

# **TestZone**

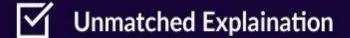
**PRESENTS** 

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## बैंक परीक्षाओं के लिए निश्चित रूप से सर्वश्रेष्ठ मॉक टेस्ट सीरीज



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## **A Crucial Piece of Advice!**

We find several students discussing the issue of lack of time and digging out content regarding how to use every second of your time efficiently. Some of you must be thinking, we have 86400 seconds each day, so why should we worry about just a single one? **Does a single second hold that much importance? YES!** When it comes to competition, each & every second is very crucial.

The first question that might come to your mind is "Is that even possible to use each second of your time effectively?" or "Do I even have that much spare time?" Let's help you by looking over the top time drainers of your daily routine:

- On an average, a person spends 67 minutes per day eating and drinking beverages while watching their favorite TV series.
- Travelling is one of the most overlooked time drainers. CNBC claims that the average commute is a little over 50 minutes per day.
- 44% of people waste tons of time just sitting in the traffic, while others keep scrolling through their feeds.
- Digital Information World suggests that people spend 2 hours and 22 minutes on social media.
- More often unproductive chats on WhatsApp are the major time drainers where you waste your time on without even knowing how much time is spent.

Adding up all these, you spend nearly **4 hours** daily or 1/6th of your day doing a whole lot of **NOTHING!** Over the course of a week that amounts to over **28 hours** of wasted time, and more than **1460 hours** or **52,560,000** seconds annually!! Scary! Isn't it?

But what if you could effectively utilize this time to validate the knowledge you just gained during your study sessions? How about competing with your friend in a live Current Affairs battle instead of just sitting and listening to the traffic horns? How about dominating the English language leaderboard instead of searching for a filter on Snapchat?

Time and tide wait for none! Team Smartkeeda perceived the importance of time and practice in your test preparation journey. We understood how each second can make a huge difference to your career. Therefore, we were determined to build an application that has the competence to save each second of your preparation time making you 100% productive. We worked diligently for 3-4 years to build an application with the single aim of making each second of your test preparation time, efficient.

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MoUs, Collaborations & Partnership	





## **National & States Affairs**

601. On November 22, the Telecom Regulatory Authority of India (TRAI) notified amendments to the new tariff order (NTO 2.0) for the broadcast sector, which will come into effect for consumers from February 1. The regulator has decided to restore the cap on the MRP of TV channels, which can be part of a bouquet, to ₹19, instead of ₹12 earlier. A broadcaster can offer a maximum discount of 45% while pricing its bouquet of pay channels over the sum of MRPs of all the of pay channels in that bouquet. Now, broadcasters were needed to submit details of changes in MRP of their pay channels, bouquets and composition of bouquets among others to TRAI by December 16. Every consumer now can get 228 TV channels instead of 100 channels earlier, in a maximum NCF of Rs. 130. {Read more}

## **Key Points:**

- TRAI notified amendments to the new tariff order (NTO 2.0) for the broadcast sector
- TRAI restored the cap on the MRP of TV channels (as part of a bouquet) to ₹19 instead of ₹12 earlier
- A broadcaster can offer a maximum discount of 45% for its bouquet of pay channels over the sum of MRPs
- HQs of TRAI New Delhi | Chairman P. D. Vaghela | Established in 1997

602. On November 22, Zorba, India's first dog to be deployed for tracking down poachers, has died of old age in Guwahati. The 12-year-old male Belgian Malinois was a member of 'K9', the nation's first dog squad to fight wildlife crime. Zorba was the first dog of the squad and he was credited with helping law enforcement authorities nab over 60 poachers. Zorba retired from service in 2019 and was honoured for his services with a traditional Assamese 'Gamosa' and a citation on Independence Day this year. He served mostly in the Kaziranga National Park from 2012 till his retirement. The K9 squad, comprising six Belgian Malinois dogs and their handlers, has been actively assisting forest and police officials in Kaziranga and Manas National Parks as well as other rhino-inhabited areas in Assam. {Read more}

### **Key Points:**

- Zorba India's first dog to be deployed for tracking down poachers died in Guwahati
- He was a male Belgian Malinois & a member of 'K9' (India's first dog squad to fight wildlife crime)
- Assam: Capital Dispur | CM Himanta Biswa Sarma | Governor Jagdish Mukhi

**603.** On November 21, Union Information & Broadcasting Minister Anurag Singh Thakur launched the second edition of '75 Creative Minds of Tomorrow' at International Film Festival of India (IFFI) in Goa. The competition concluded with the award ceremony of the "53-Hour Challenge". The competition provided a challenge to the 75 Creative Minds selected from all over the country to produce a short film on their idea of India@100, all in 53 hours. During 53-hour deadline, 5 short films were made. The film 'Dear Diary' made by Team Purple, was adjudged as the best movie. The winning film highlights the issue of women's safety. The competition was organised by National Film Development Corporation in collaboration with Shorts TV. {Read more}

- International Film Festival of India (IFFI) 2022 was held in Goa
- Anurag Singh Thakur launched the 2<sup>nd</sup> edition of '75 Creative Minds of Tomorrow' at IFFI 2022
- The competition concluded with the award ceremony of the "53-Hour Challenge"
- 5 short films were made during 53-hour deadline | Best film 'Dear Diary' made by Team Purple
- Goa: Capital Panaji | CM Pramod Sawant | Governor P. S. Sreedharan Pillai



**604.** The government has completed the construction of more than 25,000 Amrit Sarovars within the 6 months. Under the Mission Amrit Sarovar, a target has been set to build 50,000 Amrit Sarovars by 15th August, 2023. Mission Amrit Sarovar was launched on 24th April, 2022 with the resolve to build 75 Amrit Sarovars during the 75th year of independence as a part of Azadi ka Amrit Mahotsav. {Read more}

## **Key Points:**

- Government has completed the construction of more than 25,000 Amrit Sarovars under "Mission Amrit Sarovar"
- Mission Amrit Sarovar: Launched on April 24, 2022 | Target: To build 50,000 Amrit Sarovars by August 15, 2023

605. On November 23, Binod Kumar, Principal Secretary Transport, West Bengal, launched Ferry Craft 'Manjula' (Yard 786) at M/s Shalimar Works Ltd in Kolkata, West Bengal. The contract for construction and delivery of 7 '250 Men Ferry Crafts' was concluded with M/s Shalimar Works Ltd, Kolkata in consonance with "AatmaNirbhar Bharat" initiatives of the government of India. Six out of Seven Ferry Craft have already been delivered at Port Blair, Visakhapatnam and Mumbai. These Ferry Craft are being built with a service life of 25 years. {Read more}

## **Key Points:**

- Binod Kumar launched Ferry Craft 'Manjula' (Yard 786) at M/s Shalimar Works Ltd in Kolkata, West Bengal
- Total 7 '250 Men Ferry Crafts' are being built at Shalimar Works with a service life of 25 years
- West Bengal: Capital Kolkata | CM Mamta Banerjee | Governor CV Ananda Bose

606. In November 2022, Sahyadri Farmer Producer Company (FPC) announced to launch the first-ever private market for grapes in the country. This digital and physical market would help both traders and farmers in getting more transparency in the trade of commodities and allow for better price realisation. Based in Mohadi village in Nashik's Dindori taluka, Sahyadri is the largest exporter of grapes in the country. The company exports nearly 18,000 tonnes of fresh grapes mainly to the European and Middle-East markets. Sahyadri's facility is used by brands like Hindustan Lever to bottle ketchups. The company also supplies tomato puree to other brands of ketchup manufacturers. {Read more}

## **Key Points:**

- Sahyadri FPC announced to launch the first-ever private market for grapes in India
- Sahyadri FPC the largest exporter of grapes in India

**607.** On November 23, the Department for Promotion of Industry and Internal Trade (DPIIT), under the Ministry of Commerce & Industry, launched a call for startup applications for registration on the MAARG portal, the National Mentorship Platform by Startup India. To boost the Indian startup ecosystem, currently ranked third largest globally, Startup India is focused on catalysing the startup culture and building a strong and inclusive ecosystem for innovation and entrepreneurship in India. MAARG (Mentorship, Advisory, Assistance, Resilience and Growth) portal is a one stop platform to facilitate mentorship for startups across diverse sectors, functions, stages, geographies, and backgrounds. {Read more}

- DPIIT launched a call for start-up applications for registration on the 'MAARG' portal
- MAARG Mentorship, Advisory, Assistance, Resilience & Growth a National Mentorship Platform by Startup India
- Indian start-up ecosystem is currently ranked 3<sup>rd</sup> largest globally
- HQs of DPIIT New Delhi | DPIIT works under Ministry of Commerce & Industry



**608.** On November 23, the Mizoram Cabinet has approved the setting up of temporary shelters and other amenities for Bangladeshi Kuki-Chin refugees, who have sought refuge in the northeastern state amid an alleged military operation against an ethnic insurgent group in Bangladesh's Chittagong Hills Tracts. At least 200 Kuki-Chin refugees from Chittagong arrived in Mizoram's Lawngtlai district, saying the Bangladeshi military has launched the operation against Kuki-Chin National Army. {Read more}

### **Key Points:**

- Mizoram Cabinet approved the setting up of temporary shelters for Bangladeshi Kuki-Chin refugees
- Mizoram: Capital Aizawl | CM Zoramthanga | Governor Hari Babu Kambhampati
- Bangladesh Dhaka Taka | PM Seikh Hasina | President Abdul Hamid

609. Russia, for the first time, became the biggest fertilizer supplier to India in the first half of the 2022-23 fiscal year by offering discounts over prevailing global prices, cornering more than a fifth of the market share. India's fertilizer imports from Russia surged 371% to a record 2.15 million tonnes in the first 6 months of FY23 started on April 1. The surge in Russian supplies halved China's exports to India to 1.78 million tonnes in the first half of 2022-23. India's total fertilizer imports in the first half of 2022/23 fell 2.4% from a year ago to 10.27 million tonnes. {Read more}

### **Key Points:**

- Russia became the biggest fertilizer supplier to India in H1 FY23 (for the first time)
- India's fertilizer imports from Russia surged 371% to a record 2.15 million tonnes in this period
- Russia Moscow Russian Ruble | PM Mikhail Mishustin | President Vladimir Putin

**610.** On November 21, Ministry of Environment, Forest and Climate Change (MoEFCC) announced that any number of Dalbergia sissoo timber-based items can be exported as a single consignment in a shipment without CITES permits if the weight of each individual item of this consignment is less than 10 kg. This has come as a huge relief for the Indian artisans and furniture industry. The 19<sup>th</sup> meeting of the "Conference of Parties to Convention on International Trade in Endangered Species of wild fauna and flora (CITES)" was held in Panama from November 14-25. Dalbergia sissoo is commonly known as North Indian rosewood or Shisham. {Read more}

## **Key Points:**

• MoEFCC: Any number of Dalbergia Sissoo (Shisham) with weight less than 10 kg doesn't require a CITES permit

## **International Affairs**

**611.** On November 22, Australian parliament approved free trade agreement with India. India and Australia agreed to implement the free trade agreement on a mutually agreed date. In India, such pacts are approved by the Union Cabinet. The agreement was signed between the two countries in April 2022. The agreement, once implemented, will provide duty-free access to the Australian market for over 6,000 broad sectors of India, including textiles, leather, furniture, jewellery and machinery. Under the pact, Australia is offering zero-duty access to India for about 96.4% of exports (by value) from day one. This covers many products that currently attract 4-5% customs duty in Australia. India's goods exports to Australia stood at \$8.3 billion and imports from the country aggregated to \$16.75 billion in 2021-22. The agreement would help in taking the bilateral trade from \$27.5 billion at present to \$45-50 billion in the next 5 years. {Read more}

- Australian parliament approved free trade agreement with India
- Australia offering zero-duty access to India for about 96.4% of exports (by value)
- Australia Canberra Australian Dollar | PM Anthony Albanese



**612.** On November 23, the European Parliament designated Russia a 'State Sponsor of Terrorism', arguing that its military strikes on 'Ukrainian civilian targets' such as energy infrastructure, hospitals, schools & shelters, violated international law. U.S. Secretary of State Antony Blinken has so far refused to list Russia. The U.S. State Department currently names 4 countries - Cuba, North Korea, Iran and Syria - as state sponsors of terrorism, meaning they are subject to a defence export ban and financial restrictions. {Read more}

### **Key Points:**

- European Parliament designated Russia a 'State Sponsor of Terrorism' due to its military strikes on 'Ukrainian civilian targets' violating international law
- HQs of EU Brussels, Belgium | Member Countries 27
- President of European Parliament Roberta Metsola
- President of European Council Charles Michel
- President of European Commission Ursula von der Leyen

**613.** On November 25, New Zealand's Supreme Court granted an appeal to lower the national voting age from 18 to 16. Voting age in New Zealand was previously lowered from 21 to 20 in 1969, and then to 18 in 1974. The Supreme Court ruling does not mean that the voting age would be reduced to 16. However, the matter would now be taken up for discussion in the parliament. Also, changes to electoral law in New Zealand require support of a 75% majority of the House of Representatives to become law. {Read more}

### **Key Points:**

- New Zealand's Supreme Court granted an appeal to lower the national voting age from 18 to 16
- New Zealand Wellington Dollar (NZD) | PM Jacinda Ardern

614. On November 22, Ministry of Ayush announced the "Ayurveda Academic Chair" at Western Sydney University's NICM Health Research Institute, with tenure for a period of 3 years. Rajagopala S. (Associate Professor & Head of AIIA) is the Academic Chair. The Academic Chair will undertake academic and collaborative research activities in Ayurveda, including herbal medicine and yoga, as well as design academic standards and short-term/medium-term courses and educational guidelines. Ministry of Ayush has taken concerted efforts for promoting and positioning Ayurveda and Yoga as the soft power of India. To facilitate the same, MoUs were signed for Ayush Chair with 16 foreign countries. {Read more}

## **Key Points:**

- Ministry of Ayush announced the "Ayurveda Academic Chair" at Western Sydney University, Australia for 3 years
- Rajagopala S. is the Academic Chair

## **Banking, Finance, Insurance & Economic Affairs**

615. Foreign Direct Investment (FDI) equity inflows into India contracted by 14% to USD 26.9 billion during the April-September, 2022 (H1 FY23), according to the data of the Department for Promotion of Industry and Internal Trade (DPIIT). The inflows had stood at USD 31.15 billion during the corresponding period of the previous year. The total FDI inflows (which includes equity inflows, re-invested earnings and other capital) too declined to USD 39 billion during H1 FY23, as against USD 42.86 billion in the year-ago period. During the first half of this fiscal, Singapore emerged as the top investor with USD 10 billion FDI. It was followed by Mauritius (USD 3.32 billion) & UAE (USD 2.95 billion). The computer software and hardware sector attracted the highest inflows of USD 6.3 billion during H1 FY23. {Read more}



### **Key Points:**

- DPIIT: FDI equity inflows into India contracted by 14% to USD 26.9 billion during April-Sep 2022 (H1 FY23)
- Total FDI inflows also declined to USD 39 billion during H1 FY23
- Singapore emerged as the top investor with USD 10 billion FDI during H1 FY23
- Computer Software & Hardware sector attracted the highest inflows of USD 6.3 billion during H1 FY23

616. Canara Bank, on its 117<sup>th</sup> Founder's Day, launched an Electronic Bank Guarantee (e-BG) in partnership with National E-Governance Services Limited (NeSL). It has become the first public sector bank to roll out Electronic Bank Guarantee. The issuance of e-BG shall reduce turnaround time for our customers and contribute towards the ease of doing business. With this, Canara Bank now offers an API based digital workflow of Bank guarantees which will eliminate physical issuance, stamping, verification and paper-based record maintenance of Bank Guarantees paving the way to augment integration of Environmental and Social Governance (ESG) framework into Business. This platform offers several advantages such as greater transparency, better monitoring triggers, secured transmission of Bank Guarantee to beneficiary which shall lead to a higher degree of compliance. Recently, Canara Bank launched Canara ai1, mobile banking superapp with more than 250 features with the futuristic vision of "One Bank, One App" and was also ranked 1st under the Digital Payment performance by Ministry of Electronics & Information Technology. HDFC Bank became the first bank in India to issue an Electronic Bank Guarantee (e-BG) in partnership with NeSL. {Read more}

## **Key Points:**

- Canara Bank the first public sector bank to issue an Electronic Bank Guarantee (e-BG) in partnership with NeSL
- Canara Bank's mobile banking superapp Canara ai1
- HDFC Bank the first bank in India to issue an Electronic Bank Guarantee (e-BG) in partnership with NeSL
- HQs of Canara Bank Bengaluru, Karnataka | CEO Lingam Venkat Prabhakar
- HQs of NeSL Bengaluru, Karnataka | Chairman R. Gandhi | MD & CEO Debajyoti Ray Chaudhuri

617. On November 23, the RBI has included the Goods & Services Tax Network (GSTN) in the list of Financial Information Providers (FIPs) under the Account Aggregator framework to facilitate cash flow-based lending to MSMEs. An Account Aggregator (AA) is a type of RBI-regulated entity (with an NBFC-AA license) that helps an individual securely and digitally access and share information from one financial institution they have an account with to any other regulated financial institution in the AA network. Department of Revenue will be the regulator of GSTN for this specific purpose and Goods and Services Tax (GST) Returns. The list of FIPs includes Banks, Non-Banking Financial Companies (NBFCs), Asset Management Companies (AMCs), Depository, Depository Participants, Insurance Companies, and Pension Funds. {Read more}

### **Key Points:**

- RBI has included Goods & Services Tax Network (GSTN) in the list of Financial Information Providers (FIPs) under 'AA'
- HQs of RBI Mumbai, Maharashtra | Governor Shaktikanta Das (25<sup>th</sup>) | Established on 1<sup>st</sup> April, 1935
- Total Deputy Governors (4) Mahesh Kumar Jain | T. Rabi Sankar | Michael D. Patra | M. Rajeshwar Rao

**618.** In November 2022, Federal Bank tied up with JCB India to finance the prospective buyers of heavy construction equipment and boost its loan portfolio. JCB India is a leading manufacturer of earthmoving and construction equipment. The arrangement will boost financing options for JCB customers in India and customers can avail loans from the lender at competitive interest rates. {Read more}

- Federal Bank + JCB India = tied up to finance the buyers of heavy construction equipment and boost loan portfolio
- HQs of Federal Bank Aluva, Kerala | MD & CEO Shyam Srinivasan | Tagline "Your Perfect Banking Partner"



**619.** On November 23, in collaboration with the National Payments Corporation of India (NPCI), IDFC FIRST Bank introduced "FIRSTAP", the nation's first sticker-based debit card, to permit transactions by merely tapping the sticker on a point-of-sale terminal that supports Near Field Communication (NFC). With the touch-free method of payment, transactions up to Rs. 5,000 may be completed in a matter of seconds without a PIN, whereas transactions above that require a tap and PIN. {Read more}

### **Key Points:**

- IDFC FIRST Bank + NPCI = introduced "FIRSTAP", India's first sticker-based debit card
- HQs of IDFC First Bank Mumbai, Maharashtra | CEO V. Vaidyanathan | Established in 2018
- HQs of NPCI Mumbai | Chairman Biswamohan Mahapatra | MD & CEO Dilip Asbe | Established in 2008

**620.** On November 24, ICICI Bank, Axis Bank, SBI Life Insurance announced to acquire 10% stake each in a proposed joint venture of Indian Oil Corporation and Chennai Petroleum. The target entity which will be incorporated through seed capital of ₹5 lakh each will see ICICI Bank, Axis Bank and SBI Life Insurance each to buy 10% for ₹50,000. The acquisition will be completed within 180 days from the date of joint venture agreement. The joint venture of Indian Oil Corporation (IOCL) and Chennai Petroleum aims to set up a nine million metric tonne per annum refinery at Nagapattinam, Tamil Nadu. Indian Oil Corporation and Chennai Petroleum Corporation will together hold 50% stake, i. e 25%. {Read more}

## **Key Points:**

- IOCL + Chennai Petroleum = to set up a JV refinery at Nagapattinam, TN & will together hold 50% stake (25% each)
- ICICI Bank + Axis Bank + SBI Life Insurance = to acquire 10% stake each for ₹50,000 in the JV
- HQs of IOCL New Delhi | Chairperson Shrikant Madhav Vaidya | Founded in 1959

**621.** On November 23, the Reserve Bank of India (RBI) announced that overnight balances held by banks under the standing deposit facility (SDF) will be eligible as 'Level 1 High Quality Liquid Assets (HQLA)' for computation of the Liquidity Coverage Ratio (LCR). This will enhance the ability of banks to achieve LCR. This ratio promotes short-term resilience of banks to potential liquidity disruptions by ensuring that they have sufficient HQLAs to survive an acute stress scenario lasting for 30 days. SDF allows RBI to absorb liquidity without any collateral. RBI currently pays banks 5.65% interest for deploying surplus liquidity. Banks are required to maintain a minimum LCR of 100% on an ongoing basis. {Read more}

## **Key Points:**

- Overnight balances held by banks under the SDF will be eligible as 'Level 1 High Quality Liquid Assets (HQLA)' for computation of the LCR
- RBI currently pays banks 5.65% interest for deploying surplus liquidity
- Banks are required to maintain a minimum LCR of 100% on an ongoing basis

## **Defence Affairs**

**622.** On November 24, 'Y 12705' (Mormugao), the second ship of Project 15B stealth guided missile destroyers being built at Mazagon Dock Shipbuilders Ltd (MDL), was delivered to the Indian Navy. The ship is 163 metres long and 17 metres wide, displaces 7400 tonnes when fully loaded and has a maximum speed of 30 knots. Designed by Indian Navy's in-house Warship Design Bureau, and built by Mazagon Dock Shipbuilders Ltd, Mumbai, the four ships of the Project are christened after major cities from all four corners of the country, viz. Visakhapatnam, Mormugao, Imphal and Surat. {Read more}



## **Key Points:**

- 'Y 12705' (Mormugao), the second ship of Project 15B stealth guided missile destroyers delivered to the Indian Navy
- Built by Mazagon Dock Shipbuilders Ltd | Designed by Warship Design Bureau
- HQs of Indian Navy Delhi | Chief Admiral R. Hari Kumar | VC S. N. Ghormade | Founded in 26<sup>th</sup> Jan, 1950

**623.** In November 2022, Indian Army conducted the 8<sup>th</sup> edition of Garuda Shakti, the series of bilateral exercises, with Indonesian Special Forces at Sangga Buana Training Area, Karawang, Indonesia. The exercise aims at enhancing understanding, cooperation and interoperability between the Special Forces of both armies. The joint training also focussed on a high degree of physical fitness, tactical drills, techniques and procedures for which a comprehensive 13-day training programme was worked out. The exercise culminated in a 48-hour long validation exercise. {Read more}

## **Key Points:**

- India + Indonesia = conducted 8<sup>th</sup> 'Garuda Shakti' Exercise at at Sangga Buana Training Area, Karawang, Indonesia
- Indonesia Jakarta Rupiah | President Joko Widodo
- HQs of Indian Army New Delhi | Chief Lt. Gen. Manoj Pande | Vice Chief Lt. General Baggavalli Somashekar Raju

624. On November 23, India carried out a successful training launch of the nuclear capable Intermediate Range Ballistic Missile (IRBM) Agni-3 from APJ Abdul Kalam Island, Odisha. The 16-meter-long missile, weighing more than 48 tonnes, has a range of over 3000 kilometers and is capable of carrying a payload of over 1.5 tonnes. The two-stage solid propellent powered IRBM is under operational purview of the Strategic Forces Command, which is part of India's Nuclear Command Authority and has been developed by the Defence Research and Development Organisation (DRDO). The first known developmental trial of Agni-3 was conducted in July 2006 but could not yield the expected result. It was subsequently successfully flight tested in April 2007. The system has been successfully tested several times since then. {Read more}

## **Key Points:**

- Training launch of 'IRBM Agni-3' was conducted successfully from APJ Abdul Kalam Island, Odisha
- Range of 'Agni 3' missile 3000 to 3500 Km | 'Agni 3' missile is developed by DRDO
- HQs of DRDO New Delhi | Chairman Samir V. Kamat | Established in 1958
- Odisha: Capital Bhubaneswar | CM Naveen Patnaik | Governor Ganeshi Lal

## **Sports & Games**

**625.** On November 16, Carlos Alcaraz of Spain become the youngest year-end ATP World Number 1, making him the first teenager to achieve this feat. Alcaraz has joined Nadal (2008, 2010, 2013, 2017 and 2019) as Spain's year-end world number 1. Alcaraz lead the tour with two Masters 1000 crowns and five overall titles in 2022. He is also the youngest grand slam champion in men's singles since a 19-year-old Nadal won the French Open in 2005. {Read more}

- Carlos Alcaraz (Spain) become the youngest year-end ATP World Number 1
- He is also the youngest grand slam champion in men's singles
- Spain Madrid Euro | PM Pedro Sanchez





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## **Science & Technology**

**626.** In November 2022, Cordy gold nanoparticles (Cor-AuNPs), the outcome of a collaborative experiment by scientists from four Indian institutions, has earned an international patent from Germany. These nanoparticles, derived from the synthesis of the extracts of Cordyceps militaris and gold salts, could make drug delivery in the human body faster and surer. "Cordyceps militaris" is a high value parasitic fungus, lab-grown at the Department of Biotechnology's Technology Incubation Centre (TIC) in Bodoland University. Cordyceps militaris, called super mushroom because of its tremendous medicinal properties. It adds bioactive components to the synthesis of gold nanoparticles for better penetration. {Read more}

### **Key Points:**

- Cordy gold nanoparticles (Cor-AuNPs) earned an international patent from Germany
- Cordy gold nanoparticles made by collaborative experiment by scientists from 4 Indian institutions
- Cordyceps militaris (super mushroom) is a high value parasitic fungus

**627.** On November 21, Jawaharlal Nehru Port Authority (JNPA), in association with the Department of Civil Engineering, IIT Madras, developed a Continuous Marine Water Quality Monitoring Station (CMWQMS) & launched an Electric Environmental Monitoring Vehicle (EV). The Continuous water quality system and electric monitoring vehicle will assist in managing the marine water and air quality in the port area, regulating the environmental quality within the port area. Through this, JNPA will be able to reduce the greenhouse gas footprint of vehicles, in addition to checking compliance with Environmental Quality around the port estate. {Read more}

### **Key Points:**

- Jawaharlal Nehru Port + IIT Madras = developed a CMWQMS & launched an Electric Environmental Monitoring Vehicle
- Director of IIT Madras Bhaskar Ramamurthi

## The Question Bank

## **Appointments & Resignations**

**628.** On November 26, IIT Guwahati Director T. G. Sitharam was appointed as Chairman of the All India Council for Technical Education (AICTE). He will serve as the Council head for 3 years or before he turns 65 years old, whichever is earlier. Sitharam will take over from UGC chairman Jagadesh Kumar, who was holding interim charge of the AICTE chairman post after Anil Sahasrabuddhe was released from his duties on September 1, 2021. {Read more}

### **Key Points:**

- T. G. Sitharam appointed as Chairman of the All India Council for Technical Education (AICTE) for 3 years
- HQs of AICTE New Delhi | Interim Chairman T. G. Sitharam (AICTE functions under Ministry of Education)

**629.** On November 25, Gurdeep Singh Randhawa, an Indian-origin German citizen appointed to the Thuringia state Christian Democratic Union (CDU) party Presidium. Christian Democratic Union is a political party in Germany. It is the first time that an Indian-origin German national has been appointed to a state presidium in Germany by the CDU. In August 2022, Gurdeep Singh Randhawa was elected as the first representative of the Indian community in Germany. {Read more}

- Gurdeep Singh Randhawa appointed to the Thuringia state Christian Democratic Union (CDU) party Presidium
- Christian Democratic Union a political party in Germany
- Germany Berlin Euro | President Frank-Walter Steinmeier



**630.** In November 2022, Brampton city in Canada got its first turbaned Sikh Deputy Mayor with the appointment of Harkirat Singh. Harkirat Singh, who represents wards 9 and 10, has been appointed deputy mayor for 2022-26. {Read more} **Key Points:** 

- Harkirat Singh elected as first turbaned Sikh Deputy Mayor of Brampton city in Canada
- Canada Ottawa Canadian Dollar | PM Justin Trudeau

**631.** On November 21, Vinit Kumar took over the charge of CEO, Khadi & Village Industries Commission (KVIC), Mumbai under the Ministry of Micro, Small and Medium Enterprises (MSME) succeeding Preeta Verma. He has served as the Chairman of Syama Prasad Mukherjee Port, Kolkata. {Read more}

## **Key Points:**

- Vinit Kumar appointed as CEO of KVIC under the Ministry of MSME (succeeding Preeta Verma)
- HQs of KVIC Mumbai, Mahrashtra | Chairman Manoj Kumar | CEO Preeta Verma | Founded in 1956

## Awards, Rewards, Recognition & Prizes

632. On November 23, Ministry of Youth Affairs and Sports announced the National Adventure Awards called "Tenzing Norgay National Adventure Award (TNNAA)" for the year 2021. The award is given in 4 categories namely, Land Adventure, Water Adventure, Air Adventure and Life Time Achievement. Naina Dhakad received the award in 'Land Adventure' category, Shubham Dhananjay Vanmali in Water Adventure category, and Group Captain Kunwar Bhawani Singh Samyal received the award in Life Time Achievement category. The awardees received their awards from the President of India. {Read more}

### **Key Points:**

- Ministry of Youth Affairs & Sports announced the "Tenzing Norgay National Adventure Award 2021 (TNNAA)"
- Winners:
  - 'Land Adventure' category Naina Dhakad
  - 'Water Adventure' category Shubham Dhananjay Vanmali
  - 'Life Time Achievement' category Group Captain Kunwar Bhawani Singh Samyal

633. On November 22, Ravi Kumar Sagar, one of the youngest founders and CEO of INNO group was conferred with "Dr. Abdul Kalam Seva Puraskar" for his persistent service to society. Dr. Kalam Seva Purasakar is hosted every year by Vandhe Bharat Foundation and LeadIndia Foundation to commemorate the birth anniversary of the late former President of India Dr. APJ Adul Kalam. The award is conferred to the deserving candidates on the birth anniversary of Dr. Kalam for recognizing various people who have been doing extraordinary work for society. He is also the author of his book "YUVATHA VYAPARAM" (YOUTH BUSINESS), where he explains about business in 5 days. {Read more}

- Ravi Kumar Sagar (Founder & CEO of INNO group) conferred with "Dr. Abdul Kalam Seva Puraskar"
- Dr. Kalam Seva Purasakar hosted every year by Vandhe Bharat Foundation + LeadIndia Foundation



**634.** On November 23, Ministry of Fisheries, Animal Husbandry and Dairying announced the "National Gopal Ratna Awards 2022". The Award is conferred in three categories - "Best Dairy Farmer Rearing Indigenous Cattle/buffalo Breeds" to Jitendra Singh, Ravishankar Shashikant Sahasrabudhe, Goyal Sonalben Naran; "Best Artificial Insemination Technician (AIT)" to Gopal Rana, Hari Singh, Maachepalli Basavaiah; and "Best Dairy Cooperative/Milk Producer Company/Dairy Farmer Producer Organization" to Kerala's Mananthavady Ksheerolpadaka Sahakarana Sangam Ltd, Karnataka's Arakere Milk Producers Cooperative Society Ltd, Tamil Nadu's Mannargudi MPCS. Award consists of a cash prize of Rs. 5 lakh for 1<sup>st</sup> rank, Rs. 3 lakh for 2<sup>nd</sup> rank and Rs. 2 lakh for 3<sup>rd</sup> rank along with a Certificate of merit and a memento in each category. National Gopal Ratna Award is one of the highest National Awards in the field of livestock and dairy sector. {Read more}

## **Key Points:**

- Ministry of Fisheries, Animal Husbandry & Dairying announced the "National Gopal Ratna Awards 2022"
- Best Dairy Farmer Rearing Indigenous Cattle/buffalo Breeds:
  - Jitendra Singh, Ravishankar Shashikant Sahasrabudhe, Goyal Sonalben Naran
- Best Artificial Insemination Technician (AIT):
  - Gopal Rana, Hari Singh, Maachepalli Basavaiah
- Best Dairy Cooperative/Milk Producer Company/Dairy Farmer Producer Organization:
  - Mananthavady Ksheerolpadaka Sahakarana Sangam Ltd (Kerala)
  - Arakere Milk Producers Cooperative Society Ltd (Karnataka)
  - Mannargudi MPCS (Tamil Nadu)

635. On November 23, The Ambassador of France to India, H.E. Emmanuel Lenain, conferred the insignia of Chevalier de l'Ordre national du Merite on the Director General of the Indo-French Chamber of Commerce (IFCCI)/ CCI France-Inde, Payal S. Kanwar at a special ceremony held at the Residence of France. The honour came in recognition of her outstanding commitment and contribution to developing and promoting economic and bilateral relations between India and France as well as expanding the French business ecosystem in India. {Read more}

## **Key Points:**

- Payal S. Kanwar (Director General of IFCCI) conferred with "Chevalier de l'Ordre national du Merite" by France
- Ambassador of France to India H.E. Emmanuel Lenain
- France Paris Euro | President Emmanuel Macron | PM Elisabeth Borne

## **Schemes & Initiatives**

**636.** On November 23, Odisha Chief Minister Naveen Patnaik launched "Anaemia Mukta Lakhya Abhiyan (AMLAN)" to ensure complete eradication of anaemia problem among women and children in the state. The state has formulated a multipronged approach for accelerated reduction of anaemia among targeted groups. The programme will be rolled out in 55,000 government and government aided schools and 74,000 Anganwadi Centres across the state. The effort is focused on the principle of 'Every life is Precious'. {Read more}

- Odisha launched "Anaemia Mukta Lakhya Abhiyan (AMLAN)" to eradicate anaemia among women & children
- Odisha: Capital Bhubaneswar | CM Naveen Patnaik | Governor Ganeshi Lal



**637.** On November 24, to ensure participation by the Scheduled Castes (SCs) and Scheduled Tribes (STs) in industrial development in the state, the Rajasthan government's Department of Industry and Commerce launched the "Dr Bhimrao Ambedkar Rajasthan Dalit, Adivasi Udyam Protsahan Yojana - 2022". Under this scheme, there is a provision of interest subsidy of 9% on loans of up to Rs 25 lakh and a 7% interest subsidy on loans of up to Rs 5 crore. {Read more}

## **Key Points:**

- Rajasthan launched the "Dr Bhimrao Ambedkar Rajasthan Dalit, Adivasi Udyam Protsahan Yojana 2022"
- Rajasthan: Capital Jaipur | CM Ashok Gehlot | Governor Kalraj Mishra

638. On November 17, Uttarakhand Chief Minister Pushkar Singh Dhami announced to launch the 'Mukhya Mantri Pratham Gram Samekit Vikas Yojana' for the planned development of border villages in the state. For the cleanliness of villages, a 'Mukhya Mantri Paryavaran Mitra Yojana' will also be started. A paryavaran mitra will be posted in every village under the scheme. Besides, 'Mukhya Mantri Chaupal' will also be started for the planned development of village panchayats. {Read more}

## **Key Points:**

- Uttarakhand announced to launch:
  - 'Mukhya Mantri Pratham Gram Samekit Vikas Yojana' for the development of border villages
  - 'Mukhya Mantri Paryavaran Mitra Yojana' for the cleanliness of villages
  - 'Mukhya Mantri Chaupal' for the development of village panchayats
- Uttarakhand: Capital Dehradun & Gairsain | CM Pushkar Singh Dhami | Governor Lt. Gen. Gurmit Singh



639. "International Day for the Elimination of Violence against Women" is observed every year across the globe on November 25 to prevent and eliminate violence against women and girls around the world. In 2022, the theme of the day is "UNITE! Activism to End Violence against Women & Girls." The day marked the launch of the UNITE campaign (Nov 25- Dec 10), an initiative of 16 days of activism concluding on the day that commemorates the International Human Rights Day (10 December). {Read more}

## **Key Points:**

- November 25 International Day for the Elimination of Violence against Women
- 2022's Theme "UNITE! Activism to End Violence against Women & Girls."

**640.** The martyrdom day of Guru Tegh Bahadur is celebrated every year on November 24. Guru Tegh Bahadur's Martyrdom Day is observed as Shaheedi Diwas. Guru Tegh Bahadur was the ninth Sikh Guru and second Sikh martyr, who sacrificed his life for religion and for the protection of the human rights. He was born Tyaga Mal, as a child. Prime Minister Narendra Modi, at the celebration of the 400th Parkash Purab released a commemorative coin and postage stamp. The celebration took place at the Red Fort in New Delhi on April 21, 2022. {Read more}

- November 24 Shaheedi Diwas (Guru Tegh Bahadur's Martyrdom Day)
- Guru Tegh Bahadur (Tyaga Mal) 9<sup>th</sup> Sikh Guru & 2<sup>nd</sup> Sikh martyr



## **Obituaries**

**641.** On November 21, Areez Pirojshaw Khambatta, founder and Chairman of Rasna Group, passed away. He was also the Chairman of Areez Khambatta Benevolent Trust and Rasna Foundation. He created affordable soft drink packs of Rasna in the 1970s as an alternative to soft drink products sold at high costs. {Read more}

## **Key Points:**

Areez Pirojshaw Khambatta – Founder & Chairman of Rasna Group – passed away

**642.** On November 19, Babu Mani, who was an integral part of the Indian football team in the 1980s, passed away. Babu Mani made his international debut against Argentina in the 1984 Nehru Cup. Mani was also a member of the Indian team which won gold medals at the 1985 and 1987 editions of the South Asian Games. {Read more}

### **Key Points:**

Babu Mani – Former Indian Football Player – passed away

## **Meetings, Conferences and Summits**

643. On November 16, Ministry of Textiles in partnership with Northern India Textile Research Association (NITRA) and Indian Technical Textile Association (ITTA) organized a full-day event "National Conclave on Technical Textiles - Protech" in New Delhi. The Chief Guest, Ms. Rachna Shah, Secretary, Ministry of Textiles, inaugurated the Conclave. She highlighted that Technical Textile is a sunrise industry with a robust growth rate of 10% annually. {Read more}

## **Key Points:**

- Ministry of Textiles + NITRA + ITTA = organized "National Conclave on Technical Textiles Protech" event in New Delhi
- HQs of NITRA Ghaziabad, Uttar Pradesh | HQs of ITTA Mumbai, Maharashtra

## Ranks, Reports & Surveys

644. Methane emissions can rise 5-13% above 2020 levels by 2030 under a business-as-usual scenario, according to "Global Methane Assessment: 2030 Baseline Report" that was released by the Climate and Clean Air Coalition and United Nations Environment Programme (UNEP) at COP27 in Egypt. This greenhouse gas is responsible for nearly 45% of current net warming, the report underlined. The Global Methane Pledge was announced last year at CoP26. The goal is to slash global methane emissions by at least 30% from 2020 levels by 2030. {Read more}

