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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?

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National & States Affairs

1. On November 1, Goa Chief Minister Pramod Sawant launched a logo of “Purple Fest” at a function held in Manohar Parrikar Memorial Hall of Sanjay Centre for Education, Porvorim. According to officials, the three-day event is to kick start in January, 2023. Purple Fest - Celebrating Diversity, is a first-of-its-kind inclusive festival that embraces, expresses and celebrates persons with disabilities (PwDs). The event was organised by the Office of State Commission for Persons with Disabilities Goa in collaboration with Directorate of Social Welfare and Entertainment Society of Goa. [{Read more}](#)

Key Points:

- Pramod Sawant (Goa CM) – launched a logo of “Purple Fest”, a first-of-its-kind inclusive festival for PwDs (Jan 2023)
- Goa: Capital – Panaji | CM – Pramod Sawant | Governor – P. S. Sreedharan Pillai

2. On November 3, Agriculture Minister Narendra Singh Tomar launched a portal on National Mission on Natural Farming (NMNF) for the benefit of the farming community. The NMNF portal, developed by the Agriculture Ministry, was launched in the first Steering Committee Meeting of the National Mission on Natural Farming (NMNF) in New Delhi. The portal contains all the information about the mission, implementation outline, resources, implementation progress, farmer registration, blog etc., which will be useful for the farmers. Also, this website will help in promoting natural farming in India. Jal Shakti Ministry has made a roadmap to promote natural farming and identified 75 Sahakar Ganga villages in the first phase. [{Read more}](#)

Key Points:

- First Steering Committee Meeting of the National Mission on Natural Farming (NMNF) – held in New Delhi
- Narendra Singh Tomar – launched NMNF portal (developed by Agriculture Ministry)
- Jal Shakti Ministry – has identified 75 Sahakar Ganga villages in the first phase
- Minister of Agriculture & Farmers Welfare: Narendra Singh Tomar | Constituency – Morena, Madhya Pradesh
- MoS in Ministry of Agriculture & Farmers Welfare: Shobha Karandlaje & Kailash Choudhary
- Ministry of Jal Shakti: Gajendra Singh Sekhawat | Constituency – Jodhpur, Rajasthan
- MoS for Jal Shakti & Food Processing Industries – Prahlad Singh Patel

3. On November 2, Ministry of Heavy Industries (MoHI) announced a list of safety tests that will be mandatory for Electric Vehicles (EV) manufacturers from April 2023 to receive subsidies under various EV promotion schemes like PLI Scheme for Automobile and Auto components, ACC (Advanced Chemistry Cell) and FAME II (Faster Adoption and Manufacturing of Electric Vehicles) Scheme. These tests will enhance human safety of the battery used in these vehicles by requiring checks at three levels - the battery pack, battery management system (BMS) and the cell. [{Read more}](#)

Key Points:

- MoHI announced a list of safety tests to be mandatory for EV manufacturers from April 2023 to receive subsidies
- Ministry of Heavy Industries: Mahendra Nath Pandey | Constituency – Chandauli, Uttar Pradesh
- MoS in Ministry of Heavy Industries: Krishan Pal



4. On November 3, the Central Government approved rates of Nutrient Based Subsidy (NBS) for Phosphatic & Potassic (P&K) fertilizers for 'Rabi Season 2022-23' (October, 2022 to March, 2023). The rate of Nitrogen (N) has been fixed at Rs 98.02 per kg, Phosphorus (P) Rs 66.93 per kg, Potash (K) Rs 23.65 per kg and Sulphur (S) Rs 6.12 per kg. The rates will be effective from October 1, 2022 to March 31, 2023. A sum of Rs 54,500 Crore was allocated in the Union Budget (2022-23) for fertilizers subsidy for the 2022-23 Rabi Season, which has now increased to Rs 1,38,875 Crore. The amount of P&K and Urea Subsidy will increase to Rs 51,875 Crore and Rs 87,000 Crore, respectively. [{Read more}](#)

Key Points:

- Govt approved rates of 'Nutrient Based Subsidy' for Phosphatic & Potassic (P&K) fertilizers for 'Rabi Season 2022-23'
- Amount of Subsidy for P&K and Urea – Rs 51,875 Cr & Rs 87,000 Cr (respectively)

International Affairs

5. On November 4, Megha Engineering & Infrastructures Limited (MEIL) has received the Letter of Award (LOA) for the Mongol Refinery Project, which entails building Mongolia's first oil refinery in its capital Ulaanbaatar. MEIL will build EPC-2 (Open Art Units, Utilities & Offsites, Plant Buildings) and EPC-3 (Captive Power Plants) at a cost of USD 790 million using advanced technology in Mongolia. Engineers India Limited is the Project Management Consultant for this G2G partnership project. The project is part of the Development Partnership Administration initiative of the Ministry of External Affairs. [{Read more}](#)

Key Points:

- Megha Engineering & Infrastructures – received the Letter of Award for the Mongol Refinery Project in Ulaanbaatar
- