS Bank (D) ICICI Bank
288. Recently, In which of the following states NABARD has sanctioned Rs 608 crore financial assistance for different infrastructure projects in rural areas?
(A) Assam (B) Punjab
(C) Uttar Pradesh (D) Odisha

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289. Which of the following organizations has recently implemented 'Web-Based Project Monitoring Portal' to enable real-time monitoring of its projects?
(A) Archaeological Survey of India
(B) Central Public Works Department
(C) DRDO
(D) Military Engineer Services
290. Ayush Van, a dedicated forest for Ayurvedic plants has been inaugurated in which of the following states?
(A) Chandigarh (B) Madhya Pradesh
(C) Rajasthan (D) Gujarat
291. 72nd edition of the Inter-Services Football Championship is held in which of the following cities recently?
(A) Kochi (B) Jodhpur
(C) Jaipur (D) Surat
292. Which of the following countries is recently added to the Financial Action Task Force 'GreyList'?
(A) Turkey (B) South Korea
(C) Iran (D) Sri Lanka
293. Dama Sandra Mason will become president of which of the following countries?
(A) Tobago (B) Dominica
(C) Trinidad (D) Barbados
294. Adidas has roped in which of the following Indian Actress as its Brand Ambassador?
(A) Deepika Padukone (B) Alia Bhatt
(C) Rakul (D) Aditi Rao Hydari
295. Which of the following states has set up India's first wildlife DNA testing lab?
(A) Maharashtra (B) Uttarakhand
(C) Himachal Pradesh (D) Sikkim
296. Which of the following banks has launched the new digital platform named Abacus 2.0?
(A) Kotak Mahindra Bank
(B) IndusInd Bank
(C) HDFC Bank
(D) RBL Bank
297. Which of the following organizations has launched the Digi-Book "Innovations for you"?
(A) NITI Aayog (B) ISRO
(C) CSIR (D) National Science Centre
298. According to a new report released by climate tech start-up Blue Sky Analytics which country is ranked at the top in emissions related to crop burning?
(A) USA (B) China
(C) India (D) South Africa
299. When is World Statistics Day is celebrated around the globe every year to highlight the achievements of the fundamental principles of official statistics?
(A) October 18 (B) October 20
(C) October 22 (D) October 24
300. Agri -fintech firm Dvara E-Dairy solutions Pvt Ltd has entered into a partnership with which of the following small finance banks to provide service for the small dairy farmers?
(A) Ujjivan Small Finance Bank
(B) Fincare Small Finance Bank
(C) Jana Small Finance Bank
(D) Equitas Small Finance Bank
301. Shuichi Ito has been appointed as the Managing Director of which of the following MNC's?
(A) Samsung (B) Acer India
(C) LG India (D) Toshiba India
302. R.C Vasanth Kumar has passed away. He was associated with which sports profession?
(A) Badminton (B) Hockey
(C) Polo (D) Cricket
303. Which of the following companies has announced the launch of a 10-week initiative that will support start-ups in India leveraging Artificial Intelligence technologies?
(A) Google (B) Microsoft
(C) Intel (D) IBM
304. Recently, The Jaynagar-Kurtha cross-border rail link which has been built by India is handed over to which of the following countries?
(A) Bangladesh (B) Bhutan
(C) Nepal (D) Sri Lanka
305. Recently, Haryana Chief Minister Manohar Lal Khattar has announced free education under the state government's Parivar Pehchan Patra scheme. What is the family annual income criteria to get the benefit of this scheme?
(A) Less than 2 Lakh (B) Less than 1.70 Lakh
(C) Less than 2.5 Lakh (D) Less than 1.80 Lakh
306. Which of the following states has launched the "Shri Dhanwantri Generic Medical Store" Scheme to provide low-cost generic medicines to the vulnerable people of the state?
(A) Chattisgarh (B) Telangana
(C) Kerala (D) Assam
307. Who is the author of the book titled "The Origin Story of India's States"?
(A) Venkataraghavan Subha Srinivasan
(B) Jhumpa Lahiri
(C) Shashi Tharoor
(D) Prabhleen Singh

308. Which of the following companies has recently announced to build India's Largest greenhydrogen-making plant with 10MW capacity?
 (A) GAIL (B) SAIL
 (C) NTPC (D) ONGC
309. Which of the following banks has partnered with 'ITILITE' to offer commercial credit cards for travel expenses to businesses in the country?
 (A) HDFC Bank (B) ICICI Bank
 (C) Kotak Mahindra Bank (D) Axis Bank
310. Recently, who was honoured with the 1st ever 'Satyajit Ray Lifetime Achievement Award' at the 52nd International Film Festival of India?
 (A) Martin Scorsese (B) James Cameron
 (C) Istvan Szabo (D) Both A & C
311. Which of the following states has launched a web portal named "e-munnetram" to review the progress of all important infrastructure projects?
 (A) Kerala (B) Andhra Pradesh
 (C) Chhattisgarh (D) Tamil Nadu
312. Who among the following is appointed as Managing Director and Group CEO of ICRA?
 (A) Neena Tanden (B) Chanda Kocchar
 (C) Ramnath Krishnan (D) Osman Kavala
313. Recently, Tata Power has signed MoU with which of the following to collaborate in areas like smart grid technology, clean energy solutions?
 (A) IIT Bombay (B) IIT Delhi
 (C) IIT Kanpur (D) IIT Roorkee
314. Which of the following states has announced to provide smartwatches to officials in the state to track attendance?
 (A) Haryana (B) Punjab
 (C) Himachal Pradesh (D) Karnataka
315. Name the High-Speed Expendable Aerial Target which was successfully flight tested by DRDO?
 (A) Akash (B) Abhyas
 (C) Viraat (D) Nibhay
316. Who is the author of the book titled 'The Story of India's Farm Crisis'?
 (A) Jaideep Hardikar (B) Vikram Seth
 (C) Kiran Desai (D) Manju Kapur
317. Who has been roped in as the brand ambassador of 'Zinda Balm'?
 (A) Saina Nehwal
 (B) PV Sindhu
 (C) Karman Kaur Thandi
 (D) Sania Mirza
318. Which day of the year is observed as the United Nations Day?
 (A) October 22 (B) October 24
 (C) October 20 (D) October 18
319. India's first IVF calf born of the Banni Breed of buffaloes. It is a famous breed of which of the following states?
 (A) Rajasthan (B) Gujarat
 (C) Uttar Pradesh (D) Haryana
320. Pydithalli Sirimanu Utsav is celebrated in which of the following states of India?
 (A) Andhra Pradesh (B) Karnataka
 (C) Telangana (D) Kerala
321. Recently, On which day 60th Raising Day of the Indo-Tibetan Border Police is celebrated?
 (A) 24th October (B) 25th October
 (C) 20th October (D) 26th October
322. Which of the following technology companies has announced the launch of the 'Unnati Program' to help equip engineering students in India with Industry-relevant data-centric skills?
 (A) Intel (B) IBM
 (C) Apple (D) Google
323. Rule of Law Index is released by which of the following organizations?
 (A) International Court of Justice
 (B) World Justice Project
 (C) Amnesty International
 (D) None of the above
324. Which of the following fintech companies has partnered with Flipkart wholesale to provide embedded Buy Now Pay Later offering to the MSME?
 (A) Paytm (B) Rupifi
 (C) Razorpay (D) ZestMoney
325. Name the Indian Cricketers who have been awarded the life membership of the Marylebone Cricket Club?
 (A) Ajay Jadeja and Yuvraj Singh
 (B) Mohammad Kaif and Anil Kumble
 (C) Harbhajan Singh and Javagal Srinath
 (D) Mahendra Singh Dhoni and Ajay Jadeja
326. Union commerce and industry minister Piyush Goyal has recently inaugurated a 250mm seer water supply scheme in which of the following union territories?
 (A) Chandigarh (B) Puducherry
 (C) Ladakh (D) Jammu and Kashmir

327. Recently, Union Road Transport Minister Nitin Gadkari has addressed the National Inter-Religious Conference in which of the following cities?
(A) Surat (B) Nagpur
(C) Ludhiana (D) Varanasi
328. When is the International Day of Diplomats is celebrated every year to commemorate the contributions made by diplomats in shaping the world?
(A) October 26 (B) October 24
(C) October 25 (D) October 20
329. Who is the winner of the 51st Dada Saheb Phalke Award (for the year 2019)?
(A) Rajinikanth (B) Kamal Haasan
(C) A.R Rahman (D) Chiranjeevi
330. Which Formula One driver won the 2021 United States Grand Prix?
(A) Valtteri Bottas (B) Lewis Hamilton
(C) Max Verstappen (D) Sergio Perez
331. Recently, Launched Krishi UDAN 2.0 scheme will be implemented at how many airports across the country?
(A) 52 (B) 45
(C) 53 (D) 56
332. Recently, YES Bank has launched a new category of value-added family savings accounts named ___ to manage the income of varying families.
(A) YES Savings (B) YES Family
(C) Manage & Save (D) YES Shield
333. Which of the following banks has crossed the market Capitalisation of Hindustan Unilever to become the fifth-largest company by market value?
(A) YES Bank (B) ICICI Bank
(C) HDFC Bank (D) Kotak Mahindra Bank
334. Recently, Union Environment Minister Bhupender Yadav addressed the Middle East Green Initiative Summit 2021 in which of the following cities?
(A) Riyadh (B) Tehran
(C) Manama (D) Baghdad
335. India has been spotted at what position globally for climate tech investment?
(A) 6th (B) 4th
(C) 3rd (D) 9th
336. Recently, Prime Minister Narendra Modi has attended the 16th East Asia Summit virtually. The summit was hosted under the chairperson of which of the following countries?
(A) Singapore (B) Bahrain
(C) Malaysia (D) Brunei
337. Under PM Ayushman Bharat Health Infrastructure Mission government of India has planned to set up two container-based mobile hospitals in which of the following cities?
(A) Hyderabad and Pune (B) Surat and Chennai
(C) Delhi and Chennai (D) Ahmedabad and Jaipur
338. Recently, Bugun Liocichla Utsav was held in which of the following states of the northeast?
(A) Arunachal Pradesh (B) Nagaland
(C) Manipur (D) Meghalaya
339. Which of the following Indian cities is among the three cities of the world selected for the Zero Waste Cities Challenge?
(A) Patna (B) Kochi
(C) Guwahati (D) Mysuru
340. Which of the following states has inaugurated India's Largest aromatic garden?
(A) Uttarakhand (B) Kerala
(C) Tamil Nadu (D) Assam
341. Which of the following ministries has inaugurated the Incubation centre for Innovation and Entrepreneurship in New Delhi (AIIA- iCAINE)?
(A) Ministry of Skill Development and Entrepreneurship
(B) Ministry of AYUSH
(C) Ministry of MSME
(D) Ministry of Information and Broadcasting
342. Former President Roh Tae-woo has passed away. He belonged to which of the following countries?
(A) Vietnam (B) South Korea
(C) Japan (D) Thailand
343. Government has appointed veteran banker KV Kamath as chairperson of _____.
(A) NaBFID (B) SIDBI
(C) NAFED (D) NABARD
344. Which of the following has been appointed as the head of the Pegasus snoopgate committee?
(A) Ratan Kumar (B) Alok Joshi
(C) NV Ramana (D) RV Raveendran
345. Which of the following ministries has approved the pilot project on skilling of Design and Commissioning technical personnel?
(A) Ministry of MSME (B) Ministry of Defence
(C) Ministry of Steel (D) Ministry of Textiles
346. With which of the following payments banks HDFC has partnered to offer home loans and to promote affordable housing?
(A) Fino Payments Bank
(B) Jio Payments Bank
(C) Paytm Payments Banks
(D) India Post Payments Bank

347. Which country has launched the military communications satellite 'Syracuse 4A' carried off by Ariane 5 rocket?
(A) France (B) UK
(C) Sweden (D) Germany
348. Who has chaired the Ambassadors Round Table for Def Expo 2022?
(A) Piyush Goyal (B) Amit Shah
(C) Narendra Modi (D) Rajnath Singh
349. Recently, Sunfresh Agro Industries Private Limited (SAIPL) has partnered with SBI for providing financial support to dairy farmers of which of the following states?
(A) Telangana (B) Uttar Pradesh
(C) Maharashtra (D) Kerala
350. Which of the following banks has been awarded for being the 'Top Organization with Innovative HR Practices' at the 19th edition of the Asian Pacific HRM Congress?
(A) Karnataka Bank (B) Kotak Mahindra Bank
(C) HDFC Bank (D) Bank of Maharashtra
351. Who is on the top slot on EdelGive Hurun India Philanthropy List 2021 by donating Rs 27 crores a day?
(A) Azim Premji (B) Sonu Sood
(C) Amitabh Bachchan (D) Mukesh Ambani
352. As per the Public Affairs Centre which of the following states has taken the top slot among the 18 large states in governance performance?
(A) Kerala (B) Gujarat
(C) Andhra Pradesh (D) Telangana
353. Which of the following companies has decided to change its parent company's corporatename to 'META'?
(A) Snap Inc. (B) Twitter
(C) Baidu (D) Facebook Inc.
354. The Government has extended the term of Reserve Bank of India Governor Shaktikanta Das up to which of the following years?
(A) 2024 (B) 2025
(C) 2023 (D) 2026
355. With which of the following will ADB finance a USD 2 billion loan for India to procure COVID-19 vaccines under ADB's Asia Pacific Vaccine Access Facility (APVAX)?
(A) NDB (B) World Bank
(C) AIIB (D) IMF
356. According to the annual report of the Directorate of Economics and Statistics of the Government of Delhi, the sexratio in Delhi has increased to how many females to one thousand males in 2020?
(A) 917 (B) 933
(C) 955 (D) 958
357. Recently, Jammu and Kashmir Lieutenant Governor Manoj Sinha has inaugurated a Two-Day long AppleFestival-2021 at Sher-e-Kashmir International Convention Centre at which of the following places?
(A) Pulwama (B) Udhampur
(C) Srinagar (D) Kathua
358. The Seventh frigate of P1135.6 class for the Indian navy was launched at Yantarshipyard in which of the following countries?
(A) Russia (B) Poland
(C) France (D) Japan
359. Which of the following states has launched a unique academic scheme, Education at your doorstep?
(A) Haryana (B) Bihar
(C) Tamil Nadu (D) Uttarakhand
360. The Finance Ministry has approved the labour ministry's proposal for crediting how much percent interest on provident fund deposits for 2020-2021?
(A) 8.0 (B) 8.5
(C) 9.5 (D) 7.5
361. First Palmetum and the biggest one in North India recently opened in which of the following states of India?
(A) Uttarakhand (B) Assam
(C) Kerala (D) Gujarat
362. The 27th edition of the United Nations climate change Conference COP27, 2022 will take place in Sharm El Sheikh city. Sharm El Sheikh is the city of which of the following countries?
(A) Egypt (B) Niger
(C) Chad (D) Nigeria
363. Who has been appointed as KPMG India CEO?
(A) Ashish Singhal (B) John Thomas
(C) Sumit Gupta (D) Yezdi Nagporewalla
364. Ministry of Electronics and Information Technology and which of the following has recently launched Futureskills Prime Incentive Program?
(A) CII (B) NITI Aayog
(C) ASSOCHAM (D) NASSCOM
365. Former Chief Justice of Manipur High Court Justice Ramalingam Sudhakar has been appointed as the President of which of the following bodies?
(A) NCLT (B) NGT
(C) NCLAT (D) IBBI
366. Which country is set to start the 'Knock Every Door' campaign to boost Vaccination?
(A) China (B) Singapore
(C) Japan (D) India

367. Which of the following states has topped the State Energy Efficiency Index 2020?
(A) Karnataka (B) Maharashtra
(C) Rajasthan (D) Tamil Nadu
368. Which of the following states celebrated its formation day on November 1st?
(A) Jharkhand (B) Kerala
(C) Goa (D) Uttar Pradesh
369. Which of the following has won the Association of Tennis Professionals title at the Erste Bank Open?
(A) Novak Djokovic (B) Casper Ruud
(C) Frances Tiafoe (D) Alexander Zverev
370. Who among the following has won the First Miss India 2021 title of All India Beauty Pageants First Miss India 2021?
(A) Pearl Agarwal (B) Rayna Sikri
(C) Shubhi Dhaneta (D) Shreya Gupta
371. When is World Vegan Day celebrated every year?
(A) November 2 (B) November 1
(C) November 3 (D) November 4
372. Recently, which of the following has been appointed as the new ambassador of India to Russia?
(A) Harinder Sidhu (B) Pawan Kapoor
(C) Mohammad Abdali (D) Binay Rajan Sen
373. Which of the following countries has issued a Letter of Exchange with India to formalize 7 additional Entry-Exit trade points?
(A) Myanmar (B) Nepal
(C) Bhutan (D) Pakistan
374. The Department of Telecommunications (DoT) has formed a technology innovation group on the next frontier, the sixth generation (6G). Who will head this committee?
(A) Alex Behring (B) Sunil Mittal
(C) K. Rajaraman (D) RS Sharma
375. Recently, Which of the following organizations has released 'The Adaptation Gap Report 2021' which discusses their irreversible nature of global climate risk?
(A) UNEP (B) UNDP
(C) World Bank (D) IPCC
376. Recently, Which of the following state governments has launched Janasevaka for doorstep delivery of government services and Janaspandana Scheme for citizens to raise complaint on any government service?
(A) Kerala (B) Karnataka
(C) Tamil Nadu (D) Andhra Pradesh
377. The Government of the United Kingdom has launched its 1st commemorative coin on Mahatma Gandhi (a 5-pound coin). What is the quote used in the coin?
(A) My life is my message
(B) Non-Violence in my life
(C) My Experiments with non-violence
(D) My Experiment with truth.
378. Internationally renowned and one of the biggest cattle fairs of north India began in which of the following states?
(A) Punjab (B) Haryana
(C) Rajasthan (D) Uttar Pradesh
379. Recently, who among the following has launched the 'DBT-Star college mentorship programme, the first-ever mentorship programme for young innovators?
(A) Mansukh Mandaviya (B) Jitender Singh
(C) Amit Shah (D) Piyush Goyal
380. Recently, The Bangla version of which of the following books about the naval commando operation jointly launched by the Indian navy and the Mukti Bahini of Bangladesh was launched in Dhaka?
(A) Mission Overseas (B) The Brave
(C) Operation X (D) Watershed 1971

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381. Which of the following organization has released a report titled 'sustainable urban cooling handbook'?
- (A) UNEP (B) NITI Aayog
(C) FAO (D) NABARD
382. Union Minister for Environment, Forest, and Climate change Bhupendra Yadav has inaugurated the Ganga Connect exhibition at which of the following institutions?
- (A) University of Oxford, United Kingdom
(B) City of Glasgow College, Scotland
(C) University of Edinburgh, United Kingdom
(D) Stanford University, United States
383. The Punjab Cabinet has approved the enhancement of minimum wages with effect from March 1, 2020. It has been increasing by how many rupees?
- (A) 415.89 (B) 630.30
(C) 310.15 (D) 665.30
384. PTC India has appointed which of the following as the company's chairman and managing director?
- (A) Abhinav Kumar (B) Rajib Kumar Mishra
(C) Ashok Maheshwari (D) Om Prakash Gupta
385. What is India's rank in the 2021 Global Drug Policy Index that was topped by Norway?
- (A) 30 (B) 18
(C) 22 (D) 24
386. 11th November is observed as the National Education Day to commemorate the birth anniversary of which of the following?
- (A) Jawaharlal Nehru (B) APJ Abdul Kalam
(C) Madan Mohan Malaviya (D) Maulana Abul Kalam
387. Convergence Energy Services Limited (CESL) has signed an agreement with Marriot International to develop which of the following projects?
- (A) Education Institutions
(B) Health units and related infrastructure
(C) Electric Vehicle charging units and related Infrastructure
(D) Agriculture storage facility units
388. Which of the following manufacturing companies has signed a 5 year MoU with Equitas SFB to bring a set of attractive financial solutions for its customers?
- (A) Bajaj Auto (B) Mahindra & Mahindra
(C) Hindustan Motors (D) Tata Motors
389. India has Launched the 'E-Amrit' web portal on electric vehicles at the ongoing COP26 Summit in Glasgow. The portal has been developed and hosted by which of the following?
- (A) NITI Aayog (B) NASSCOM
(C) AICTE (D) ACCOCHAM
390. Who has been appointed as Director-General of Narcotics Control Bureau on a deputation basis till the date of his superannuation on August 31, 2024, or until further orders?
- (A) Alok Verma (B) Satya Narayan Pradhan
(C) Sameer Wankhede (D) Rakesh Asthana
391. Which of the following states has launched 'Rakshak' a road safety initiative?
- (A) Gujarat (B) Telangana
(C) Kerala (D) Odisha
392. When is World Pneumonia Day is observed across the globe?
- (A) November 13 (B) November 12
(C) November 10 (D) November 11
393. Recently, The Department of Administrative Reforms and Public Grievances (DARPG) has decided to collaborate with which of the following states for developing a 'District Good Governance Index'?
- (A) Telangana (B) Bihar
(C) Uttar Pradesh (D) Uttarakhand
394. India's 1st centre for research on drone technology was launched by which of the following organisations?
- (A) IIT Delhi (B) IIT Kanpur
(C) IIT Guwahati (D) IIT Roorkee
395. Which Police Station was recognized for the 'Top 3 best performing police station' in India by the Home Ministry?
- (A) Bhattu Kalan Police Station- Haryana
(B) Kharsang Police Station-Tamil Nadu
(C) Nongpol Sekmai Police Station -Manipur
(D) Khar Police Station
396. Which of the following companies has joined the United Nations Global Compact, the World's largest sustainability initiative?
- (A) Bajaj Auto (B) Mahindra and Mahindra
(C) Tata Motors (D) TVS Motor
397. Recently, Which of the following has been elected to the International Law Commission?
- (A) Bimal Patel (B) Brijesh Bhatha
(C) Gajanan Upadhyay (D) Jayant Gunjaria
398. Which social media platform has launched two cyber safety campaigns named 'Safe Stree' and 'My Kanoon'?
- (A) Facebook (B) Instagram
(C) Snap Chat (D) Twitter
399. Which of the following has been named as a Goodwill Ambassador for the United Nations World Food Programme (WFP)?
- (A) Javier Bardem (B) Jeremy Renner
(C) Daniel Bruhl (D) Christopher Waltz

400. With Which of the following Oil and Gas Corporations NTPC Limited has inked an initial pact to collaborate in the field of renewable energy?
 (A) Indian Oil (B) Hindustan Petroleum
 (C) Bharat Petroleum (D) GAIL
401. Which of the following states has adopted the 'Pakke Declaration' on climate change?
 (A) Arunachal Pradesh (B) Tamil Nadu
 (C) Kerala (D) Andhra Pradesh
402. Which of the following states has approved the 'Tissue Culture Based Seed Potato Rules-2021'?
 (A) Uttar Pradesh (B) Jharkhand
 (C) Madhya Pradesh (D) Punjab
403. Recently, a Two-day Regional conference on "Strengthening the state Institutes of Public Administration" was held in which of the following cities?
 (A) Agra (B) Mumbai
 (C) Kolkata (D) Lucknow
404. Which of the following Indian Cricket Players has been roped in as the brand ambassador of footwear brand Placet?
 (A) Saurav Ganguly (B) Rahul Dravid
 (C) Rishabh Pant (D) Sachin Tendulkar
405. Who is the author of the book '400 Days'?
 (A) Chetan Bhagat (B) Neha Dixit
 (C) Ravish Kumar (D) Rajnish Kumar
406. Which of the following has won the Brazilian Grand Prix?
 (A) Max Verstappen (B) Lewis Hamilton
 (C) Valtteri Bottas (D) Carlos Sainz
407. Which of the following countries has become the first country to establish a digital embassy after an agreement with metaverse platform Decentraland?
 (A) Bahamas (B) Barbados
 (C) Anguilla (D) Jamaica
408. Which of the following has inaugurated the 3-day Bengaluru Tech Summit (BTS-2021) in a hybrid format?
 (A) Narendra Modi (B) M Venkaiah Naidu
 (C) Amit Shah (D) Piyush Goyal
409. The Centre has approved a new Rajya Sainik Board for which of the following Union Territories?
 (A) Ladakh (B) Jammu and Kashmir
 (C) Puducherry (D) Chandigarh
410. Recently, Which of the following banks has entered into a co-lending agreement with U GRO capital to offer strategic financing solutions to the unserved and underserved MSMEs of the country in line with RBI guidelines?
 (A) SBI Bank (B) ICICI Bank
 (C) HDFC Bank (D) IDFC Bank
411. Recently, PM Modi has addressed the inaugural session of the 82nd All India Presiding Officers Conference in which of the following cities?
 (A) Shimla (B) Lucknow
 (C) Varanasi (D) Chennai
412. Guinness World Records recognizes the achievement of BRO for constructing the world's highest motorable road at which of the following passes of Ladakh?
 (A) Umling Pass (B) Taglang La Pass
 (C) Zojila Pass (D) Chang La Pass
413. Who is the winner of the 2021 JCB Prize for Literature?
 (A) T. Padmanabhan (B) M. Mukundan
 (C) P. Valsala (D) K. Satchidanandan
414. Recently, Who among the following has inaugurated a newly revamped war memorial in Ladakh's Rezang La?
 (A) Amit Shah (B) Kishan Reddy
 (C) Rajnath Singh (D) Narendra Modi
415. Which of the following has signed an export contract with Airbus Defence and space for the supply of the Counter-Measures Dispensing System (CMDS)?
 (A) BEML Limited
 (B) Bharat Dynamics Limited
 (C) Reliance Naval and Engineering Ltd
 (D) Hindustan Aeronautics Limited
416. When is World Philosophy Day observed every year?
 (A) Third Thursday of November
 (B) First Monday of November
 (C) Second Wednesday of November
 (D) Third Wednesday of November
417. 19th November marks which birth anniversary of Guru Nanak Dev?
 A. 550 (B) 451
 (C) 552 (D) 556
418. Which of the following has entered into a partnership with Google India Pvt Ltd to pilot a social impact lending programme with financial assistance up to Rs 1 Crore at a competitive interest rate to MSME?
 (A) SIDBI (B) NABARD
 (C) SEBI (D) RBI
419. Recently, who among the following has inaugurated a weeklong exhibition at the Lalit Kala Akademi (National Academy of Art)?
 (A) Meenakshi Lekhi (B) Amit Shah
 (C) Narendra Modi (D) Smriti Zubin Irani
420. Which of the following states has decided to make actor Salman Khan the vaccine ambassador of the state?
 (A) Haryana (B) Jharkhand
 (C) Maharashtra (D) Tamil Nadu

421. Who is the author of the new book 'Srimadramayanam'?
- (A) Jhumpa Lahiri (B) Sasi Kiran
(C) Chetan Bhagat (D) Amitav Ghosh
422. Which of the following ministers has delivered the keynote address from India at 2021 The Sydney Dialogue?
- (A) Venkaiah Naidu (B) Nirmala Sitharaman
(C) Narendra Modi (D) Piyush Goyal
423. The first air pollution control tower of Uttar Pradesh has been launched in which of the following cities?
- (A) Kanpur (B) Meerut
(C) Ghaziabad (D) Noida
424. Novo Kapadia has passed away. He was a well-known commentator of which of the following sports?
- (A) Football (B) Cricket
(C) Tennis (D) Wrestling
425. World Antimicrobial Awareness Week is celebrated from 18-24 November every year. What is the theme for 2021?
- (A) Spread Awareness, Stop Resistance
(B) Antibiotics: Handle with Care
(C) United to Preserve Antimicrobials
(D) The Future of antibiotics depends on us all
426. Which of the following organizations has approved USD 150 million loan for the Sustainable Urban services program for Chennai Metropolitan Area?
- (A) World Bank (B) IMF
(C) ADB (D) AIIB
427. Which of the following countries has developed its first hydropower from a glacial lake on the Langtang Lirung Glacier?
- A. Nepal (B) Bhutan
C. India (D) Maldives
428. The 56th Conference of Director Generals of Police and Inspector Generals of Police has been organized in which of the following cities by the Intelligence Bureau?
- (A) Surat (B) Kochi
(C) Hisar (D) Lucknow
429. Flipkart has announced to acquire the majority of stakes in which of the following online pharmacy and digital healthcare system?
- (A) Sanjivani (B) DavaIndia
(C) SastaSundar (D) Care Pharmacy
430. India has developed 'Jaffna Cultural Centre' in which of the following neighboring countries?
- (A) Nepal (B) Bhutan
(C) Sri Lanka (D) Maldives
431. Which of the following has announced the launch of the Merchant Shareholding Program for its merchant partners?
- (A) Paytm (B) BharatPe
(C) PhonePe (D) Amazon Pay
432. Home Minister Amit Shah laid the foundation stone for setting up the Rani Gaidinliu Tribal Freedom Fighters Museum at Luangkao village in which of the following districts of Manipur?
- (A) Ukhrul (B) Bishnupur
(C) Tamenglong (D) Thoubal
433. Dermalogica, a professional skincare brand from the Hindustan Unilever portfolio has roped in which of the following as its brand ambassador?
- (A) Deepika Padukone (B) Priyanka Chopra
(C) Neha Dhupia (D) Anushka Sharma
434. Who among the following has received the 12th Manipur state award for Literature 2020 for his book-Ei Amadi Adungeigi Ithat' (I and the then Island)?
- (A) Karen Kingsbury
(B) Beryl Thanga
(C) Armando Lucas Correa
(D) Megan Miranda
435. What is the theme of World Children's Day 2021?
- (A) Children of Today, our keepers tomorrow
(B) Children are taking over and turning the world blue
(C) Time to Focus on impact of climate change, COVID-19 on our young ones
(D) A Better Future for every child
436. Recently, Who among the following has captured his second ATP Finals title in the final in Turin?
- (A) Alexander Zverev (B) Daniil Medvedev
(C) Novak Djokovic (D) Andre Agassi
437. Which of the following has inaugurated a National Workshop on Child Rights?
- (A) Nitin Gadkari (B) Narendra Modi
(C) Amit Shah (D) Smriti Zubin Irani
438. Which of the following companies has been awarded the 'Community Collaboration Award' under the Asia Corporate Excellence & Sustainability Awards (ACES) 2021?
- (A) Bharat Petroleum Corporation Limited
(B) Indian Oil Corporation Limited
(C) Hindustan Petroleum Corporation Limited
(D) Oil and Natural Gas Corporation Limited
439. Which state government has decided to withdraw the Decentralization and Inclusive Development of all Regions Act?
- (A) Gujarat (B) Andhra Pradesh
(C) Telangana (D) Kerala

440. In Cricket Which of the following states has lifted the Syed Mushtaq Ali Trophy by defeating Karnataka?
(A) Gujarat (B) Tamil Nadu
(C) Telangana (D) Kerala
441. When is World Television Day celebrated all across the globe every year?
(A) November 18 (B) November 24
(C) November 22 (D) November 21
442. When is World Day of Remembrance for Road Traffic Victims observed every year?
(A) Third Monday of November
(B) Third Wednesday of November
(C) Third Thursday of November
(D) Third Sunday of November
443. Which of the following banks has signed MoU with the Puducherry Cooperative Milk Producers Union(PONLAIT) to provide loans to individual dairy farmers?
(A) HDFC Bank (B) Canara Bank
(C) Axis Bank (D) SBI Bank
444. Which of the following cities is hosting the 34th All India Postal Wrestling Championship?
(A) Lucknow (B) New Delhi
(C) Mumbai (D) Kolkata
445. Union Minister of State Science and Technology Dr. Jitendra Singh has inaugurated ISRO's 5-day Technology Conclave-2021. The Conclave is being hosted by which of the following institutions?
(A) Directorate of Technology Development & Innovation
(B) Atal Tinkering Labs
(C) Council of Scientific and Industrial Research
(D) National Geophysical Research Institute
446. The RBI has announced a draft amalgamation scheme of the Punjab and Maharashtra Cooperative Bank with which of the following banks?
(A) AU Small Finance Bank
(B) Unity Small Finance Bank
(C) Ujjivan Small Finance Bank
(D) Janalakshmi Small Finance Bank
447. Which of the following Railway Stations in Indore will be renamed as Tantya Mama Railway Station?
(A) Patalpani Railway Station
(B) Mangliyagaon Railway Station
(C) Lokmanya Nagar Railway Station
(D) Laxmi Bai Nagar Railway Station
448. Which of the following companies has won the Data Security Council of India (DSCI) Cyber Security Grand Challenge Award 2021?
(A) S-Net (B) Mozilla Firefox
(C) SecurelyShare (D) V-Guard
449. When is the Guru Teg Bahadur Martyrdom Day is celebrated every year?
(A) November 24 (B) November 22
(C) November 26 (D) November 20
450. Sheikh Sabah al-Khalid has been reappointed as the prime minister of which of the following countries?
(A) Kuwait (B) Syria
(C) Yemen (D) Oman

Why IBT?

100+

Centers Across India

8000+

Selection in last year

13500+

**Selections in SSC
FCI/LIC & State Level**

3500+

**Selections in SSC
CGL Examination**

2000+

**Final Selections in
IBPS CLERK-2016**

500+

**Final Selections in
IBPS PO-2016**

ANSWER KEY

1. (C)	2. (A)	3. (B)	4. (A)	5. (C)	6. (A)	7. (D)	8. (C)	9. (B)	10. (D)
11. (C)	12. (A)	13. (B)	14. (D)	15. (B)	16. (D)	17. (D)	18. (B)	19. (C)	20. (C)
21. (C)	22. (C)	23. (B)	24. (B)	25. (A)	26. (C)	27. (B)	28. (C)	29. (B)	30. (B)
31. (C)	32. (A)	33. (D)	34. (D)	35. (A)	36. (C)	37. (D)	38. (C)	39. (A)	40. (B)
41. (B)	42. (C)	43. (A)	44. (B)	45. (D)	46. (B)	47. (C)	48. (D)	49. (C)	50. (C)
51. (A)	52. (D)	53. (B)	54. (A)	55. (D)	56. (C)	57. (B)	58. (B)	59. (B)	60. (D)
61. (D)	62. (A)	63. (A)	64. (D)	65. (A)	66. (D)	67. (B)	68. (A)	69. (D)	70. (D)
71. (B)	72. (A)	73. (D)	74. (C)	75. (A)	76. (A)	77. (D)	78. (A)	79. (B)	80. (A)
81. (C)	82. (A)	83. (C)	84. (A)	85. (A)	86. (B)	87. (C)	88. (A)	89. (C)	90. (A)
91. (A)	92. (A)	93. (A)	94. (A)	95. (D)	96. (C)	97. (A)	98. (C)	99. (B)	100. (C)
101. (B)	102. (D)	103. (B)	104. (C)	105. (D)	106. (B)	107. (A)	108. (A)	109. (D)	110. (C)
111. (A)	112. (C)	113. (D)	114. (A)	115. (A)	116. (C)	117. (B)	118. (A)	119. (C)	120. (C)
121. (A)	122. (B)	123. (C)	124. (B)	125. (A)	126. (A)	127. (A)	128. (B)	129. (A)	130. (A)
131. (B)	132. (A)	133. (B)	134. (D)	135. (B)	136. (A)	137. (C)	138. (A)	139. (D)	140. (C)
141. (B)	142. (B)	143. (B)	144. (B)	145. (C)	146. (A)	147. (D)	148. (A)	149. (A)	150. (A)
151. (A)	152. (D)	153. (C)	154. (A)	155. (A)	156. (A)	157. (C)	158. (C)	159. (C)	160. (B)
161. (B)	162. (A)	163. (B)	164. (A)	165. (B)	166. (B)	167. (B)	168. (D)	169. (A)	170. (D)
171. (C)	172. (A)	173. (A)	174. (D)	175. (A)	176. (A)	177. (B)	178. (C)	179. (C)	180. (A)
181. (B)	182. (D)	183. (D)	184. (A)	185. (A)	186. (A)	187. (D)	188. (D)	189. (C)	190. (D)
191. (C)	192. (D)	193. (A)	194. (C)	195. (C)	196. (C)	197. (A)	198. (A)	199. (A)	200. (B)
201. (C)	202. (C)	203. (B)	204. (D)	205. (D)	206. (A)	207. (C)	208. (C)	209. (B)	210. (B)
211. (A)	212. (A)	213. (A)	214. (A)	215. (A)	216. (A)	217. (A)	218. (C)	219. (C)	220. (A)
221. (B)	222. (B)	223. (D)	224. (C)	225. (A)	226. (A)	227. (A)	228. (B)	229. (B)	230. (C)
231. (A)	232. (A)	233. (B)	234. (D)	235. (A)	236. (D)	237. (A)	238. (A)	239. (A)	240. (A)
241. (B)	242. (A)	243. (C)	244. (B)	245. (A)	246. (C)	247. (B)	248. (C)	249. (A)	250. (A)
251. (C)	252. (D)	253. (C)	254. (D)	255. (C)	256. (B)	257. (D)	258. (A)	259. (A)	260. (D)
261. (A)	262. (C)	263. (D)	264. (C)	265. (A)	266. (C)	267. (A)	268. (D)	269. (A)	270. (B)
271. (C)	272. (A)	273. (A)	274. (A)	275. (B)	276. (B)	277. (A)	278. (D)	279. (D)	280. (C)
281. (A)	282. (C)	283. (A)	284. (A)	285. (B)	286. (A)	287. (A)	288. (A)	289. (D)	290. (D)
291. (A)	292. (A)	293. (D)	294. (A)	295. (A)	296. (D)	297. (A)	298. (C)	299. (B)	300. (C)
301. (D)	302. (D)	303. (B)	304. (C)	305. (D)	306. (A)	307. (A)	308. (A)	309. (B)	310. (D)
311. (D)	312. (C)	313. (B)	314. (A)	315. (B)	316. (A)	317. (D)	318. (B)	319. (B)	320. (A)
321. (A)	322. (A)	323. (B)	324. (B)	325. (C)	326. (D)	327. (B)	328. (B)	329. (A)	330. (C)
331. (C)	332. (B)	333. (B)	334. (A)	335. (D)	336. (D)	337. (C)	338. (A)	339. (C)	340. (A)
341. (B)	342. (B)	343. (A)	344. (D)	345. (D)	346. (D)	347. (A)	348. (D)	349. (C)	350. (A)
351. (A)	352. (A)	353. (D)	354. (A)	355. (C)	356. (B)	357. (C)	358. (A)	359. (C)	360. (B)
361. (A)	362. (A)	363. (D)	364. (D)	365. (A)	366. (D)	367. (A)	368. (B)	369. (D)	370. (A)
371. (B)	372. (B)	373. (C)	374. (C)	375. (A)	376. (B)	377. (A)	378. (C)	379. (B)	380. (C)
381. (A)	382. (B)	383. (A)	384. (B)	385. (B)	386. (D)	387. (C)	388. (D)	389. (A)	390. (B)
391. (D)	392. (B)	393. (C)	394. (C)	395. (A)	396. (D)	397. (A)	398. (B)	399. (C)	400. (A)
401. (A)	402. (D)	403. (D)	404. (B)	405. (A)	406. (B)	407. (B)	408. (B)	409. (A)	410. (A)
411. (A)	412. (A)	413. (B)	414. (C)	415. (B)	416. (A)	417. (C)	418. (A)	419. (A)	420. (C)
421. (B)	422. (C)	423. (D)	424. (A)	425. (A)	426. (D)	427. (A)	428. (D)	429. (C)	430. (C)
431. (B)	432. (C)	433. (C)	434. (B)	435. (D)	436. (A)	437. (D)	438. (B)	439. (B)	440. (B)
441. (D)	442. (D)	443. (D)	444. (B)	445. (A)	446. (B)	447. (A)	448. (C)	449. (A)	450. (A)

STATIC G.K.



Organizations & Companies

National

1. HQ of RAW: New Delhi. RAW founded: 21 September 1968.
2. RBI HQ: Mumbai; Founded: 1 April 1935, Kolkata. RBI 25th Governor: Shaktikanta Das
3. HQ of Infosys: Bengaluru.
4. Comptroller & Auditor General HQ: New Delhi | Founded in 1858.
5. Headquarter of Squash Rackets Federation of India: Chennai, Tamil Nadu.
6. HQ of CRPF: New Delhi. Motto | Service & Loyalty | Founded on 27 July 1939.
7. PNB Housing Finance Head Office: New Delhi. | TagLine: Ghar Ki Baat.
8. Airtel Payments Bank Headquarter: New Delhi, Delhi.
9. Bharti AXA General Insurance Headquarter: Mumbai, Maharashtra.
10. HQ of SAIL: New Delhi.
11. PNB HQ: New Delhi. | Founded on 19 May 1894, Lahore, Pakistan.
12. HQ HDFC Bank: Mumbai | Tagline: We Understand Your World.
13. HQ of Fino Payments Bank: Mumbai, Maharashtra.
14. HQ of Lakshmi Vilas Bank: Chennai.
15. Muthoot Finance Head Office: Kochi, Kerala.
16. Kotak Mahindra General Insurance HQ: Mumbai, Maharashtra
17. BSF formed: 1 December 1965; BSF HQ: New Delhi.
18. Central Water Commission HQ: Sewa Bhawan, New Delhi.
19. HQ SBI General Insurance: Mumbai, Maharashtra.
20. ICICI Lombard General Insurance Headquarter: Mumbai, Maharashtra.
21. DRDO HQ: New Delhi.
22. HQ of ISRO: Bengaluru, Karnataka.
23. Director-General of Meteorology, India Meteorological Department: Mrutyunjay Mohapatra.
24. India Meteorological Department HQ: New Delhi.
25. Indian Financial Technology & Allied Services (IFTAS) HQ: Mumbai, Maharashtra.
26. Chairman, DRDO: G Satheesh Reddy | HQ: New Delhi.
27. National Informatics Centre Deputy Director-General: Abhay Kumar | HQ: Jammu
28. Vice Chairman of NITI Aayog: Rajiv Kumar | CEO: Amitabh Kant.
29. CEO of PNB Housing Finance Limited: Neeraj Vyas.
30. MD of HDFC Bank: Aditya Puri.
31. Director General of National Gallery of Modern Art: Adwaita Charan Gadanayak.
32. HQ of Coal India: Kolkata. CEO of Coal India: Anil Kumar Jha.
33. Director-General of ICMR: Balram Bhargava. HQ of ICMR: New Delhi.

34. National Centre for Disease Control HQ: New Delhi | Director: Sujeet Kumar.
35. Chairman of State Bank of India: Rajnish Kumar.
36. Archaeological Survey of India Founded: 1861; HQ: New Delhi.
37. Motto of National Anti-Doping Agency: Play fair; HQ: New Delhi.
38. Director-General of National Anti-Doping Agency: Navin Agarwal.
39. Federal Bank Limited Chairperson: Grace Elizabeth Koshie; MD & CEO: Shyam Srinivasan.
40. Federal Bank Limited HQ: Aluva, Kerala.
41. President of National Restaurants Association of India: Riyaz Amlani.
42. Canara Bank HQ: Bangalore, Karnataka | Chairman: T.N. Manoharan.
43. Kotak Mahindra Bank HQ: Mumbai, Maharashtra | MD & CEO: Uday Kotak.
44. Kotak Mahindra Bank Tagline: Lets make money simple.
45. Jammu & Kashmir Bank HQ: Srinagar.
46. Indian Steel Association HQ: New Delhi. Indian Steel Association Established: 2014.
47. Indian Olympic Association President: Narinder Dhruv Batra | HQ: Delhi
48. International Advanced Research Centre for Powder Metallurgy & New Materials HQ: Hyderabad, Telangana | Chairperson: Dr Anil Kakodkar.
49. MD & CEO of Bajaj Allianz Life Insurance Company Limited: Tarun Chugh.
50. Director General of Central Industrial Security Force: Rajesh Ranjan.
51. Chief Executive Officer (CEO) of NITI Aayog: Amitabh Kant.
52. National Skill Development Corporation CEO & MD: Manish Kumar HQ: New Delhi.
53. Bank of India HQ: Mumbai, Maharashtra | MD & CEO: Atanu Kumar Das | Tagline: Relationship Beyond

Banking.

54. Indian Banking Association CEO: Sunil Mehta | HQ:Mumbai, Maharashtra.
55. MD & CEO of India Ratings & Research: Rohit Karan
Sawhney HQ: Mumbai, Maharashtra.
56. Tagline of HDFC Bank: We Understand Your World.
57. MD & CEO of Yes Bank: Prashant Kumar.
58. MD & CEO of SBI General Insurance: Prakash Chandra Kandpal.
59. CARE Ratings: Mumbai, Maharashtra | MD & CEO: Ajay Mahajan.

Organizations & Companies - International

1. HQ of NASA: Washington D.C., United States.
2. Tiktok is developed by ByteDance Company. Tiktok founded: 2012.
3. HQ of ICC: Dubai, United Arab Emirates.
4. UNESCO HQ: Paris, France | Founded on 16 November 1945.
5. HQ of WHO: Geneva, Switzerland.
6. Secretary-General of United Nations: António Guterres.
7. Professional Risk Managers' International Association (PRMIA) Founded: 2002.
8. PRMIA HQ: Wilmington, Delaware, United States.
9. International Tennis Federation President/CEO: David Haggerty.
10. International Tennis Federation HQ: London, United Kingdom.
11. International Hydrographic Organization (IHO) was the International Hydrographic Bureau (IHB) which was established in 1921 | HQ: Monaco
12. Chairman of International Hydrographic Organization: Shepard M. Smith.

13. President of International Olympic Committee: Thomas Bach.
14. International Maritime Organization Secretary General: Kitack Lim | HQ: London, UK
15. Administrator, NASA: Jim Bridenstine | HQ: Washington D.C., United States.
16. President of World Bank: David Malpass.
17. Founder & Executive Chairman of the World Economic Forum: Klaus Schwab.
18. World Trade Organization HQ: Geneva, Switzerland | Membership: 164 member states | Founded: 1 January 1995.
19. HQ of International Labour Organization: Geneva, Switzerland.
20. President of International Labour Organization: Guy Ryder.
21. HQ of Asian Infrastructure Investment Bank (AIIB): Beijing, China.
22. President of Asian Infrastructure Investment Bank (AIIB): Jin Liqun.
23. President of Asian Development Bank: Masatsugu Asakawa.
24. HQ of WADA: Montreal, Canada. President of WADA: Witold Banka.
25. President of FINA: Julio C. Maglione. Founded of FINA: July 29, 1908. HQ of FINA: Lausanne, Switzerland.
26. Badminton World Federation HQ: Kuala Lumpur, Malaysia | President: Poul-Erik Hoyer Larsen.
27. Director-General of the World Health Organization: Tedros Adhanom.
28. President, International Committee of the Red Cross (ICRC): Peter Maurer. HQ: Geneva
29. HQ of United Nations Environment Programme (UNEP): Nairobi, Kenya.
30. Marylebone Cricket Club (MCC) HQ: London, United Kingdom.
31. HQ of Moody's: New York, United States. President & CEO: Raymond W. McDaniel, Jr.
32. President of New Development Bank: K V Kamath.
33. President of FIFA: Gianni Infantino; Founded: 21 May 1904; HQ: Zurich, Switzerland.
34. Director-General of UNESCO: Audrey Azoulay.
35. United Nations Relief & Works Agency HQ location: Amman, Jordan
36. International Telecommunication Union HQ: Geneva | Head: Houlin Zhao.
37. International Society of Hypertension President: Alta Schutte.
38. President of International Council Of Museums: Suay Aksoy.
39. Food & Agriculture Organization Director-General: QU Dongyu | HQ: Rome, Italy.
40. International Organization of Legal Metrology HQ: Paris, France.
41. International Advanced Research Centre for Powder Metallurgy & New Materials Director: Dr G. Padmanabham.
42. Chairman of ICC: Shashank Manohar
43. HQ of International Centre for Missing & Exploited Children (ICMEC): Alexandria, Virginia, US; Chairman: Dr Franz B. Humer.
44. HQ of Women's Global Network for Reproductive Rights (WGNRR): Amsterdam, Netherlands; Founded: 1984.
45. HQ of World Gastroenterology Organisation: Milwaukee, Wisconsin, US
46. President of WADA: Sir Craig Reedie
47. BRICS member countries are: Brazil, Russia, India, China & South Africa.
48. International Solar Alliance HQ: Gurugram | Leader: Upendra Tripathy.
49. International Wushu Federation President: Zhongwen Gou | HQ: Beijing, China.
50. UNICEF Executive Director: Henrietta H. Fore | HQ: New York, United States.
51. Organisation for Economic Cooperation & Development- HQ: Paris, France | Secretary-General: Jose Angel Gurría.
52. United Nations Environment Programme HQ: Nairobi, Kenya.
53. World Bamboo Organization HQ: Antwerp, Belgium.
54. International Water Association President: Diane D'Arras HQ: London, United Kingdom.

Countries, Capitals and Leaders

	Country	Capital	Currency	President	Prime Minister
1	Algeria	Algiers	Algerian dollars	Abdelmadjid Tebboune	Aymen Benabderrahmane
2	Angola	Luanda	Kwanza	João Lourenço	-
3	Benin	Porto-Novo	CFA franc	Patrice Talon	Lionel Zinsou
4	Botswana	Gaborone	Pula	Mokgweetsi Masisi	-
5	Burkina Faso	Ouagadougou	CFA franc	Roch Marc Christian Kaboré	Lassina Zerbo
6	Burundi	Bujumbura	Burundi franc	Évariste Ndayishimiye	Alain-Guillaume Bunyoni
7	Cameroon	Yaounde	CFA franc		Joseph Ngute
8	Cape Verde	Praia	Cape Verdean escudo	José Maria Neves	
9	Central African Republic	Bangui	CFA franc	Faustin-Archange Touadéra	Firmin Ngrébada
10	Chad	N'Djamena	CFA franc	Idriss Déby	Albert Pahimi Padacké
11	Comoros	Moroni	Comorian franc	Azali Assoumani	
12	Democratic Republic of the Congo	Kinshasa	Congolese franc	Felix Tshisekedi	Anatole Collinet Makosso
13	Republic of the Congo	Brazzaville	CFA franc	Denis Sassou Nguesso	Jean-Michel Sama Lukonde
14	Djibouti	Djibouti City	Djiboutian franc	Ismail Omar Guelleh	Abdoulkader Kamil Mohamed
15	Egypt	Cairo	Egyptian pound	Abdel Fattah Al-Sisi	Mostafa Madbouly
16	Equatorial Guinea	Malabo	CFA franc	Teodoro Obiang Nguema Mbasogo	Francisco Pascual Obama Asue
17	Eritrea	Asmara	Nakfa	-	Isaias Afwerki
18	Ethiopia	Addis Ababa	Ethiopian birr	Sahle-Work Zewde	Abiy Ahmed
19	Gabon	Libreville	CFA franc	Ali Bongo Ondimba	Rose Christiane Ossouka Raponda
20	Gambia	Banjul	Dalasi	Adama Barrow	-
21	Ghana	Accra	Ghanaian cedi	Nana Akufo-Addo	-
22	Guinea	Conakry	Guinean franc	-	Mohamed Béavogui
23	Guinea Bissau	Bissau	CFA franc	Umaro Sissoco Embaló	Nuno Gomes Nabiam
24	Ivory Coast	Yamoussou	CFA franc	Alassane Ouattara	Patrick Achi
25	Kenya	Nairobi	Kenyan shilling	Uhuru Kenyatta	-

26	Lesotho	Maseru	Loti	King: Letsie III	Moeketsi Majoro
27	Liberia	Monrovia	Liberian dollar	George Weah	-
28	Libya	Tripoli	Libyan dinar	-	Abdul Hamid Dbeibah
29	Madagascar	Antananarivo	Malagasy ariary	Andry Rajoelina	Christian Ntsay
30	Malawi	Lilongwe	Malawian kwacha	Lazarus Chakwera	-
31	Mali	Bamako	CFA franc	Col. Assimi Goita	Choguel Maïga (interim)
32	Mauritania	Nouakchott	Ouguiya	Mohamed Ould Cheikh Ghazouani	Ismail Ould Cheikh Sidiya
33	Mauritius	Port Louis	Mauritian rupee	Prithvirajsing Roopun	Pravind Jugnauth
34	Morocco	Rabat	Moroccan dirham	King: Muhammad VI	Saadeddine El Othmani
35	Mozambique	Maputo	Mozambican metical	Filipe Nyusi	-
36	Namibia	Windhoek	Namibian dollar	Hage Geingob	
37	Mohamed Bazoum	Niamey	CFA franc	Mohamed Bazoum	Ouhoumoudou Mahamadou
38	Nigeria	Abuja	Naira	Muhammadu Buhari	
39	Rwanda	Kigali	Rwandan franc	Paul Kagame	Edouard Ngirente
40	Sao Tome and Principe	Sao Tome	Dobra	Carlos Vila Nova	Jorge Lopes Bom Jesus
41	Senegal	Dakar	CFA franc	Macky Sall	-
42	Seychelles	Victoria	Seychellois rupee	Wavel Ramkalawan	-
43	Sierra Leone	Freetown	Sierra Leonean leone	Julius Maada Bio	
44	Somalia	Mogadishu	Shilling	Mohamed Abdullahi Mohamed	Mohamed Hussein Roble
45	South Africa	Bloemfontein	South African rand	Cyril Ramaphosa	-
46	South Sudan	Juba	South Sudanese pound	Salva Kiir Mayardit	-
47	Sudan	Khartoum	Sudanese pound	Gen. Abdel Fattah al-Burhan	Abdalla Hamdok
48	Swaziland	Lobamba	Lilangeni	King: Mswati III	Cleopas Dlamini
49	Tanzania	Dodoma	Tanzanian shilling	Samia Suluhu Hassan	
50	Togo	Lome	CFA franc	Faure Gnassingbé	Victoire Tomégah-Dogbé
51	Tunisia	Tunis	Tunisian dinar	-	Najla Bouden Romdhane
52	Uganda	Kampala	Ugandan shilling	Yoweri Museveni	Robinah Nabbanja
53	Zambia	Lusaka	Zambian kwacha	Hakainde Hichilema	
54	Zimbabwe	Harare	Zimbabwean dollar	Emmerson Mnangagwa	

Asia

	Country	Capital	Currency	President	Prime Minister
1	Afghanistan	Kabul	Afghan afghani	Hibatullah Akhundzada	-
2	Armenia	Yerevan	Armenian dram	Armen Sarkisyan	Nikol Pashinyan
3	Azerbaijan	Baku	Azerbaijani manat	Ilham Aliyev	Ali Asadov
4	Bahrain	Manama	Bahraini dinar	-	Salman ibn Hamad Al Khalifah
5	Bangladesh	Dhaka	Taka	Abdul Hamid	Sheikh Hasina Wazed
6	Bhutan	Thimphu	Bhutanese ngultrum	King: Jigme Khesar Namgyal Wangchuk	Lotay Tshering
7	Brunei	Bandar Seri Begawan	Brunei dollar	-	Sir Haji Hassanah Bolkiah Mu'izzaddin Waddaulah
8	Cambodia	Phnom Penh	Combodian reil	King: Norodom Sihamoni	Hun Sen
9	China	Beijing	Renminbi (Yuan)	Xi Jinping	Li Keqiang
10	Cyprus	Nicosia	Euro	Nicos Anastasiades	-
11	Georgia	Tbilisi/T'bilisi	Lari	-	Irakli Garibashvili
12	India	New Delhi	Indian rupee	Ram Nath Kovind	Narendra Modi
13	Indonesia	Jakarta	Rupiah	Joko Widodo	-
14	Iran	Tehran	Iranian rial	Ebrahim Raisi	Ayatollah Sayyed Ali Khamenei
15	Israel	Jerusalem	Israeli new shekel	Isaac Herzog	Naftali Bennett
16	Japan	Tokyo	Yen	Kishida Fumio	-
17	Jordan	Amman	Jordanian dinar	Abdullah II	Bisher Al-Khasawneh
18	Kazakhstan	Astana	Kazakhstani tenge	Kassym-Jomart Tokayev	Asqar Mamin
19	Korea, North	Pyongyang	North Korean won	Supreme Leader : Kim Jong-Un	

20	Korea, South	Seoul	South Korean won	Moon Jae-In	Kim Boo-Kyum
21	Kuwait	Kuwait city	Kuwaiti dinar	Sheikh Nawaf al-Ahmad al-Jabir al-Sabah	Sheikh Sabah al-Khalid al-Sabah
22	Kyrgyzstan	Bishkek	Kyrgyzstani som	Sadyr Japarov	Akylbek Japarov
23	Laos	Vientiane	Lao kip	Bounnhang Vorachith	Thongloun Sisoulith
24	Lebanon	Beirut	Lebanese pound	Michel Aoun	Najib Mikati
25	Malaysia	Kuala Lumpur	Ringgit	-	Ismail Sabri Yaakob
26	Maldives	Male'	Maldivian rufiyaa	Ibrahim Mohamed Solih	
27	Mongolia	Ulaanbaatar	Mongolian togrog	Luvsannamsrai Oyun-Erdene	
28	Myanmar	Nay Pyi Taw	Kyat	Myint Swe (acting)	Senior Gen. Min Aung Hlaing
29	Nepal	Kathmandu	Nepalese rupee	Bidhya Devi Bhandari	Sher Bahadur Deuba
30	Oman	Muscat	Omani rial	Haitham bin Tariq Al Said	
31	Pakistan	Islamabad	Pakistani rupee	Arif Alvi	Imran Khan
32	Philippines	Manila	Philippine peso	Rodrigo Duterte	
33	Qatar	Doha	Qatari riyal	Sheikh Tamim ibn Hamad Al Thani	Sheikh Khalid ibn Khalifah ibn Abdulaziz Al Thani
34	Russia	Moscow	Russian ruble	Vladimir Putin	Mikhail Mishustin
35	Saudi Arabia	Riyadh	Saudi riyal	King: Salman	-
36	Singapore	Singapore	Singapore dollar	Halimah Yacob	Lee Hsien Loong
37	Sri Lanka	Sri Jayawardenepura Kotte, Colombo	Sri Lankan rupee	Gotabaya Rajapaksa	Mahinda Rajapaksa
38	Syria	Damascus	Syrian pound	Bashar al-Assad	Hussein Arnous

39	Tajikistan	Dushanbe	Somoni	Emomali Rahmon	Kokhir Rasulzoda
40	Thailand	Bangkok	Baht	-	Prayuth Chan-ocha
41	Timor-Leste/East Timor	Dili	US dollar	Francisco Guterres	Rui Maria de Araújo
42	Turkey	Ankara	Turkish lira	Recep Tayyip Erdoğan	-
43	Turkmenistan	Ashgabat	Turkmen new manat	Gurbanguly Berdymukhammedov	-
44	United Arab Emirates	Abu Dhabi	UAE dirham	Sheikh Khalifa ibn Zayed Al Nahyan	Sheikh Mohammed ibn Rashid Al Maktoum
45	Uzbekistan	Tashkent	Uzbekistan som	Shavkat Mirziyoyev	Abdulla Aripov
46	Vietnam	Hanoi	Dong	Nguyen Xuan Phuc	Pham Minh Chinh
47	Yemen	Sana'a	Yemeni rial	Abd Rabbuh Mansur Hadi	Maeen Abdulmalik Saeed

Australia/Oceania

	Country	Capital	Currency	President	Prime Minister
1	Australia	Canberra	Australian dollar	-	Scott Morrison
2	Federate States of Micronesia	Palikir	US dollar	-	Peter M. Christian
3	Fiji	Suva	Fiji dollar	Jioji Konrote	Voreqe Bainimarama
4	Kiribati	Tarawa	Australian dollar	Taneti Maamau	-
5	Marshall Islands	Majuro	US dollar	Hilda C. Heine	-
6	Nauru	Yaren	Australian dollar	Lionel Aingimea	
7	New Zealand	Wellington	New Zealand dollar	-	Jacinda Ardern
8	Palau	Ngerulmud	US dollar	Surangel Whipps, Jr.	-
9	Papua New Guinea	Port Moresby	Kina	-	James Marape

10	Samoa	Apia	Tala	-	Fiame Naomi Mataafa
11	Solomon Islands	Honiara	Solomon Islands dollar		Manasseh Sogavare
12	Tonga	Nuku'alofa	Pa'anga	-	Pohiva Tu'i'onea
13	Tuvalu	Funafuti	Australian dollar	-	Kausea Natano
14	Vanuatu	Port Vila	Vatu	-	Bob Loughman

Europe

	Country	Capital	Currency	President	Prime Minister
1	Aland Islands	Mariehamn	Euro	Sauli Niinistö	Sanna Marin
2	Albania	Tirana	Albanian lek	Ilir Meta	Edi Rama
3	Andorra	Andorra La Vella	Euro	Emmanuel Macron	Xavier Espot Zamora
4	Austria	Vienna	Euro	Alexander Van der Bellen	Karl Nehammer
5	Belarus	Minsk	Belarusian ruble	Alexander Lukashenko	-
6	Belgium	Brussels	Euro	King Philippe	Alexander De Croo
7	Bosnia and Herzegovina	Sarajevo	Bosnia and Herzegovina convertible mark	-	Zoran Tegeltija
8	Bulgaria	Sofia	Bulgarian lev	Rumen Radev	Kiril Petkov
9	Croatia	Zagreb	Croatian kuna	Zoran Milanović	Andrej Plenković
10	Czech Republic	Prague	Czech koruna	Miloš Zeman	Andrej Babiš
11	Denmark	Copenhagen	Danish Krone	-	Mette Frederiksen
12	Estonia	Tallinn	Euro	Alar Karis	Kaja Kallas

13	Faroe Islands	Torshavn	Faroese krona	-	Bárdur á Steig Nielsen
14	Finland	Helsinki	Euro	Sauli Niinistö	Sanna Marin
15	France	Paris	Euro	Emmanuel Macron	Jean Castex
16	Germany	Berlin	Euro	Olaf Scholz	Frank-Walter Steinmeier
17	Gibraltar	Gibraltar	Pound sterling	-	Fabian Picardo
18	Greece	Athens	Euro	Katerina N. Sakellaropoulou	Kyriakos Mitsotakis
19	Guernsey	Saint Peter Port	Guernsey pound	Peter Ferbrache	-
20	Hungary	Budapest	Hungarian forint	János Áder	Viktor Orbán
21	Iceland	Reykjavik	Icelandic krona	Guðni Th. Jóhannesson	Katrín Jakobsdóttir
22	Ireland	Dublin	Euro	Michael D. Higgins	Micheál Martin
23	Isle of Man	Douglas	Manx pound	Howard Quayle	-
24	Italy	Rome	Euro	Sergio Mattarella	Mario Draghi
25	Jersey	Saint Helier	Jersey pound	-	John Le Fondré
26	Kosovo	Pristina	Euro	Vjosa Osmani	Albin Kurti
27	Latvia	Riga	Euro	Egils Levits	Krišjānis Kariņš
28	Liechtenstein	Vaduz	Swiss franc	Hans Adam II	Adrian Hasler
29	Lithuania	Vilnius	Euro		Ingrida Šimonytė
30	Luxembourg	Luxembourg	Euro	Henri	Xavier Bettel
31	Macedonia	Skopje	Second Macedonian denar		
32	Malta	Valletta	Euro	George Vella	Robert Abela

33	Moldova	Chisinau	Moldovan leu	Maia Sandu	Natalia Gavrilița
34	Monaco	Monaco	Euro	Albert II	
35	Montenegro	Podgorica	Euro	Milo Djukanović	Duško Marković
36	Netherlands	Amsterdam	Euro	-	Mark Rutte
37	Norway	Oslo	Norwegian krone	King Harald V	Jonas Gahr Støre
38	Poland	Warsaw	Polish zloty	Andrzej Duda	Mateusz Morawiecki
39	Portugal	Lisbon	Euro	Marcelo Rebelo de Sousa	António Costa
40	Romania	Bucharest	Fourth Romanian leu	Klaus Iohannis	Ludovic Orban
41	Russia	Moscow	Russian ruble	Vladimir Putin	Mikhail Mishustin
42	San Marino	San Marino	Euro		
43	Serbia	Belgrade	Serbian dinar	Aleksandar Vučić	Ana Brnabić
44	Principality of Sealand	HM Fort Roughs	Sealand dollar		
45	Slovakia	Bratislava	Euro	Zuzana Čaputová	Eduard Heger
46	Slovenia	Ljubljana	Euro	Borut Pahor	Janez Janša
47	Spain	Madrid	Euro	Felipe VI	Pedro Sánchez
48	Svalbard	Longyearbyen	Norwegian krone		
49	Sweden	Stockholm	Swedish krona	Carl XVI Gustaf	Stefan Löfven
50	Switzerland	Bern	Swiss franc	Guy Parmelin	-
51	Transnistria	Tiraspol	Transnistrian ruble		
52	Ukraine	Kiev	Ukrainian hryvnia	Volodymyr Zelensky	Denys Shmyhal
53	United Kingdom	London	Pound sterling		Boris Johnson

North America

	Country	Capital	Currency	President	Prime Minister
1	Antigua and Barbuda	St. John's	East Caribbean dollar	-	Gaston Browne
2	Bahamas	Nassau	Bahamian dollar		Philip Davis
3	Barbados	Bridgetown	Barbadian dollar		Mia Mottley
4	Belize	Belmopan	Belize dollar	-	John Briceño
5	Canada	Ottawa	Canadian dollar	-	Justin Trudeau
6	Costa Rica	San Jose	Costa Rican colon	Carlos Andrés Alvarado Quesada Capital: San	-
7	Cuba	Havana	Cuban peso	Manuel Marrero Cruz	-
8	Dominica	Roseau	East Caribbean dollar	Charles Angelo Savarin	Roosevelt Skerrit
9	Dominican Republic	Santo Domingo	Dominican peso	-	Luis Abinader
10	El Salvador	San Salvador	United States dollar	Nayib Bukele	
11	Grenada	St. George's	Caribbean dollar		Keith Mitchell
12	Guatemala	Guatemala city	Guatemalan quetzal	Alejandro Giammattei	-
13	Haiti	Port-au-Prince	Haitian gourde	-	Ariel Henry
14	Honduras	Tegucigalpa	Honduran lempira	-	Juan Orlando Hernández
15	Jamaica	Kingston	Jamaican dollar	-	Andrew Holness
16	Mexico	Mexico city	Mexican peso	Andrés Manuel López Obrador	-

17	Nicaragua	Managua	Nicaraguan cordoba	Daniel Ortega	-
18	Panama	Panama city	Panamanian balboa	Laurentino Cortizo	-
19	Saint Kitts and Nevis	Basseterre	East Caribbean dollar	-	Timothy Harris
20	Saint Lucia	Castries	East Caribbean dollar	-	Allen Chastanet
21	Saint Vincent and the Grenadines	Kingstown	East Caribbean dollar	-	Ralph Gonsalves
22	Trinidad and Tobago	Port of Spain	Trinidad and Tobago dollar	-	Keith Rowley
23	United States	Washington, D.C.	United States dollar	Joe Biden	-

South America

	Country	Capital	Currency	President	Prime Minister
1	Argentina	Buenos Aires	Argentine peso	Alberto Fernández	-
2	Bolivia	Sucre	Bolivian Boliviano	Luis Arce	-
3	Brazil	Brasilia	Brazilian real	Jair Bolsonaro	-
4	Chile	Santiago	Chilean peso	Sebastián Piñera	-
5	Colombia	Bogota	Colombian peso	Iván Duque	-
6	Ecuador	Quito	United states dollar	Guillermo Lasso	-
7	Guyana	Georgetown	Guyanese dollar	Mark Phillips	-
8	Paraguay	Asuncion	Paraguayan guarani	Mario Abdo Benítez	-
9	Peru	Lima	Peruvian Nuevo sol	Francisco Sagasti	-

10	Suriname	Paramaribo	Surinamese dollar	Chandrikapersad Santokhi	-
11	Uruguay	Montevideo	Uruguayan peso	Luis Lacalle Pou	-
12	Venezuela	Caracas	Venezuelan bolivar	Nicolás Maduro	-

Important Defence Exercises

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
SAMPRIITI –	India & Bangladesh

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IMPORTANT DAYS

Important Days of September	
02 September	World Coconut Day
05 September	National Teachers Day
05 September	International Day of Charity
08 September	International Literacy Day
10 September	World Suicide Prevention Day
12 September	United Nations Day for South-South Cooperation
14 September	Hindi Day
15 September	International Day of Democracy
15 September	Engineers Day
16 September	International Day for the Preservation of the Ozone Layer
21 September	International Day of Peace
23 September	International Day of Sign Languages
25 September	Antyodaya Diwas
26 September	International Day for the Total Elimination of Nuclear Weapons
26 September	World Contraception Day
27 September	World Tourism Day
27 September	World Maritime Day
28 September	World Rabies Day
28 September	International Day for Universal Access to Information
29 September	World Heart Day
30 September	International Translation Day

Important Days of October	
October 1	International Coffee Day/World Vegetarian Day
October 2	Gandhi Jayanti/International Day of Non-Violence
October 3	German Unity Day
October 4	World Animal Welfare Day
October 5	World Teachers' Day
October 6	Durgashtami/German-American Day
October 7	World Habitat Day
October 8	Dussehra or Vijaya Dashami/Indian Air Force Day
October 9	World Postal Day or World Post Office Day
October 10	World Mental Health Day

October 11	International Girl Child Day
October 14	World Standards Day
October 15	Pregnancy and Infant Loss Remembrance Day/Global Handwashing Day/World White Cane Day/World Students' Day
October 16	World Food Day
October 23	Mole Day
October 24	United Nations Day/World Development Information Day
October 25	Dhanteras
October 27	Deepavali
October 28	Govardhan Puja
October 29	Bhai Duj
October 30	World Thrift Day
October 31	Rashtriya Ekta Diwas or National Unity Day

Important Days of November	
November 1	World Vegan Day
November 6	International Day for Preventing the Exploitation of the Environment in War and Armed Conflict
November 7	Infant Protection Day, World Cancer Awareness Day
November 8	World Radiology Day
November 9	World Legal Service Day
November 10	World Science day for Peace and Development, Public Transport Day
November 11	National Education Day
November 12	World Pneumonia Day, Public Service Broadcasting Day
November 13	World Kindness Day
November 14	Children's Day(India), World Diabetes Day
November 16	International Day for Endurance or Tolerance
November 17	International Students Day, Gurunanak Dev's Birth Anniversary, National epilepsy day
November 19	World Toilet Day, International Men's Day, National Integration Day
November 20	Universal Children's Day

3rd Sunday of November	World Day of Remembrance for Road Traffic Victims
3rd Thursday of November	World Philosophy Day
November 21	World Fisheries Day, World Hello Day, World Television Day
November 25	International Day for the Elimination of Violence Against Women, World Non-Veg day
November 26	National Law Day or National constitution Day
November 30	National Flag Day

Important Days of December	
December 1	World AIDS Day
December 2	World Computer Literacy Day, International Day for the Abolition of Slavery
December 3	International Day of People with Disability or World Disability Day

December 4	Indian Navy Day
December 5	International Volunteer Day for Economic and Social Development
December 7	International Civil Aviation Day, Indian Armed Force Flag Day
December 9	The International Anti-Corruption Day
December 10	World Human Rights Day, International Children's Day of Broadcasting
December 11	International Mountain Day, UNICEF Day
December 14	National Energy Conservation Day (India)
December 16	Vijay Diwas
December 18	International Migrants Day, National Minority Rights Day
December 19	Goa's Liberation Day
December 20	International Human Solidarity Day
December 23	National Farmer's Day or Kisan Diwas
December 25	Christmas Day

IMPORTANT NATIONAL PARKS & POWER PLANTS IN INDIA

State	National Parks	Power Plants
Assam	Rajiv Gandhi Orange National Park Dibru-Saikhowa National Park Kaziranga National Park Manas National Park Nameri National Park	Bongaigaon Thermal Power Station
Arunachal Pradesh	Moulung National Park Namdapha National Park	Etalin Hydroelectric Project, Arunachal Pradesh (3097 MW) ... Kamala Hydroelectric Project, Arunachal Pradesh (1800 MW) ... Attunli Hydroelectric Project, Arunachal Pradesh (500 MW)
Andhra Pradesh	Sri venkateshwar National Park	Sri Damodram Sanjeevaian Thermal Power Station Simhadri Solar Power Plant Station
Bihar	Valmiki National Park	Kahalgaon Super Thermal Power Station Barauni Thermal Power Station
Chattisgarh	Guru Ghasi Das National Park Indravati National Park Kanger Valley National Park	Sipat Thermal Power Plant Hasdeo Thermal Power Station Bhilai Expansion Power Plan
Gujarat	Bansda National Park Blackbuck National Park Gir Forest National Park Marine National Park	Akrimota Thermal Power Station Mundra Thermal Power Station Ukai Thermal Power Station

Goa	Bhagwan Mahavir National Park	-
Himachal Pradesh	Pin Valley National Park Great Himalayan National Park Inderkilla National Park Khirganga National Park Simbalbara National Park	Girinagar Hydel Project Binwa Hydel Project Rangtong Hydel Project Baner & Neugal Project
Haryana	Sultanpur National Park Kalesar National Park	Rajiv Gandhi Thermal Power Station Deenbandhu Chhotu Ram Thermal Power Station Gorakhpur Atomic Power Station
Jammu & Kashmir	Hemis National Park Kishtwar National Park Salim Ali National Park Dachigam National Park	-
Uttarakhand	Betta National Park	Chandrapura Thermal Power Station Koderma Thermal Power Station Bokaro Thermal Power Station
Karnataka	Anshi National Park Bandipur National Park Bannerghatta National Park Kudremukh National Park Nagarhole National Park	Kakrapar Nuclear Power Plant Raichur Thermal Power Station Udupi Thermal Power Plant Bellary Thermal Power Station
Kerala	Eravikulam National Park Anamudi Shola National Park Mathikettan National Park Pampaclum National Park Periyar National Park Silent Valley National Park	Brahmapuram Power Station Kayamkulam Power Station
Uttaranchal	Balphakram National Park Nokrek National Park	-
Madhya Pradesh	Chandoli National Park Navegaon National Park Tadoba National Park Gugamal national park	Tarapur Atomic Power Station Tirora Thermal Power Station Amravati Thermal Power Plant
Chhatisgarh	Kanha National Park Madhav National Park Mandla Plant Fossils National Park Panna National Park Pench National Park	Soran Ultra Mega Power project Amarkantak Thermal Power Station Vindhyachal Super Thermal Power Station Sant Singaji Thermal Power Plant Satpura Thermal Power Station
Assam	Mountain National Park Murlen National Park Phawngpui Blue National Park	-
Mizoram	Keibul Lamjao National Park	
Manipur	Intanki National Park	Dikhu Hydro Electric Power Plant
Odisha	Bhitarkanika National Park Simlipal National Park	Talcher Thermal Power Station

Uttarakhand	-	Guru Gobind Singh Super Thermal Power Plant
Uttar Pradesh	Sariska National Park Ranthambore National Park Darrah National Park Desert National Park Keoladeo National Park	Chhabra Thermal Power Station Suratgarh Power Station
Uttaranchal	Khangchendzonga National Park	Ranjit Hydro electric Power Project
Tamil Nadu	Guindy National Park Indira Gandhi National Park Mukurthi National Park Mudumalai National Park Gulf of Mannar Marine National Park	Kundakulam Nuclear Power Plant Neyveli Thermal Plant Tuticorin Thermal Plant
Telangana	Mrugavani National Park	-
Tripura	Bison (Rajbari) National Park Clouded Leopard National Park	Palatane Thermal Power Plant
Uttar Pradesh	Dudhwa National Park	Narora Atomic Power Station Rihand Thermal Power Station Anpara Thermal Power Station
Uttarakhand	Gangotri National Park Jim Corbett National Park Valley of Flowers National Park	Chibro Power Plant Khodri Power Plant Chilla Power Plant
West Bengal	Neora Valley National Park Singalila National Park Buxa National Park Sundarbans National Park	Mejia Thermal Power Station Farakka Super Thermal Power Station Kolaghat Thermal Power Station Bakreshwar Thermal Power Station Durgapur Steel Thermal Power Station




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CLASSICAL DANCES IN INDIA

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FOLK DANCES IN INDIA

<u>North India</u> Dumhal: Rauf tribe of Jammu & Kashmir HurkaBaul: Uttarakhand Chholiya: Kumaon region, Uttarakhand Bhangra, Giddha: Punjab Dhamyal - 'Dhamyal' or 'Dhuph': Haryana Mayur Nritya: Uttar Pradesh Charkula: Braj region of Uttar Pradesh. Haryana: Swang, Naqqal, Dhamal Himachal Pradesh: Nati, Kariyala, Bhagat	<u>Central India</u> Gaur Dance: Chhattisgarh Muria Dance: Madhya Pradesh 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
<u>East India</u> Brita Dance: 'Brita' or 'Vrita' dance: West Bengal Dalkhai: Odisha. Gotipua: Odisha Bihar: Jadur, Kathaputli, Bhako, Jhijiya	<u>West India</u> Dandiya: Gujarat and Rajasthan Garba: Gujarat Padhar Dance: Gujarat Rajasthan: Khyal, Rasdhari, Rammat, Gauri, Ghoomar
<u>South India</u> 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 Veeragase: Karnataka Koli: Maharashtra	<u>North East India</u> Hojagiri: Tripura Nongkram Dance: Meghalaya Bagurumba: Assam Bhortal Dance: Assam Cheraw Dance: Mizoram Chang Lo: Nagaland Bardo Chham: Arunachal Pradesh Bihu: Assam

IMPORTANT ORGANISATIONS & THEIR HEADQUARTERS

Organisations	Headquarters
UNO	New York
UNESCO	Paris
UNICEF	New York
ILO	Geneva
UNCTAD	Geneva
WHO	Geneva
IMF	Washington DC
WB	Washington DC
NATO	Brussels
SAARC	Kathmandu
ASEAN	Jakarta

Organisations	Headquarters
OECD	Paris
ICJ	Hague
APEC	Singapore
World Intellectual Property Organisation	Geneva
IAEA (International Atomic Energy Agency)	Vienna
Amnesty International	London
UNIDO (United Nations Industrial Dev. Org)	Vienna
International Maritime Organization	London
Transparency International	Berlin
Commonwealth of Nations	London
WMO (World Meteorological Org)	Geneva

IMPORTANT AIRPORTS IN INDIA

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

NICK NAMES OF IMPORTANT INDIAN PLACES

Nick Name	City Name
City Of Seven Islands	Mumbai
Pink City	Jaipur
Space City	Bangalore
Golden City	Amritsar
Manchester Of India	Ahmedabad
Silicon Valley Of India	Bangalore
Gateway Of India	Mumbai
City Of Festivals	Madurai
Queen Of Arabian Sea	Cochin
Garden City Of India	Bangalore
Electronic City Of India	Bangalore
Deccan Queen	Pune
City Of Buildings	Kolkata
Egg Bowls Of Asia	Andhra Pradesh
Manchester Of The South	Coimbatore
City Of Nawabs	Lucknow
Venice Of The East	Cochin
Queen Of The Mountains	Mussoorie
Hollywood Of India	Mumbai
City Of Weavers	Panipat

Nick Name	City Name
Switzerland Of India	Kashmir
Pittsburg Of India	Jamshedpur
Abode Of The God	Allahabad
Garden Of Spices Of India	Kerala
Heaven Of India	J&K
City Of Lakes	Srinagar
State Of Five Rivers	Punjab
City Of Castles	Kolkata
Manchester Of The North	Kanpur
Dakshin Ganga	Godavari
Old Ganga	Godavari
Sorrow Of Bengal	Damodar
Sacred River	Ganga
Blue Mountains	Nilgiri
City Of Rallies	New Delhi
Soya Region	Madhya Pradesh
Sorrow Of Bihar	Kosi
Steel City Of India	Jamshedpur
City Of Temples	Varanasi
Boston Of India	Ahmedabad

CABINET MINISTERS

1.	Narendra Modi	Prime Minister, Public Grievances and Pensions; Personnel Ministry; All important Policy Issue, Space Department; Atomic Energy Department; and all other portfolios not allocated to any Minister
2.	Rajnath Singh	Defence Minister
3.	Amit Shah	Minister of Home Affairs
4.	Nitin Gadkari	Highways, and Road Transport Minister along with Minister of Enterprises (Micro, Small and Medium)
5.	DV Sadanand Gowda	Chemical and Fertilizers Minister
6.	Nirmala Sitharaman	Finance Minister and Corporate Affairs
7.	Ram Vilas Paswan	Consumer Affairs Minister; Food and Public Distribution
8.	Narendra Singh Tomar	Agriculture and Farmers Welfare Minister; Rural Development Minister; and Panchayati Raj
9.	Ashwini Vaishnaw	Electronics and Information Technology Minister; Railways Minister
	Kiren Rijiju	Law and Justice Minister;
10.	Pashupati Kumar Paras	Food Processing Industries Minister


11.	Virendra Kumar	Social Justice and Empowerment Minister
12.	Dr. S Jaishankar	External Affairs Minister
13.	Dharmendra Pradhan	Human Resource Development Minister
14.	Arjun Munda	Tribal Affairs Minister
15.	Smriti Irani	Minister of Textiles; Women and Child Development Minister
16.	Dr. Harshvardhan	Science and Technology Minister
	Mansukh Mandaviya	Health and Family Welfare Minister
	Dr Jitendra Singh	Minister of Earth Sciences
17.	Bhupender Yadav	Environment Minister; and Forest and Climate Change
	Anurag Thakur	Information and Broadcasting Minister
19.	Hardeep Singh Puri	Minister of Steel and Petroleum and Natural Gas Minister
20.	Mukhtar Abbas Naqvi	Minority Affairs Minister
21.	Prahalad Joshi	Minister of Mines and Coal Minister
22.	Dharmendra Pradhan	Skill Development and Entrepreneurship Minister
23.	Mahendra Nath Pandey	Heavy Industries and Public Enterprise Minister
24.	Shri Parshottam Rupal	Animal Husbandry Minister; Fisheries and Dairying
25.	Gajendra Singh Shekhawat	Jal Shakti Minister

TEMPLES IN INDIA

Temple	Place
Badrinath Temple	Chamoli district, Uttarakhand
Golden Temple	Amritsar
The Konark Sun Temple	Puri district of Odisha
Gangotri Temple	Uttarkashi district of Uttarakhand
Brihadeeswara Temple	Thanjavur city of Tamil Nadu
Siddhivinayak Temple	Prabha Devi, Mumbai
Somnath Temple	Saurashtra (Gujarat)
Vaishno Devi Mandir	J&K, near Katra
Kedarnath Temple	Garhwal area (Uttarakhand)
Sanchi Stupa	Raisen district of Madhya Pradesh

Temple	Place
Kashi Vishwanath Temple	Varanasi (Uttar Pradesh)
Meenakshi Temple	Madurai (Tamil Nadu)
Lingaraja Temple	Orissa
Lord Jagannath Temple	Puri (Orissa)
Yamunotri Temple	Uttarkashi district of Uttarakhand
Tirupati Balaji	Tirumala (Andhra Pradesh)
Khajuraho Temple	Madhya Pradesh
Akshardham Temple	Delhi
Dwarkadhish Temple	Dwarka city (Gujarat)
Shirdi Sai Baba Temple	Shirdi town of Maharashtra

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SPORTS AND TROPHIES

Cricket	Football	Hockey	Table Tennis	Lawn Tennis	Badminton	Golf
Ashes Cup	Rovers Cup	Sultan Azlan Shah Cup	Travancore Cup (women)	Davis Cup	Amrit Diwan Cup	Canada Cup
Asia Cup	Merdeka Cup	Aga Khan Cup	Swathling Cup (men)	Australian Open	Asia Cup	Rydet Cup
C.K. Naidu Trophy	Confederation cup	Maharaja Ranjit Singh Gold Cup	Bama Belleck Cup	French Open	Chaddha Cup	Walker Cup
Deodhar Trophy	DCM Trophy	Dhyanchand Trophy	–	Wimbledon	European Cup	Eisenhower Cup
Duleep Trophy	Durand Cup	Sindhia Gold cup	–	US Open	Harilela Cup	–
Gavaskar Border Trophy	B.C. Raj Trophy (National Championship)	Murugappa Gold Cup	–	Heineken Cup	Ibrahim Rahimatillah Challenger Cup	–
G.D. Birla Trophy	Bandodkar Trophy	Wellington Cup	–	–	Konica Cup	–
Gillette Cup	FIFA World Cup	Stanley Cup	–	–	Sophia Cup	–
ICC World Cup	Jules Rimet Trophy	–	–	–	Kitiagara Cup	–
Irani Trophy	Kalinga Cup	–	–	–	Malaysian Open	–
Jawaharlal Nehru Cup	Santosh Trophy	–	–	–	Thomas Cup (men)	–
Rani Jhansi Trophy	IFA Shield	–	–	–	Uber Cup (women)	–

Ranji Trophy	Scissor Cup	–	–	–	–	–
Rohinton, Barcia Trophy	Subroto Cup	–	–	–	–	–
Rothmans Cup	Sir Ashutosh Mukherjee Trophy	–	–	–	–	–
Sahara Cup	Todd Memorial Trophy	–	–	–	–	–
Sharjah Cup	Vittal Trophy	–	–	–	–	–
Singer Cup	UEFA Champions League	–	–	–	–	–
Titan Cup	–	–	–	–	–	–
Vijay Hazare Trophy	–	–	–	–	–	–
Vijay Merchant Trophy	–	–	–	–	–	–
Wisden Trophy	–	–	–	–	–	–
Wills Trophy	–	–	–	–	–	–



IMPORTANT REVOLUTIONS IN INDIA

Revolution	Field
Green Revolution	Food grains
Blue Revolution	Fish Production
Black Revolution	Petroleum Production
Golden Revolution	Fruits/Overall Horticulture development/Honey Production
Grey Revolution	Fertilizer
Golden Fiber Revolution	Jute Production
Yellow Revolution	Oil Seeds production
Pink Revolution	Onion production/Pharmaceutical (India)/ Prawn production
White Revolution	Milk/Dairy production
Red Revolution	Meat & Tomato Production
Silver Revolution	Egg/Poultry Production
Silver Fiber Revolution	Cotton
Evergreen Revolution	Overall development of Agriculture.

STADIUMS IN INDIA

Stadium	Location
Jawaharlal Nehru Stadium	New Delhi
Feroz Shah Kotla	New Delhi
Dhyan Chand National Stadium	New Delhi
Brabourne Stadium	Mumbai
Eden Gardens	Kolkata
Green Park	Kanpur
M.Chinnaswamy Stadium	Bangalore
Barabati Stadium	Cuttack
MA Chidambaram Stadium	Chennai
Madhavrao Scindia Cricket Ground	Rajkot
Rajiv Gandhi Port Silver Jubilee Stadium	Visakhapatnam

Stadium	Location
Greenfield International Stadium	Thiruvananthapuram
Barkatullah Khan Stadium	Jodhpur
Barsapara Cricket Stadium	Guwahati
Sardar Vallabhai Patel Motera	Ahmedabad
Wankhede Stadium	Mumbai
Moin-ul-Haq Stadium	Patna
Dr. Bhupen Hazarika Cricket Stadium	Guwahati
Vidarbha CA Ground	Nagpur
Sawai Mansingh Stadium	Jaipur
Indira Gandhi Stadium	Vijayawada
Neeraj Chopra Stadium	Pune

Ports in India

Port	State
Paradip	Orissa
Vishakhapatnam	Andhra Pradesh
Kolkata	West Bengal
Mumbai	Maharashtra
Kandla	Gujarat
Jawahar Lal Nehru	Maharashtra

Port	State
Cochin	Kerala
New Mangalore	Karnataka
Ennore	Tamil Nadu
Murmugao	Goa
Tuticorin	Tamil Nadu
Chennai	Tamil Nadu

STATE | CHIEF MINISTER | GOVERNOR

State	Capital	Governor	Chief Minister
Andhra Pradesh	Amaravati	Biswabhusan Harichandan	Y. S. Jagan Mohan Reddy
Arunachal Pradesh	Itanagar	Brigadier B.D Mishra (Retd)	Pema Khandu
Assam	Dispur	Jagdish Mukhi	Himanta Biswa Sarma
Bihar	Patna	Phagu Chauhan	Nitish Kumar
Chhattisgarh	Naya raipur/bilaspur	Anusuiya Ukey	Bhupesh Bhagel
Delhi	National capital of India	Lt. Governor Anil Baijal	Arvind Kejriwal
Goa	Panaji	P.S. Sreedharan Pillai	Pramod Sawant
Gujarat	Gandhinagar	Acharya Dev Vrat	Bhupendrabhai Patel
Haryana	Chandigarh	Bandaru Dattatreya	Manohar Lal Khattar
Himachal Pradesh	Shimla/Dharamshala	Rajendra Vishwanath Arlekar	Jai Ram Thakur
Jammu-Kashmir	Srinagar	Lt. Governor Manoj Sinha	--
Jharkhand	Ranchi	Ramesh Bais	Hemant Soren
Karnataka	Bengaluru	Thawar Chand Gehlot	Sri Basavaraj Bommai
Kerala	Thiruvananthapuram	Arif Mohammed Khan	Pinarayi Vijayan
Ladakh	Leh	Lt. Governor Radha Krishna Mathur	--
Madhya Pradesh	Bhopal	Manga Bhai C. Patel	Shivraj Singh Chouhan
Maharashtra	Mumbai	Bhagat Singh Koshyari	Uddhav Thackeray
Manipur	Imphal	La. Ganesan	N . Biren Singh
Meghalaya	Shillong	Satya Pal Malik	Conrad Kongkal Sangma
Mizoram	Aizwal	Kambhampati Hari Babu	Zoramthanga
Nagaland	Kohima	Jagdish Mukhi	Neiphiu Rio
Odisha	Bhubaneswar	Prof. Ganeshi Lal Mathur	Naveen Patnaik
Puducherry	Pondicherry	Tamilsai Sundarajan	N. Rangaswamy
Punjab	Chandigarh	Banwari Lal Purohit	Charanjeet Singh Channi
Rajasthan	Jaipur	Kalraj Mishra	Ashok Gehlot
Sikkim	Gangtok	Ganga Prasad	Prem Singh Tamang

Tamil Nadu	Chennai	R. N. Ravi	M.K. Stalin
Telangana	Hyderabad	Dr Tamilisai Soundararajan	K. Chandrashekhar Rao
Tripura	Agartala	Satyadev Narayan Arya	Biplab Kumar Deb
Uttar Pradesh	Lucknow	Anandiben Patel	Yogi Adityanath
Uttarakhand	Dehradun	Gurmeet Singh	Shri Pushkar Singh Dhami
West Bengal	Kolkata	Jagdeep Dhankar	Mamata Banerjee

IMPORTANT DAMS IN INDIA

Dam	River	State
Idukki Dam	Periyar	Kerala
Tehri Dam	Bhagirathi	Uttarakhand
Sardar Sarovar Dam	Narmada	Gujarat
Nagarjun Sagar Dam	Krishna	Telangana
Bhakra Dam	Satluj	Himachal Pradesh
Lakhwar Dam	Yamuna	Uttarakhand
Srisailem Dam	Krishna	Telangana
Pakal Dul Dam	Marusudar	J&K
Salal Dam	Chenab	J&K
Chakra Dam	Chakra	Karnataka
ukai Dam	Tapi Nadi	Gujarat

Dam	River	State
Madupetty Dam	Palar	Kerala
Indira Sagar Dam	Narmada	Madhya Pradesh
Rihand Dam	Rihand	Uttar Pradesh
Pong Dam	Beas	Himachal Pradesh
Ranjit Sagar Dam	Ravi	Punjab
Baglihar Dam	Chenab	J&K
Supa Dam	Kali Nadi	Karnataka
Koteswar Dam	Bhagi Rathi Nadi	Uttra Khand
Pillur Dam	Bhavani	Tamil Nadu
Parbati Dam	Parbati	himachal Pradesh



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IMPORTANT INDIAN CITIES LOCATED ON RIVER BANKS

City	River	State
Agra	Yamuna	Uttar Pradesh
Ahmedabad	Sabarmati	Gujarat
Allahabad	At the confluence of Ganga, Yamuna and Saraswati	Uttar Pradesh
Ayodhya	Saryu	Uttar Pradesh
Badrinath	Alaknanda	Uttarakhand
Banki	Mahanadi	Odisha
Brahmapur	Rushikulya	Odisha
Chhatrapur	Rushikulya	Odisha
Bhagalpur	Ganges	Bihar
Kolkata	Hugli	West Bengal
Cuttack	Mahanadi	Odisha
New Delhi	Yamuna	Delhi
Dibrugarh	Brahmaputra	Assam
Ferozpur	Sutlej	Punjab
Guwahati	Brahmaputra	Assam
Haridwar	Ganges	Uttarakhand
Hyderabad	Musi	Telangana
Jabalpur	Narmada	Madhya Pradesh
Kanpur	Ganges	Uttar Pradesh
Kota	Chambal	Rajasthan
Kottayam	Meenachil	Kerala
Jaunpur	Gomti	Uttar Pradesh
Patna	Ganges	Bihar
Rajahmundry	Godavari	Andhra Pradesh
Srinagar	Jhelum	Jammu & Kashmir
Surat	Tapi	Gujarat
Tiruchirapalli	Kaveri	Tamil Nadu
Varanasi	Ganges	Uttar Pradesh
Vijayawada	Krishna	Andhra Pradesh
Vadodara	Vishwamitri	Gujarat
Mathura	Yamuna	Uttar Pradesh
Mirzapur	Ganga	Uttar Pradesh
Auraiya	Yamuna	Uttar Pradesh
Etawah	Yamuna	Uttar Pradesh
Bangalore	Vrishabhavathi	Karnataka
Farrukhabad	Ganges	Uttar Pradesh
Fatehgarh	Ganges	Uttar Pradesh
Kannauj	Ganges	Uttar Pradesh

Mangalore	Netravati, Gurupura	Karnataka
Shimoga	Tunga River	Karnataka
Bhadravathi	Bhadra	Karnataka
Hospet	Tungabhadra	Karnataka
Karwar	Kali	Karnataka
Bagalkot	Ghataprabha	Karnataka
Honnavar	Sharavathi	Karnataka
Gwalior	Chambal	Madhya Pradesh
Gorakhpur	Rapti	Uttar Pradesh
Lucknow	Gomti	Uttar Pradesh
Kanpur Cantonment	Ganges	Uttar Pradesh
Shuklaganj	Ganges	Uttar Pradesh
Chakeri	Ganges	Uttar Pradesh
Malegaon	Girna River	Maharashtra
Sambalpur	Mahanadi	Odisha
Rourkela	Brahmani	Odisha
Pune	Mula, Mutha	Maharashtra
Daman	Daman Ganga River	Daman
Madurai	Vaigai	Tamil Nadu
Thiruchirapalli	Kaveri	Tamil Nadu
Chennai	Cooum, Adyar	Tamil Nadu
Coimbatore	Noyyal	Tamil Nadu
Erode	Kaveri	Tamil Nadu
Tirunelveli	Thamirabarani	Tamil Nadu
Bharuch	Narmada	Gujarat
Karjat	Ulhas	Maharashtra
Nashik	Godavari	Maharashtra
Mahad	Savitri	Maharashtra
Nanded	Godavari	Maharashtra
Kolhapur	Panchaganga	Maharashtra
Nellore	Pennar	Andhra Pradesh
Nizamabad	Godavari	Telangana
Sangli	Krishna	Maharashtra
Karad	Krishna, Koyna	Maharashtra
Hajipur	Ganges	Bihar
Ujjain	Shipra	Madhya Pradesh

SOME IMPORTANT FACTS RELATED TO CENSUS

<ul style="list-style-type: none"> • 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 (61 : 1000) • Literacy of Male - 82.14% 	<ul style="list-style-type: none"> • 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
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IMPORTANT WILDLIFE SANCTUARIES

State	Wildlife Sanctuary	State	Wildlife Sanctuary					
Assam	Amchang WLS	Madhya Pradesh	Bori WLS	Andhra Pradesh	Coringa WLS	Manipur	YangoupokpiLokchao WLS	
	Chakrashila WLS		Gandhi Sagar WLS		Kolleru WLS			
	Dihing Patkai WLS		Ghatigaon WLS		Nellapattu WLS			
	East Karbi Anglong WLS		Ken Gharial WLS	Pulicat Lake WLS	Bihar	Rajiv Gandhi (Nagarjuna SagarSrisailem) WLS	Mizoram	Dampa WLS (TR)
	North Karbi Anglong WLS		Narsighgarh WLS			Budha WLS		Ngengpui WLS
	Nambor WLS		National Chambal WLS			Kaimur WLS		Pualreng WLS
			Orcha WLS		Pant (Rajgir) WLS	Tokalo WLS		
			Kuno WLS		Valmiki WLS			
			Sardarpur WLS					
	Son Gharial WLS							
				Chhattisgarh	Badalkhol WLS	Meghalaya	Baghmara Pitcher Plant WLS	
					Bhairamgarh		Nongkhyllem WLS	

	WLS Bhoramdev WLS Udanti Wild Buffalo WLS		Siju WLS		Kalesar WLS Khaparwas WLS		Darrah WLS Jawahar Sagar WLS Kailadevi WLS Mount Abu WLS Ramsagar WLS Sariska WLS Sawai Man Singh WLS Shergarh WLS Sitamata WLS
Gujarat	Jambugodha WLS Jessore WLS Kutch Desert WLS Mitiyala WLS Porbandar Lake WLS Rampara Vidi WLS Ratanmahal WLS Shoolpanesw ar (Dhumkhal) WLS Thol Lake WLS Wild Ass WLS	Nagaland	Fakim WLS Puliebadze WLS Rangapahar WLS	J&K	Gulmarg WLS Limber WLS Nandini WL	Sikkim	Fambong Lho WLS Maenam WLS Pangolakha WLS
				Jharkhand	Lawalong WLS Palkot WLS Parasnath WLS	Telangana	Kawal WLS
Goa	Bondla WLS Madei WLS Bhagwan Mahavir (Mollem) WLS Netravali WLS	Odisha	Badrama WLS Baisipalli WLS Chilika (Nalaban) WLS Hadgarh WLS Khalasuni WLS Satkosia Gorge WLS	Karnataka	Arabithittu WLS Attiveri WLS Bhadra WLS Bhimgad WLS Brahmagiri WLS Cauvery WLS Nugu WLS Pushpagiri WLS Ranganathittu Bird WLS Sharavathi Valley WLS Someshwara WLS	Tamil Nadu	Karikili WLS Mudumalai WLS Pulicat Lake WLS Vaduvor WLS Vedanthangal WLS Vettangudi WLS Indira Gandhi (Annamalai) WLS Kalakad WLS Karaivetti WLS
Himachal Pradesh	Bandli WLS Daranghati WLS Dalra WLS Dhauladhar WLS Nargu WLS Pong Dam Lake WLS Shilli WLS Talra WLS	Punjab	Abohar WLS Harike Lake WLS Jhajjar Bacholi WLS	Kerala	Aralam WLS Chimmony WLS Idukki WLS Malabar WLS Mangalavana	Tripura	Gumti WLS Rowa WLS Sepahijala WLS Trishna WLS
Haryana	Bhindawas WLS	Rajasthan	Bundh Baratha WLS				

	m Bird WLS Neyyar WLS Periyar WLS Thattekad Bird WLS				Sagareshwar WLS Tipeswar WLS Tungareshwa r WLS		
Maharashtra	Aner Dam WLS Bhamragarh WLS Bhimashankar WLS Great Indian Bustard WLS Jaikwadi WLS Koyana WLS Nagzira WLS Painganga WLS Radhanagari WLS	Uttarakhand	Askot Musk Deer WLS Binsar WLS Govind Pashu Vihar WLS Kedarnath WLS Sonanadi WLS	UP	Hastinapur WLS Ranipur WLS Sohagibarwa WLS Sur Sarovar WLS Chandraprabha WLS National Chambal WLS	West Bengal	Ballavpur WLS Chintamani Kar Bird Sanctuary Haliday Island WLS Lothian Island WLS Mahananda WLS

IMPORTANT BOUNDARIES

Radcliffe Line : This boundary line is between India and Pakistan drawn by Sir Cyril Radcliffe in 1947.

Durand Line - It is between Pakistan and Afghanistan

McMahon Line - The boundary line between India and China to which China does not approve. It was demarcated by Sir Henry McMahon

24th Parallel - The line which Pakistan claims should be the Demarcation line between India and Pakistan, not accepted by India.

Hindenberg Line - Boundary line between Germany and Poland to which German retreated in 1917 during the First World War.

Oder-Neisse Line - The boundary line between Poland and East Germany.

Mannerheim Line - It is between Russia and Finland.

Maginot Line - The boundary line is between France and Germany.

Siegfried Line - The boundary line is between France and Germany.

17th Parallel - The line which defines the boundary between North Vietnam and South Vietnam before the two were united.

38th Parallel - The boundary line between North Korea and South

Korea.

49th Parallel - It is the boundary line between the United States of America and Canada



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Important Awards

1. **Bharat Ratna**– It is the highest civilian award of the India. The award was given for outstanding achievements in the arts, literature, science and public services but the government expanded the criteria to include “any field of human endeavour”. The number of annual awards is restricted to a maximum of three in a particular year.
2. **Padma Awards**–Padma Vibhushan, Padma Bhushan and Padma Shri awards are for exceptional and distinguished service in any field including service rendered by Government servants.
3. **Gallantry Awards**–Param Vir Chakra (PVC), Ashok Chakra, Shaurya Chakra are given for appreciating the brave and gallant.
4. **Nobel Prize**– The Nobel Prize is widely regarded as the most prestigious award available in the fields of literature, medicine, physics, chemistry, peace, and Economics.
5. **Booker Prize**–Literature It is an annual award for the best original novel, written in the English language, and published in the UK literary award.
6. **Vyas Samman**–Literature Vyas Samman is awarded annually by the K.K. Birla Foundation in recognition of the Hindi literary work published in past 10 years.
7. **Moorti Devi Award**–Literature The Moortidevi Award is an annual literary award in India presented by the Bharatiya Jnanpith organization for a work which emphasizes Indian philosophy and culture.
8. **Saraswati Samman**–Literature The award was instituted in 1991 by the K. K. Birla Foundation. It is an annual award given for outstanding prose or poetry literary works in any 22 Indian languages.
9. **Jnanpith award**–Literature The award was instituted in 1961. It is presented by the Bharatiya Jnanpith, a trust founded by the Sahu Jain family, the publishers of the newspaper The Times of India. It is an annual award given for outstanding prose or poetry literary works in any 22 Indian languages.
10. **Bihari Puraskar**–Literature Bihari Puraskar is a literary award instituted by K. K. Birla Foundation. The award is named after the famous Hindi poet Bihari and is awarded to an outstanding work published in Hindi or Rajasthani by a Rajasthani writer.
11. **The Oscar/Academy Awards**–Films This is an annual American awards ceremony honoring cinematic achievements in the film industry.
12. **Dadasaheb Phalke Award**–Cinema/Films The Dadasaheb Phalke Award is India’s highest award in cinema. It is presented annually at the National Film Awards ceremony by the Directorate of Film Festivals, an organisation set up by the Ministry of Information and Broadcasting.
13. **Arjuna Award**– Outstanding performance from the sports persons in sports and games. The Government has modified the format of Arjuna Award very recently and as per the revised schematic guidelines a sports person must have very good consistent performances for the previous 3 years at the international level to be considered as eligible for the Award.
14. **Dronacharya Award**–Eminent coaches of any particular sport The award is named after the very famous archery coach, mentioned in the epic of India known as the Mahabharata. This award is not related with the sports persons who are still playing in the field; instead this is related to those eminent coaches of any particular sport.
15. **Dhyan Chand Award**– The award that is given to the veteran sports persons of India for their lifetime achievement in their respective field of sport is named as the Dhyan Chand Award for Life Time Achievement in Sports and Games.
16. **Rajiv Gandhi Khel Ratna Award**– The Rajiv Gandhi Khel Ratna is the highest honour bestowed to a sports person for his/her achievements in India.
17. **Stirling Prize**–Architecture The Royal Institute of British Architects Stirling Prize is a British prize for excellence in architecture.
18. **Aga Khan Award**–Architecture The Aga Khan Award for Architecture (AKAA) is an architectural prize established by Aga Khan IV in 1977. It aims to identify and reward architectural concepts that successfully address the needs and aspirations of Islamic societies in the fields of contemporary design, social housing, community development and improvement.
19. **Pritzker Prize**–Architecture The Pritzker Architecture Prize is awarded annually “to honor a living architect.
20. **Shanti Swarup Bhatnagar Prize**–Science & Technology The Shanti Swarup Bhatnagar Prize for Science and Technology (SSB) is a science award in India given annually by the Council of Scientific and Industrial Research (CSIR) for notable and outstanding research, applied or

fundamental, in biology, chemistry, environmental science, engineering, mathematics, medicine and Physics.

- 21. Kalinga Prize**– The Kalinga Prize for the Popularization of Science is an award given by UNESCO for exceptional skill in presenting scientific ideas to lay people.
- 22. Grammy Award**–A Grammy Award, or Grammy, is an accolade by the National Academy of Recording Arts and Sciences of the United States to recognize outstanding achievement in the music industry.
- 23. Abel Prize**–Mathematics The Abel Prize is an international prize awarded annually by the Government of Norway to one or more outstanding mathematicians.
- 24. International Gandhi Peace Prize**–This award is given to individuals and institutions for their contributions towards social, economic and political revolution through non-violence and Gandhian philosophy. The award carries Rs. 10 million in cash.
- 25. Lal Bahadur Shastri National Award**–This is for Excellence in Public Administration, Academics and Management.

26. Green Star Awards–The Green Star Awards recognize those who have made extraordinary efforts to respond to environmental disasters around the world.

27. Magsaysay Award–Public Service, Leadership, Journalism, Literature, creative arts and international understanding.

28. Pulitzer Prize– The Pulitzer Prize is an award for achievements in newspaper and online journalism, literature, and musical composition in the United States.

29. Sahitya Akademi Award–Books in Indian Languages and English.

30. Manthan Award–It is an initiative in India to recognize the best practices in Content and Creativity.

31. FiFi Awards–The FiFi Awards honor the fragrance industry's creative achievements.

32. Sangeet-Natak Akademi Award–Music, dance and Drama.

33. BAFTA Awards–Television, Films, Video Games and Animation.

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BANKING AND FINANCIAL AWARENESS



RESERVE BANK OF INDIA (RBI)

RBI is a central bank of India, an independent apex body of India which regulates all the financial institutions of India and provides important functions such as issuing of currency notes, inflation control, and monetary policy report.

- It was established on April 1, 1935 under the Reserve Bank of India Act, 1935.
- It was nationalized in 1949

Structure of RBI:

The Central Board shall consist of following directors:

- A Governor and four Deputy Governors to be appointed by Central Government
- Four directors to be nominated by Central Government, one from each of the four Local Boards.
- Ten directors to be nominated by Central Government.
- Two Government Officials to be nominated by Central Government.

Functions of RBI:

- Bankers Bank
- Issuance of currency notes
- Banker to Government
- Custodian of cash reserve of commercial banks
- Custodian of country's foreign reserve
- Central clearance and account settlement
- Formation of monetary policy for economic growth and to check inflation
- Controller of credit

Some Important Facts about RBI

- Headquarter :Mumbai(initially it was in Kolkata)
- First Governor :Sir Osborne Smith
- First Indian Governor: C.D. Deshmukh

Policy rates decided by RBI

SLR rate is 18.00%,

Repo rate is 4.00%, Reverse Repo rate is 3.35%, MSF rate is 4.25%, CRR rate is 4.00% and Bank rate is 4.25%.

MASALA BOND, GREEN BOND & JUNK BOND

A bond is a debt investment in which an investor loans money to an entity which borrows a fund for a defined period of time at a variable or fixed rate interest.

It is similar to debentures but the key difference is that it is issued by a government institute.

Following are the different types of the bonds

1)Corporate Bonds- A corporate bond is a debt security which is issued by a company and sold to the investors.

- Company's assets are may be used as collateral in some cases.
- The backing for the bond is usually depending upon the payment ability of the company.
- The corporate bonds are considered riskier than governmental bonds.

2)Convertible Bonds- A convertible bond is a debt security that can be converted into predetermined amount of underlying company's equity. Convertible bonds are issue to avoid the negative impression of company's actions.

3)Callable Bonds-Callable Bonds are also known as "redeemable bonds" as these bonds can be redeemed prior to the period of maturity.

4)Term Bonds-A term bonds are the bond which mature and come due on single date. A term bond possesses all the features of callable bonds.

5)Government Bonds-Government Bonds are those bonds which are issued by the government to support government spending. These bonds are more secure than corporate bonds.

Following are Some Other Important Bonds

1) Masala Bond

Masala Bonds are the rupee denominated borrowings by Indian entities in overseas market. The word “Masala” is given by the IFC (International Finance Corporation) to represent Indian culture and cuisine. First Masala Bond was issued by the IFC (International Finance Corporation) when it raised Rs 1000 crore bond to fund infrastructure projects in India.

Issuers of Masala Bonds

- RBI has issued guidelines allowing following entities to issue rupee denominated bond overseas.
- Indian Companies (Blue Chip Companies)
- NBFCs (Non Banking Finance Companies)
- Infrastructure Investment Trust
- Real Investment Trust

Benefits to Investor

- By investing in Masala Bonds, the investor gets tax deduction on interest income.
- Capital gains from rupee appreciation are exempted from tax.

Benefits to Indian Companies

- If the issuer, issues bonds in rupees, then he gets rid of risk of currency fluctuation.
- The bonds bring new and diversified set of investors for Indian Companies.

Regulator of Masala Bonds

As the Masala bonds are Indian Rupee denominated bonds, it is regulated by the Reserve Bank of India.

2) Green Bonds

A Green Bond is a tax-exempt bond which is issued for the investment in the green projects or for the development of Brownfield sites.

Brownfield Sites are the sites which are underutilized, have abandoned buildings or underdeveloped.

Issuers of Green Bonds: Green Bonds are issued by following multilateral agencies:

- World Bank
- Corporation
- Government agencies
- Municipalities

Purpose

Green Bonds are issued to encourage sustainability and development of Brownfield sites. Specifically it finance projects aimed at energy efficiency, pollution prevention, sustainable water management etc.

Regulator of Green Bonds

In India Green Bonds are regulated by SEBI (Securities Exchange Board of India).

3) Junk Bonds

Junk Bonds refer to high yield or non-investment grade bonds. These are named as junk bonds as it involves high rate of risk in relation to investment bonds. It is fixed income instrument that carry a credit rating lower by Moody's investor services.

Investor demands high yield bonds as it yields high rate of return which in turn a compensation for their investment.

Regulator of Junk Bonds

In India Junk Bonds are regulated by SEBI (Securities Exchange Board of India).



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LIST OF THREE BIG CREDIT RATING AGENCIES

Credit Rating Agencies-Credit Rating Agencies provides objective analysis and independent assessment of companies and countries that issue securities. This assessment helps the investors and institutions whether these securities meet their obligations. There are top 3 three credit rating agencies of the world named as Moody's, FITCH and Standard & Poor's

Fitch Inc.

- Fitch Inc. is the smallest of three Nationally Recognized Statistical Rating Organisation designated by the U.S. Securities and Exchange Commission.
- Fitch was founded by John Knowles in Newyork City as Fitch Publishing Company
- It published financial statistics for use in the investment industry
- In 1924, Fitch introduced AAA though D rating system throughout the industry
- Later it merged with London based IBCA in 1997
- Headquarter: It is headquartered in Newyork (U.S) and London(U.K)
- President & CEO: Paul Taylor

- Moody's is founded by John Moody in 1909 to produce manual published basic statistic and general information about stocks and bonds.
- It provides international financial research on bonds issued by commercial and government entities
- It ranks the creditworthiness of borrowers using a standardized rating scale
- According to Moody's rating system, rates from Aaa to C are assigned. Aaa for highest quality and C s for lowest quality.
- Headquarter: Newyork (U.S)
- Head: Raymond W MC Daniel

Standard & Poor's

- Standard & Poor's is the world's leading Index provider and the foremost source of independent credit ratings. It provides financial market intelligence to decision makers.
- It is founded by Henry Varnum Poor in 1860
- It includes global ratings, global market intelligence, Dow Jones and global platts
- Headquarter: Newyork (U.S)
- CEO: Douglas I. Peterson

LIST OF IMPORTANT COMMITTEES

List of Important Committees		
S.no	Name of committees	Focus Area
1	Ajay Shankar Committee	To review functioning of PPP cell
2	H R Khan Committee	To evaluate unclaimed PPP and post office saving
3	Bimal Jalan	To head the Expenditure Management Commission
4	Justice M B Shah	On black money
5	Deepak Mohanty Committee	Data and information management in the RBI
6	Arvind Mayaram Committee	To clear the definition to the FDI and FII
7	Nachiket Mor Committee	To permit NBFCs to work as business correspondence
8	P J Nayak Committee	Governance of Boards of Bank in India
9	K.V.Kamath Panel	To examine the financial architecture for Micro, small and medium enterprises
10	Tandon Committee	Follow up for bank credit
11	M L Dhantwala Committee	Regional Rural Banks
12	SS Nadkarni Committee	Trading in public sector banks
13	Bhide Committee	Coordination between commercial banks and SFC's
14	AK Bhuchar Committee	Coordination between term lending institutions and commercial banks

15	R. Jilani	Inspection System in Banks
16	James Raj Committee	Functioning of public sector banks
17	Vipin Malik Committee	Consolidated Accounting by banks
18	A Ghosh Committee	Frauds & Malpractices in India
19	A K Khandelwal	HR issues of public sector banks
20	R.H. Khan Committee	Harmonization of role of financial institution in banks
21	Rakesh Mohan	Small Savings
22	N. K Singh Committee	To review the fiscal responsibility and budget management act
23	Amitabh Chaudhry	Analysis the existing framework of IRDA-linked and non-linked insurance product regulations
24	Inter- departmental Tax Force	To monitor and review the functioning of shell companies to prevent their misuse for money laundering and tax evasion
25	Dinesh Sharma Committee	To propose new regulation related to digital currencies or virtual currencies
26	Sudharshan Sen Committee	To study regulatory issues relating to financial technology and digital banking in India
27	Rattan P Watal Committee	To boost digital payment system in India

MONETARY POLICY

Monetary Policy is a process by which central bank of the country manage the supply of money which in turn effects on interest rates, inflation and growth of economy.

- In India RBI act as Central Monetary Authority.
- It formulates monetary policy at Bi-monthly basis.

TYPES OF MONETARY POLICY

- **EXPANSIONARY POLICY**- It emphasizes on increase the money supplies in economy and expands credit creation.
- **CONTRACTIONARY POLICY**- It emphasizes on decreasing or control the supply of money and credit.

OBJECTIVES

- **PRICE STABILITY**- It refers to increase in general level of prices in economy. It implies avoiding both prolonged inflation and deflation.
- **Economic Growth**- It is increase in capacity of an economy to produce goods and services produced by country over a period of time.

MEASURES AND TOOLS OF MONETARY POLICY

RBI use following two measures to regulate the monetary policy
i.e. Quantitative and Qualitative Measures

QUANTITATIVE MEASURES

- **BANK RATE**-It is a rate of interest which a central bank charges on loans and advances to commercial banks without any collateral. It is a long term rate of interest. It implies penalty over banks not complying with RBI rules such as not maintaining CRR and SLR.

- **OPEN MARKET OPERATIONS**-It refers to buying and selling of government securities in open market in order to expand or contract the amount of money in banking system.

If securities purchased by RBI-By doing so supply of money will increase in market due to which demand will increase and ultimately there will be rise in prices.

If securities sold by RBI-By doing so supply of money will decrease in market due to which demand will decrease and ultimately prices will fall.

Cash Reserve Ratio (CRR)-It refers to certain percentage of total deposits the commercial banks are required to maintain in form of cash reserve with reserve bank in form of cash only.

If rate of CRR is increased- By increasing CRR the bank needs to deposit more money with RBI. As a result banks left with less money so less money with people which leads to lower demand for goods and services and lower prices.

If rate of CRR is decreased- By decreasing CRR the bank can deposit less money with RBI. As a result bank left with more money so more money with people which lead to higher demand for goods and services and high prices.

Statutory Liquidity Ratio (SLR)- It refers to proportion of deposits the commercial bank is required to maintain with them in form of liquid assets such as gold or RBI approved securities.

If rate of SLR is increased- By doing so the bank needs to maintain more liquid assets with them. As a result bank left

with less money so less money with people which lead to lower demand for goods and services and low prices.

If rate of SLR is decreased- By doing so the bank maintain less liquid asset with them. As a result bank left with more money so more money with people which lead to higher demand for goods and services and high prices.

Liquidity Adjustment Facility (LAF)- It allows banks to borrow money through repurchase agreements. LAF is used to aid banks in adjusting the day to day mismatches in liquidity.

- Bank cannot sell government securities that are under SLR quota.
- Schedule Bank can borrow any amount of money.
- Minimum bidding amount is 5cr.
- All schedule bank as of RBI are eligible to bid.

LAF (liquidity adjustment facility) can be classified into two:

- 1) **Repo rate**(Repurchase Obligation)- It is the rate at which RBI lend money to commercial banks against securities in case commercial bank fall short of funds. It is a short term lending rate which fixed at predetermined rate and time.

If Repo rate is increased- If Repo rate will rise, the interest rate of banks will increased which becomes costlier for people then demand of goods and services will reduce and ultimately prices will fall.

If Repo rate is decreased- If Repo rate will fall, the interest rate of banks will decreased which becomes cheaper for people then demand of goods and services will increase and ultimately prices will rise.

- 2). **Reverse repo rate-** It is the reverse of Repo rate i.e. rate RBI pays to bank to park excess funds to RBI

Marginal Standing Facility (MSF)- By these mechanism commercial banks can get loans from RBI for their emergency needs.

- Minimum bidding amount in MSF is 1cr.
- Only scheduled commercial banks can bid.
- Banks can sell government security from SLR quota to RBI.
- Bank can borrow up to 2% of NDTL(net demand and time liability)

QUALITATIVE MEASURES

These measures can affect money supply in a specific sector of economy

- 1). **MARGIN REQUIREMENT-** This refers to difference between the securities offered and amount borrowed by bank.
- 2). **RATIONING OF CREDIT-** with this tool RBI can controls the credit granted and allocated by commercial banks.
- 3). **MORAL SUASION-** By this Central Bank may prohibit or dissuade commercial banks to deal in speculative business.
- 4). **DIRECT ACTION-** The Central Bank may take direct action against commercial banks that violate the rules, orders or advice of central bank.

RBI RATES (as per sixth bi-monthly policy statement for the year on September 2021)

Bank Rate	4.25
Cash Reserve Ratio(CRR)	4%
Statutory Liquidity Ratio(SLR)	18%
Repo Rate (RR)	4%
Reverse Repo Rate (RRR)	3.35%
Marginal Standing Facility (MSF)	4.25%

BANK ACCOUNTS

The account which is maintained by a financial institution for the customer is known as bank account. In India there are only five kinds of accounts such as Saving Account, Current Account, Recurring Deposit Account, Fixed Deposit Account and BSBDA Account

- 1) **Saving Account-**Saving Accounts are the individual accounts for the personal purpose of saving. Most of the individuals save their investments with this account.
- The saving account is opened on the name of individuals Resident MUF, Foreigners in India.

- On saving account individual earn some rate of interest; this rate of interest varies from bank to bank.
- When a person opens a saving account he is provided with a passbook, ATM, and cheque book.
- In saving account, there is no restriction on the number and amount of deposit but there is certain restriction on the withdrawal.
- Minimum balance has to be maintained by the customer as mentioned by the bank.

2) **Current Account**-Current Accounts are the accounts opened for the business transaction, on the name of firm or company. These are never used for the purpose of saving and investment.

- There is no limit on the number of transactions and amount in a day such as deposit and withdrawal.
- There is no interest paid on the amount held in the account but there are some service charges on such accounts.
- These accounts have not any fixed maturity as these accounts are on regular basis.
- No passbook is issued for the current account holders.
- Minimum amount needed to open a current account varies from bank to bank.
- Many facilities are provided to current account holder such as overdraft facility, statement of account.

3) **Recurring Deposit Account**-This account is opened by those who want to save small amount of money for a certain period of time and earn higher rate of interest.

- Total amount is repaid along with interest after a fixed period of time.
- The maximum period of deposit is ten years and minimum period of deposit is six months.

- No withdrawals are allowed from Recurring Deposit Account.
- Bank may allow close of account before the maturity period.
- Interest rates may vary for different plans based on the amount deposit, period of time and also on banks.
- Accounts can be opened in single or joint account.

4) **Fixed Deposit Account**-In this account a fixed amount of money is paid for a specific period of time on which bank pays high rate of interest. It is also known as Term Deposit.

- In this account deposit and withdrawal can be done only once.
- Bank pays the rate of interest on the amount according to the period of time.
- If withdrawal is done before the maturity period, bank can impose penalty on it.

5) **BSBDA Account**-The Basic Saving Deposit Account is an account in which customer can open an account with zero balance. This bank is also known as No Frill Account.

- No penalty is imposed on non-operating of these accounts.

BANKING ABBREVIATIONS

- | | |
|--|---|
| ➤ ADB - Asian Development Bank | ➤ CIBIL - Credit Information Bureau (India) Ltd. |
| ➤ ADR - American Depositary Receipt | ➤ CRISIL -Credit Rating and Information Services of India |
| ➤ AIFI - All India Financial Institutions | ➤ ECS - Electronic Clearing Service |
| ➤ AIIB - Asian Infrastructure Investment Bank | ➤ EFT - Electronic Fund Transfer |
| ➤ AQR - Asset Quality Review | ➤ FEMA - Foreign Exchange Management Act |
| ➤ ATM - Automatic Teller Machine | ➤ FERA - Foreign Exchange Regulatory Act |
| ➤ BIRD - Bankers Institute of Rural Development | ➤ FIIs - Foreign Institutional Investors |
| ➤ BIS - Bank for International Settlement | ➤ HDFC - Housing Development Finance Corporation |
| ➤ BPLR - Benchmark Prime Lending Rate | ➤ IBA - Indian Bank Association |
| ➤ BSBDA - Basic Savings Bank Deposit Account | ➤ IBRD - International Bank for Reconstruction and Development |
| ➤ BSE - Bombay Stock Exchange | ➤ ICICI - Industrial Credit and Investment Corporation of India |
| ➤ CAD - Capital Account Deficit | ➤ ICRA - Investment Information and Credit Rating Agency |
| ➤ CAMELS - Capital Adequacy Assets Management Earning Liquidity Sensitivity | ➤ ICSID - International Centre for Settlement of Investment Disputes |
| ➤ CAR - Capital Adequacy Ratio | ➤ IDA - International Development Association |
| ➤ CARE - Credit Analysis and Research Ltd. | ➤ IFCI - Industrial Finance Corporation of India |
| ➤ CASA - Current Account and Saving Account | ➤ IFSC - Indian Financial System Code |
| ➤ CBS - Core Banking Solution | ➤ IMF - International Monetary Fund |
| ➤ CCEA - Cabinet Committee on Economic Affairs | |
| ➤ CDR - Corporate Debt Restructuring | |

- **IMPS**- Immediate Payment Service
- **INVITS**- Infrastructure Investment Trusts
- **IPO**- Initial Public Offerings
- **IRDAI**- Insurance Regulatory Development Authority of India
- **KYC**- Know Your Customer
- **LAF**- Liquidity Adjustment Facility
- **LIBOR**- London Interbank Offered Rate
- **MIBID**- Mumbai Interbank Bid Rate
- **MIBOR**- Mumbai Interbank Offered Rate
- **MICR**- Magnetic Ink Character Recognition
- **MIGA**- Multilateral Investment Guarantee Agency
- **MUDRA**- Micro Units Development and Refinance Agency
- **NABARD**- National Bank for Agriculture and Rural Development
- **NASDAQ**- National Association for Securities Dealers Automated Quotations
- **NAV**- Net Asset Value
- **NBFCs**- Non Banking Finance Companies
- **NDB**- New Development Bank
- **NDTL**- Net Demand and Time Liabilities
- **NECS**- National Electronic Clearing Service
- **NEFT**- National Electronic Fund Transfer
- **NHB**- National Housing Bank
- **NPA**- Non Performing Assets
- **NPCI**- National Payments Corporation of India
- **NSE**- National Stock Exchange
- **PIN**- Personal Identification Number
- **POS**- Point of Sale
- **PSB**- Public Sector Banks
- **REITS**- Real Estate Investment Trust
- **RTGS**- Real Time Gross Settlement
- **SEBI**- Securities Exchange Board of India
- **SENSEX**- Stock Exchange Sensitive Index
- **SWIFT**- Society for Worldwide Interbank Financial Telecommunication
- **SWOT**- Strength, Weakness, Opportunities and Threats
- **UPI**- Unified Payment Interface

FINANCIAL INSTRUMENTS

It is a claim against a person or an institution for payment of a sum of money or periodic payment in the form of interest or dividend at a specified future date. Financial Instruments can be classified in two types such as Capital Market Instruments and Money Market Instruments

A) CAPITAL MARKET INSTRUMENTS

Capital Market Instruments consist of long term instruments for the period of more than one year. It includes:

- 1) **Equity Shares**- Equity shares represent the owner's capital in the company. The holders are the real owners of the company.
 - They have a control over the working of the company.
 - Equity shareholders are paid dividend.
 - They provide permanent capital to the company and cannot redeem during life time of the company.
- 2) **Preference Shares** – Preference Shares are shares of company's stock with dividends that are paid out to shareholders before common stock dividends are issued. These shares have their certain preferences as compared to other types of share. These shares are given two preferences such as:

- Whenever the company has distributable profits, the dividend is first paid on preference shares.
 - Repayment of the capital at the time of liquidation.
- 3) **Debentures**-A debenture is an acknowledgement of a debt. It is a document under company's seal which provide for the payment of principal sum and interest thereon.
 - A debenture holder is a creditor of a company and interest is paid to him.
 - Debentures are to be repaid after a definite period of time.
 - 4) **Derivative** – A derivative is a security with a price that is dependent upon or derived from one or more underlying assets. Derivative is itself a contract between two parties based upon the asset or assets.
 - The underlying assets include stocks, bonds, commodities, currencies.
 - It can be traded over the counter or an exchange.
- Derivative can be classified as follow:**
- **Futures Contract**- Futures Contract is an agreement between two parties for the sale of assets at an agreed upon prices.

- Forward Contract- Forward Contract is similar to futures contract but the only difference is this that it is not traded on exchange but only traded over the counter.
 - Swaps- It is a contract between two parties agreeing to trade long terms.
 - Options- It is also similar to futures contract but the key difference is that with an option buyer and seller is not obliged to make transaction if he or she decides not to.
- 5) **Bonds-** A bond is a debt investment in which an investor loans money to an entity which borrows a fund for a defined period of time at a variable or fixed rate interest. It is similar to debentures but the key difference is that it is issued by a government institute.

B) MONEY MARKET INSTRUMENTS

Money Market Instruments consist of short term instruments for a period of up to one year. It includes:

- 1) **Call Money** - The Call Money Market deals in short term finance repayable on demand.
 - Funds are lent and borrowed without collateral.
 - Maturity period of call loans varies from one day to fortnight.
- 2) **Treasury Bills** - It is a short term debt instrument issued by government of India and is presently issued in three tenures i.e. 91 days, 182 days and 364 days.
 - Treasury bills are zero coupon securities and pay no interest.
 - They are issued at discount and redeemed at face value at maturity.
- 3) **Certificate of Deposit** - Certificate Deposit are used by banks and issued to the depositors for a specified period less than one year- they are tradable and negotiable in the market.
- 4) **Commercial Papers** - It is used by corporate houses of India which should be a listed company. These companies need to obtain a specified credit rating from an agency approved by the RBI such as CRISIL
- 5) **Commercial Bills**
 - Commercial Bills are issued by the All India Financial Institutions (AIFI), Non Banking Finance Companies (NBFCs), Scheduled Commercial Banks, Merchant Banks, Co-operative Banks and Mutual Funds.
 - Maturity of these bills is 30 days, 60 days and 90 days.

Banking and Financial terms:

1. **American Deposit Receipt (ADR)** – It is a negotiable certificate issued by a U.S. bank representing a specified

number of shares in a foreign stock traded on U.S exchange. ADRs are denominated in U.S. dollars.

2. **Anti Dated Cheque** - If date mentioned on the cheque is earlier than the date it is presented to bank; it is called anti dated cheque. Anti Dated Cheque is valid up to 3 months. Earlier it was 6 months but now it reduced to 3 months.
3. **Arbitrage** - Arbitrage is a process in which simultaneous purchase and sale of securities is done in order to earn profits with the difference in prices.
4. **Balance of Trade** - Balance of Trade is a difference between country's export and import for a given time period. It is the largest component of balance of payments.
5. **Balance of Payments** - A statement that summarizes an economy's transactions with the rest of world for a specified period of time is known as balance of payments.
6. **Bancassurance** - It is the term used to describe the partnership or relationship between a bank and an insurance company whereby the insurance company uses the bank sales channel in order to sell insurance products.
7. **Bank Account** - The account which is maintained by a financial institution for the customer is known as bank account.
8. **Bank Drafts** - It is a negotiable instrument governed by the Negotiable Instrument Act 1881. It is a facility offered by the bank to its account holders only. A bank draft is a payment made by bank on the behalf of bank
9. **Bank Rate** - It is a rate of interest which a central bank charges on loans and advances to commercial banks without any collateral. It is a long term rate of interest. It implies penalty over banks not complying with RBI rules such as not maintaining CRR and SLR.
10. **Banking Ombudsman** - It is an authority to solve any complaints of the customer against the banks. If the customer is not satisfied with the complaint they can forward their complaint to governor of RBI.
11. **Basel Norms** - Basel Norms are the set of recommendations for regulating banking industry in world. Basel Committee on Banking Supervision issued Basel Accords
12. **Bearer Cheque** - A cheque which is payable to any person who present it for payment at the bank counter. Such cheques are risky as in case it lost, the finder may collect the payment from the bank.
13. **Bonds** - A bond is a debt investment in which an investor loans money to an entity which borrows a fund for a defined period of time at a variable or fixed rate interest. It is similar

- to debentures but the key difference is that it is issued by a government institute
14. **Broker-** Broker is a registered member of a Stock Exchange who buys or sells securities on behalf of his client and charges a commission such brokers are also known as commission brokers.
 15. **Bull Market -** Bull Market is a market situation where a buyer buys shares in a hope that prices will increase in near future and he will resale in order to earn profits.
 16. **Call Money -** The Call Money Market deals in short term finance repayable on demand. In this funds are lent and borrowed without collateral and maturity period of call loans varies from one day to fortnight.
 17. **Call Option -** It is an agreement that gives the right to investor to buy bonds or shares at a specified price and within a specified period.
 18. **Capital Adequacy -** It refers to the amount of capital the financial institution has to hold as required by its financial regulator. This ensures the protection of depositors and investors and financial soundness of the bank.
 19. **Capital Market -** The segment of financial market of an economy from long term capital is raised via instruments such as securities, shares, bonds, debentures, mutual funds is known as securities market or capital market.
 20. **Capital Reserves-** Capital Reserves are undistributed reserves which is the part of company's profit which is not paid out as dividends to the shareholders.
 21. **Cash Reserve Ratio -** It refers to certain percentage of total deposits the commercial banks are required to maintain in form of cash reserve with reserve bank in form of cash only.
 22. **Cheque -** A cheque is a negotiable instrument that is used for payments and settlements in India. It is an agreement between two organizations to make payments
 23. **Cheque Truncation -** Cheque Truncation is a system in which physical cheque is converted into electronic form in order to reduce physical movement of cheques.
 24. **Certificate of Deposit -** Certificate Deposit are used by banks and issued to the depositors for a specified period less than one year. They are tradable and negotiable in the market
 25. **Commercial Paper-** It is used by corporate houses of India which should be a listed company. These companies need to obtain a specified credit rating from an agency approved by the RBI such as CRISIL
 26. **Commercial Bills -** Commercial Bills are issued by the All India Financial Institutions (AIFI), Non Banking Finance Companies (NBFCs), Scheduled Commercial Banks, Merchant Banks, Co-operative Banks and Mutual Funds. Maturity of these bills is 30 days, 60 days and 90 days.
 27. **Commercial Banks-** It is a type of institution that provides services such as accepting deposits, making business loans and offering basic investment product.
 28. **Core Banking Solutions-** Core Banking Solution is a system where banks and their branches interconnected for the fast communication.
 29. **Credit Rating-** Credit rating is the process in which debtor is given a rate on the basis of paying back of debt in time. This service is basically provided to the large scale borrowers such as companies.
 30. **Current Account-** Current Accounts are the accounts opened for the business transaction, on the name of firm or company. These are never used for the purpose of saving and investment.
 31. **Debentures-** A debenture is an acknowledgement of a debt. It is a document under company's seal which provide for the payment of principal sum and interest thereon.
 32. **Demat Account -** Dematerialized Account is an account where shares and other securities are held in electronic form rather than physical form.
 33. **Derivative -** A derivative is a security with a price that is dependent upon or derived from one or more underlying assets. Derivative is itself a contract between two parties based upon the asset or assets.
 34. **Dishonor of Cheque-** No payment of cheque by the paying banker with a return memo giving reasons for the nonpayment.
 35. **Double Financial Repression-** It is the phenomenon when the bank faces financial repression on the both sides of the balance sheet. Repression on the asset side is a byproduct of SLR and on the liability side, continuing increase in inflation.
 36. **Drawer-** the person who holds an account in a certain bank and draws a cheque to make payment.
 37. **Drawee-** the person to whom the cheque has been drawn.
 38. **Escheat-** When government acquires the property of a person having no nominee is termed as Escheat.
 39. **Escrow Account -** Escrow Account is held by the third party on the behalf of the other two parties that are in the process of completing transaction.
 40. **Equity Shares-** Equity shares represent the owner's capital in the company. The holders are the real owners of the company.

41. **Factoring-** A factor is a financial institution which offers services relating to management and financing of debts arising out of credit sales.
42. **Foreign Banks** –A foreign branch bank is type of that is obliged to follow the regulations of both the home and host countries.
43. **Fixed Deposit Account-** In this account a fixed amount of money is paid for a specific period of time on which bank pays high rate of interest. It is also known as Term Deposit.
44. **Green Bonds-** Green Bonds are the bonds which are exempted from the tax and issued by qualified organizations for the development of Brownfield sites. Brownfield sites are the areas which are underutilized or underdeveloped.
45. **Global Depository Receipt-** Global Depository Receipt is a certificate issued by more than one country for shares in a foreign country. The shares are held by the international branch of foreign bank.
46. **Hedge-** Hedge is an investment to reduce the risk of adverse price movement in an asset.
47. **Indigenous Bankers-** Indigenous Bankers are the individuals and partnership firms performing banking functions. They are local bankers. They can be distinguished as professional money lenders whose primary business is not banking but money lending.
48. **Interest Rate Swaps-** It is the transfer of contractually agreed between two counterparties of their respective interest rate obligation.
49. **Investment Institutions-** It includes the institutions which mobilize savings of public at large through various schemes and invest these into corporate and government securities.
50. **Internet Banking-** Internet banking is also known as online banking, Virtual Banking and web banking. Internet Banking allows its user to execute transactions with the help of internet.
51. **Junk Bonds-** Junk Bonds are kind of bonds which gives high yield at the very high rate of risk. These kinds of bonds are rated lower by credit rating agencies.
52. **Leverage-** it is a technique in which debt is used to finance firm's assets in order to increase profitability of the company. The firm which has more debts than equity is highly leveraged firm and vice versa.
53. **LIBOR (London Interbank Offered Rate) -** It is a benchmark rate which some of the international banks charge for the short term loans.
54. **Liquidity Adjustment Facility-** It allows banks to borrow money through repurchase agreements. LAF is used to aid banks in adjusting the day to day mismatches in liquidity.
55. **Masala Bonds-** Masala Bonds are rupee denominated bonds i.e. bonds can be borrowed in Indian currency not in any foreign currency. These bonds can be issued by the Indian entities from overseas market.
56. **Merchant Banking-** In this service bank provides consultancy services to its clients for financial, marketing, managerial and legal matters.
57. **MIBOR (Mumbai Interbank Offered Rate)-** It is the rate at which bank can borrow funds from the other banks in Indian Interbank market. It is calculated everyday by the National Stock exchange
58. **Monetary Policy-** Monetary Policy is a process by which central bank of the country manage the supply of money which in turn effects on interest rates, inflation and growth of economy.
59. **Money Lenders-** A money lender is a person or a group who typically offers personal loans at a high rate of interest.
60. **Money Market-** The short term money market is known as Money Market.
61. **Mobile Banking-** Mobile Banking is a system that allows customers to perform a number of financial transactions through a mobile device
62. **Multinational Banking-** Multinational banks are those banks that physically operated in more than one country. It is also known as international bank. Narrow Banking involves mobilizing the larger part of the deposits in risk free assets such as government securities. In India narrow banking is implemented partially.
63. **NPA (Non Performing Assets)-** Non Performing Assets refers to the classification of loans in the books of financial institutions that are in arrears. The debt is considered non-performing when it is not paid for the period of 90 days.
64. **Open Market Operations -** It refers to buying and selling of government securities in open market in order to expand or contract the amount of money in banking system.
65. **Open/ Uncrossed Cheque-** The cheque which is not crossed is known as Open Cheque or Uncrossed Cheque. The payment of such cheques can be obtained on the counter of the bank.
66. **Overdraft –** With this facility a customer can withdraws more money from the bank account that has been deposited.

67. **Preference Shares** – Preference Shares are shares of company's stock with dividends that are paid out to shareholders before common stock dividends are issued
68. **Post Dated Cheque**- If the cheque bears the any future date in the cheque that is known as Post Dated Cheque. Post dated cheque can be presented only on the future date which is written on the cheque.
69. **POS (Point of Sale)**- The place where sales are made. On a macro level, a point of sale may be a mall, market or city. On a micro level, retailers consider a point of sale to be area surrounding the counter where customers pay which is also known as "point of Purchase"
70. **Primary Market**-The market in which the instruments of security market are traded directly between the capital raiser and instrument purchaser is known as primary market.
71. **Put Option**- It is an agreement where investor has given a right to sell shares and bonds at a specified price and within a specified period.
72. **Regional Rural Banks**- Regional Rural Banks are local level banking organizations operating in different states of India. RRBs were established in 1975 on the recommendations of Narsimham Committee. It is followed by Regional Rural Banks Act 1976. RRBs are regulated by NABARD (National Bank for Agriculture and Rural Development) act 1981.
73. **Retail Banking**- Retail Banking refers to banking in which banking institutions execute transactions directly with consumers rather than corporate or other banks.
74. **Recurring Deposit Account**- This account is opened by those who want to save small amount of money for a certain period of time and earn higher rate of interest.
75. **Scheduled banks**- The banks which are included in Second Schedule of Reserve Bank of India Act 1934 are schedule banks. RBI includes only those banks under this schedule which fulfill the criteria laid down under section 42(6)(a) of RBI Act 1934.
76. **Saving Account**- Saving Accounts are the individual accounts for the personal purpose of saving. Most of the individuals save their investments with this account.
77. **Secondary Market**- The market where the instruments of security market are traded among the primary instrument holders is known as secondary market.
78. **Self Help Group**- It is a homogeneous group of micro entrepreneurs with affinity among themselves, voluntarily formed to save whatever amount they can conveniently save out of their earnings and mutually agree to contribute to a common fund of the group from which small loans are given to the members of their meeting their productive and emergent credit needs at such rate of interest, period of loan and the other terms as the group may decide.
79. **Stock Broking**- Stock Broking is a function in which broker buys or sells securities on behalf of its client and charge commission on this transaction.
80. **Statutory Liquidity Ratio** - It refers to proportion of deposits the commercial bank is required to maintain with them in form of liquid assets such as gold or RBI approved securities.
81. **Stale Cheque**- If the cheque is presented after the 3 months of the date which is mentioned on the cheque is known as stale cheque. After the expiry of validity payment cannot be made.
82. **Stressed Assets**- Assets of banking company comprises of loans given and investments made by the bank. Quality of the assets indicates how much of the loans taken by the borrowers are repaid in the form of interest and principle. Hence stressed assets = NPA + Restructured Advances + Loan Write off
83. **SWIFT Code**- It is a standard format of the bank identifier code. This code is used particularly in international transfer of money between banks.
84. **Treasury Bills**- It is a short term debt instrument issued by government of India and is presently issued in three tenures i.e. 91 days, 182 days and 364 days. Universal Banking is a combination of commercial banking, investment banking, development banking, insurance and many other financial activities. It is a place where all products are available.
85. **Venture Capital** - The term venture capital represents financial investment in highly risky project with the objective of earning a high rate of return.
86. **Wholesale Banking**- Wholesale Banking refers to conducting banking business with industrial and business entities. This includes corporate, trading houses, multinational companies and domestic companies.
87. **Window Dressing**- It is a strategy used by the mutual fund and other portfolio manager near the year or quarter end to improve the appearance of funds performance before presenting to clients.

DIFFERENTIATED BANKS IN INDIA

Under the recommendations of Dr. Nachiket Mor committee new step for the financial inclusion has been taken in the country. As per the recommendations RBI set up the guidelines for the new categories of banks i.e. Payment Banks and Small Finance Banks.

Payments Banks in India

On the recommendations of Dr. Nachiket Mor committee RBI (Reserve Bank of India) grants license for commencement of banking business under section 22(1) of Banking Regulation Act 1949 and registered as a private company under Companies Act. It is a new model of banks which is conceptualized by the RBI (Reserve Bank of India)

The main objective of setting up of payment banks for the purpose of financial inclusion by providing:

- Small saving account
- Payment services

Features of payment banks

- Non finance company entities and existing non bank prepaid instruments issuer may apply for the payments bank
- Minimum capital required for the payment banks is Rs. 100 crore
- Foreign shareholding is allowed to these banks but as per the regulations of FDI (Foreign Direct Investment)
- Payment Banks cannot provide lending services but allowed to distribute financial product such as mutual funds and insurance products.
- The bank must use the term payment bank in its name to differentiate it from other banks.
- 25% of the bank branches of the payment banks must be in unbanked rural areas.

Services provided by the Payment Banks

- Acceptance of deposits (initially restricted to Rs 100,000)
- Payment Banks can provide services like ATM, net banking, debit cards and net banking
- Current and saving accounts can be operated through this bank.

In 2015, RBI (Reserve Bank of India) grants license to the 11 entities out of 41 entities who applied for the license Following are the 11 entities which are granted license

1. Aditya Birla Nuvo
2. Airtel M Commerce Services
3. Chola mandalam Distribution Services
4. Department of Post
5. FINO Pay Tech
6. National Securities Depository
7. Reliance Industries
8. Sun Pharmaceuticals
9. Paytm
10. Tech Mahindra
11. Vodafone M Pesa

Out of above three have surrendered their licenses i.e. Chola mandalam Distribution Services, Sun Pharmaceuticals and Tech Mahindra. Airtel becomes the first to launched live payments banks in India

Small Finance Banks in India

Small Finance Banks are the banks which are globally known as niche bank. It is registered as a public limited company under the Companies Act 2013. Small Finance banks are licensed under section 22 of the Banking Regulations 1949. The main aim of setting up of these banks is to provide financial inclusion to those sections of economy not being served by the banks.

Features of Small Finance Banks in India

- Existing NBFCs (Non Banking Finance Companies), Micro-finance Companies and Local Area Banks may apply for the small finance banks in India
- Small Finance Banks are established as public limited company in private sector
- Minimum paid up capital for the small finance banks is Rs 100 crore
- Small Finance Banks are required to establish its 25% branches in unbanked areas
- These entities must add the term small finance bank with its name to differentiate it from other banks
- Foreign Shareholding is allowed as per the FDI (Foreign Direct Investment) policy

Services provided by Small Finance Banks

- Small Finance Banks can provide basic banking activities such as deposit and lending of funds (There is no such restriction on the amount of deposit)
- Small Finance Banks can also undertake non-risk sharing simple financial services such as distribution of mutual funds, insurance products and pension products
- In 2015 RBI grants license to 10 entities through which they have to convert into Small Finance Banks within one year.

Following are the entities

1. Ujjivan
2. Janakakshmi
3. Equita
4. AU Financiers
5. Capital LAB
6. Disha
7. ESAF
8. RGVN
9. Suryoday
10. Utkarsh

CHEQUES

A cheque is a negotiable instrument that is used for payments and settlements in India. It is an agreement between two organizations to make payments. Following are the types of the cheque:

- **Bearer Cheque** - A cheque which is payable to any person who present it for payment at the bank counter. Such cheques are risky as in case it lost, the finder may collect the payment from the bank.
- **Open/ Uncrossed Cheque** - The cheque which is not crossed is known as Open Cheque or Uncrossed Cheque. The payment of such cheques can be obtained on the counter of the bank.
- **Crossed Cheque** - Crossing of cheque means drawing two parallel lines on the face of cheque. It cannot be encashed at

the cash counter of the bank but it can only credited to payee's account.

- **Anti Dated Cheque** - If date mentioned on the cheque is earlier than the date it is presented to bank; it is called anti dated cheque. Anti Dated Cheque is valid up to 3 months. Earlier it was 6 months but now it reduced to 3 months.
- **Post Dated Cheque** - If the cheque bears the any future date in the cheque that is known as Post Dated Cheque. Post dated cheque can be presented only on the future date which is written on the cheque.
- **Stale Cheque** - If the cheque is presented after the 3 months of the date which is mentioned on the cheque is known as stale cheque. After the expiry of validity payment cannot be made.

BASEL NORMS

Basel Norms are the set of recommendations for regulating banking industry in world. Basel Committee on Banking Supervision issued Basel Accords.

Basel committee is named after the Basel city in Switzerland where Bank for International Settlements headquartered

- Recommendations framed by the Basel Committee but by the National law
- Basel committee consists of representatives of central bank and regulatory authority of ten member countries.

Basel Committee has given three Basel Norms named Basel I, Basel II and Basel III:

1. Basel I

Basel I is also known as 1998 Basel Accords. As in 1998 Basel Committee on Banking Supervision published a set of minimum capital requirement of banks with a goal of minimizing capital risk.

The banks which are operated internationally are required to maintain a minimum amount of 8% on risk weighted assets as per the recommendations of Basel Committee on Banking Supervision. Basel I basically focused on credit risk and appropriate risk weighting of assets.

India adopted Basel I recommendations in 1991

2. Basel II

It is the second international banking regulatory accord. Basel II is the expanded rules for minimum capital requirement established under Basel Committee on Banking Supervision.

Basel II accord based on the three pillars: Minimum capital requirement, supervisory review and market discipline.

- **Minimum Capital Requirement:** it is the first pillar of Basel I accord. Under this regulatory capital is maintained which is calculated for the major components of risk that a bank faces. The risk involved is credit risk, operational risk and market risk.
- **Supervisory View:** It is the second pillar of Basel II accord. It provides framework for national regulatory bodies to deal with various types of risk such as systematic risk, liquidity risk and legal risk.
- **Market Discipline:** It provides various disclosure requirement for the bank such as risk exposures, risk assessment process and capital adequacy.

In India Basel II norms are implemented by Reserve Bank of India on 31 March 2009.

3. Basel III

In late 2009 the first version of Basel accord is published by Basel Committee on Banking Supervision. It aims to promote a more flexible banking system by focusing on four vital banking parameters viz. capital, leverage, funding and liquidity.

Purpose:

- To improve banking sector's ability to deal with financial stress
- To improve risk management
- To strengthen the bank's transparency

In India Reserve Bank of India has extended the timeline for full implementation of the Basel III capital regulations by the year to 31 March 2021

IMPORTANT FINANCIAL INSTITUTIONS OF INDIA

1) Credit Rating Agencies

Credit rating agency is a company which rates the companies and government on the basis of their ability to pay back the debt in timely manner. There are four credit rating agencies in India:

I. CRISIL (Credit Rating and Information Services of India Ltd.)

- India's first credit rating agency.
- Founded: 1987
- Headquarter: Mumbai

II. ICRA (Investment Information and Credit Rating Agency)

- It is an Indian independent and professional investment information agency.
- Founded: 1991
- Headquarter: Gurugram

III. CARE (Credit Analysis & Research Ltd.)

- It is second largest credit rating agency in India.
- Founded: 1993
- Headquarter: Mumbai

IV. Onicra Credit Information Company Ltd

- It is a private sector agency set up by Onida finance.
- Established : 1993
- Headquarter : Gurugram

2) CIBIL (Credit Information Bureau (India) Ltd.

- India's first credit information company.
- Founded : 2000
- Headquarter: Mumbai

3) SEBI (Securities Exchange Board of India)

- SEBI is a regulator of India's securities market.
- Established: 1992
- Headquarter: Mumbai

4) IRDAI (Insurance Regulatory and Development Authority of India)

It is an autonomous, statutory agency tasked with regulating and promoting the insurance and re-insurance industries in India.

- Founded : 1999
- Headquarter: Hyderabad

5) MUDRA Bank (Micro Units Development and Refinance Agency Bank)

It is financial institution which is setup under the Pradhan Mantri MUDRA Yojna. It is set up to provide loans at low interest rates to micro finance institutions.

- Headquarter: New Delhi
- Founded: 8 April 2015
- MUDRA can be classified into three types:
 - Shishu: under this loans up to Rs 50000 will be provided
 - Kishore: under this loans up to Rs 5 lakh will be provided
 - Tarun: under this loans up to Rs 10 lakh will be provided

6) NPCI (National Payments Corporation of India)

It is the umbrella organization for all retail payment systems in India, which aims to allow all Indian citizens to have unrestricted access to e-payment services.

- Founded: 2008
- Headquarter : Mumbai

7) NHB (National Housing Bank)

National Housing Bank is the apex bank in India. It is the wholly owned subsidiary of the Reserve Bank of India.

- Founded: 1988
- Headquarter : New Delhi

8) SIDBI (Small Industrial Development Bank of India)

It is the subsidiary of Industrial Development Bank of India. It was set up to promote finance and to develop micro and medium industries of India.

- Established: 1990
- Headquarter: Lucknow, Uttar Pradesh

BANKS WITH HEADQUARTERS & TAG LINES

Sr. No.	Bank(s)	Headquarter	Tag Line
1	Allahabad Bank	Kolkata	A Tradition of Trust
2	Bank of Baroda	Mumbai	India's International Bank
3	Bank of India	Mumbai	Relationship Beyond Banking
4	Bank of Maharashtra	Pune	One Family One Bank
5	Bharatiya Mahila Bank Ltd	New Delhi	Empowering Women Empowering India
6	Canara Bank	Bangalore	Together We Can
7	Central Bank of India	Mumbai	Central to you Since 1911
8	IDBI Bank	Mumbai	Banking For All, "Aao Sochein Bada"
9	Indian Bank	Chennai	Your Tech- Friendly Bank
10	Indian Overseas Bank	Chennai	Good People to Grow With
11	Punjab National Bank	New Delhi	The Name You Can Bank Upon
12	Punjab and Sind Bank	New Delhi	Where Service Is A Way Of Life
13	State Bank of India	Mumbai	Bade Bank ke Bade Faayde
14	UCO Bank	Kolkata	Honours Your Trust
15	Union Bank of India	Mumbai	Good People to Bank With
16	United Bank of India	Kolkata	The Bank That Begins With "U"
17	Bandhan	Kolkata	Hope for The Poor
18	ECGC Bank	Mumbai	You Focus On Exports We Cover The Risks
19	HDFC	Mumbai	We Understand Your World Indeed
20	Axis Bank	Mumbai	Badhti Ka Naam Zindagi
21	ICICI Bank	Mumbai	Hum Hai Na, Khyal Apka
22	HSBC	London	The World's Local Bank
23	IDFC	Mumbai	Banking Hatke



Corporate Office

Delhi

C1-2, Guru Nanak Pura,
Near Nirman Vihar Metro Station,
Opposite V3S Mall, Laxmi Nagar,
New Delhi, Delhi 110092

☎ **093327 93327**

Head Office

Jalandhar-Punjab

SCO-116, Puda Pocket - 2,
Opp Bus Stand Gate No.3,
Near Driving Test Center,
Jalandhar, Punjab 144001

☎ **96 96 96 00 29**

Regional Office

Chandigarh

SCO- 80-82, Sub. City Center,
Sector 34A, Sector 34,
Chandigarh, 160022

☎ **86998 86998**

LARGEST NETWORK ACROSS INDIA

ANDHRA PRADESH

Amalapuram : +91-63006-13569

ASSAM

Bongaigaon : +91-88766-43950

Tezpur : +91-97079-28084

BIHAR

Buxar : +91-70503-82914

Barauni : +91-62061-18755

Chapra : +91-99901-11835

Patna : +91-62876-71058

Teghra : +91-62061-18755

CHANDIGARH

Sec-34 A : +91-86998-86998

CHHATTISGARH

Bhilai : +91-78840-86064

DELHI-NCR

Gurugram : +91-87503-79000

Laxmi Nagar (Co) : +91-93327-93327

Pitampura : +91-85869-30343

Uttam Nagar : +91-88009-01811

GUJARAT

Chandkheda : +91-93289-63499

Jamnagar : +91-98567-00500

Surat : +91-99982-09999

HARYANA

Ambala : +91-70822-69082

Karnal : +91-87081-66685

Yamunanagar : +91-94676-79321

HIMACHAL PRADESH

Amb : +91-70622-52451

Dharamshala : +91-98056-04227

Kangra : +91-98056-04227

Hamirpur : +91-94184-15044

Mandi : +91-98167-59903

Sunni : +91-83518-84102

JAMMU & KASHMIR

Kathua : +91-94191-24504

JHARKHAND

Jamshedpur : +91-70912-86253

KARNATAKA

Nipani : +91-88676-30808

KERALA

Malappuram : +91-90370-07555

Kottayam : +91-90722-74008

Pala : +91-85475-93969

Payyanur : +91-90723-76007

MADHYA PRADESH

Gwalior : +91-88890-11799

Indore : +91-90114-90116

MAHARASHTRA

Ahmednagar : +91-98223-33888

Baramati : +91-73505-40768

Ghatkopar : +91-99203-41888

Fatima Nagar : +91-95293-29854

Kolhapur : +91-92255-21422

Mumbai-Malad : +91-98195-18313

Nagpur (ZO) : +91-99670-29818

Pune-Aundh : +91-84217-62647

Pune-Chandan Nagar : +91-98906-60594

Pune-Kondhwa : +91-78752-87287

ODISHA

Balasore : +91-99372-02649

Bhubaneswar : +91-99375-40727

Cuttack : +91-77880-74377

PUNJAB

Amritsar : +91-98887-10660

Bathinda : +91-93507-59285

Ferozepur : +91-97813-53043

Gurdaspur-1 : +91-78149-58196

Gurdaspur-2 : +91-95011-74753

Hoshiarpur : +91-86995-86999

Jalandhar : +91-94636-12090

Ludhiana : +91-92163-80013

Pathankot : +91-90418-76534

Patiala : +91-84372-06665

Sangrur : +91-98559-26805

RAJASTHAN

Ajmer : +91-97842-30971

Bhilwara : +91-82331-77876

TAMIL NADU

Ambattur : +91-96772-04875

Anna Nagar : +91-82200-20021

Chennai (Adambakkam) : +91-90430-43132

Mayiladuthurai : +91-89734-05050

Porur : +91-93829-13366

Tambaram : +91-99400-34201

Tirunelveli : +91-94429-99597

TELANGANA

Ameerpet : 91-88974-06161

ECIL-Hyderabad : +91-99855-67435

Habsiguda : +91-91777-30001

Dilsukhnagar : +91-81850-04422

UTTAR PRADESH

Ghazipur : +91-95350-07548

Goarakhpur : +91-90446-42400

Faizabad : +91-82875-92003

WEST BENGAL

Bankura : +91-97332-20909

Balurghat : +91-87178-27418

Barasat : +91-70014-87423

Coochbehar : 91-89726-52625

Kolkata : +91-90884-79999

Malda : +91-97330-55500

Siliguri : +91-74300-28870