- "Global Methane Assessment: 2030 Baseline Report" released by Climate & Clean Air Coalition + UNEP
- As per the report, Methane emissions can rise 5-13% above 2020 levels by 2030 under a business-as-usual scenario
- Methane is responsible for nearly 45% of current net warming
- Global Methane Pledge's goal is to reduce global methane emissions by at least 30% from 2020 levels by 2030



**645.** On November 22, the Economic Advisory Council to the Prime Minister (EAC-PM) issued a working paper titled "Why India does poorly on global perception indices: Case study of three opinion-based indices", written by economist Sanjeev Sanyal and Aakanksha Arora. In the report, the authors conducted a case study of three opinion-based indices: Freedom in the World index, EIU Democracy index and Variety of Democracy. The authors suggested that the Indian government should request the World Bank to demand greater transparency and accountability from think-tanks that provide inputs for the World Bank's Worldwide Governance Indicators (WGI). {Read more}

## **Key Points:**

- EAC-PM issued a working paper titled "Why India does poorly on global perception indices: Case study of three opinion-based indices"
- The paper is written by Sanjeev Sanyal & Aakanksha Arora

**646.** According to the "Global Market Intelligence", a report by the S&P Global, projected India's real gross domestic product (GDP) growth to average 6.3% annually between financial years 2021 and 2030, enabling it to overtake Japan and Germany to become the world's 3<sup>rd</sup> largest economy in nominal US dollar terms. Real income per capita is projected to achieve significant average growth of 5.3%, with Indian households becoming the greatest spenders among G20 economies. Moreover, the share of manufacturing in India's GDP declined from 17% in FY 2009 to 14% in FY 2021. {Read more}

### **Key Points:**

- "Global Market Intelligence" report released by S&P Global
- As per the report, India's expected average real GDP growth annually between FY 2021 & 2030 6.3%
- As a result, India will overtake Japan & Germany to become world's 3<sup>rd</sup> largest Economy (in nominal US dollar terms)

**647.** A total of 7 Indian institutes have featured in "2022 Global Employability University Ranking and Survey (GEURS)", released by the Times Higher Education (THE) on November 27, 2022. Three Indian institutions were included in the top 100 - IIT Delhi has secured the 29<sup>th</sup> position in the ranking, followed by IISc Bangalore at 58<sup>th</sup> rank, and IIT Bombay at 72<sup>nd</sup> rank. Globally, the Massachusetts Institute of Technology (MIT) earned the top rank in this year's ranking, followed by California Institute of Technology and Harvard University at 2<sup>nd</sup> and 3<sup>rd</sup> rank. The top 3 ranks have been held by these 3 institutes in the same order for the second time in a row. Of the top 10 institutes, total 6 are from the US, 2 from the UK, 1 from Japan and 1 from Singapore. {Read more}

## **Key Points:**

- "2022 Global Employability University Ranking and Survey (GEURS)" released by Times Higher Education
- Top 3 in India: 1<sup>st</sup> IIT Delhi (29<sup>th</sup>), 2<sup>nd</sup> IISc Bangalore (58<sup>th</sup>), 3<sup>rd</sup> IIT Bombay (72<sup>nd</sup>) | Total 7 Indian institutes
- Top 3 globally: 1<sup>st</sup> MIT (US), 2<sup>nd</sup> California Institute of Technology (US), 3<sup>rd</sup> Harvard University (US)

**648.** Global intellectual property filings of patents, trademarks, and designs-reached record levels in 2021, according to the "World Intellectual Property Indicators (WIPI)" report released by the World Intellectual Property Organisation (WIPO). Strong growth in local patent filings in India (+5.5%), China (+5.5%) and the Republic of Korea (+2.5%) drove the global growth in patent applications in 2021. The report showed that innovators around the world filed 3.4 million patent applications in 2021, up 3.6% from the previous year. Offices in Asia received 67.6% of all applications worldwide. {Read more}

- "World Intellectual Property Indicators (WIPI)" report released by WIPO
- Innovators around the world filed 3.4 million patent applications in 2021 (up 3.6% from 2020)
- India (+5.5%), China (+5.5%) & Republic of Korea (+2.5%) drove the global growth in patent applications in 2021
- HQs of WIPO Geneva, Switzerland | Director General Daren Tang (Singapore)



## **MoUs, Collaborations & Partnerships**

649. On November 25, Maharashtra government has signed an MoU with US-based Women's World Banking, with funding support from MetLife Foundation, to operationalise and strengthen 5,000 women of self help groups (SHGs) to become business correspondents (BC Sakhis) who help facilitate banking services in rural areas. Women's World Banking works for inclusive finance for low income women across the world. Under the arrangement, Women's World Banking will provide technical and policy advisory support to UMED (Maharashtra State Rural Livelihoods Mission) to operationalise the BC sakhis in the state. UMED will be able to scale this program to 15,000 BC Sakhis in the first phase and then to a total of 25,000 for the entire state by 2025-2026. {Read more}

### **Key Points:**

- Maharashtra + Women's World Banking (US) = an MoU to strengthen 5,000 women of SHGs to become 'BC Sakhis'
- WBB will provide technical & policy advisory support to UMED (Maharashtra State Rural Livelihoods Mission)
- Maharashtra: CM Eknath Shinde | Governor Bhagat Singh Koshyari

**650.** In November 2022, The Centre's Department of Science and Technology (DST) and green think tank Centre for Science and Environment (CSE) collaborated to create a platform that will support the development of new electric vehicle (EV) batteries to suit Indian requirements. CSE announced to create an expert-industry forum or platform to support this process. {Read more}

## **Key Points:**

DST + CSE = collaborated to support the development of new EV batteries for Indian requirements







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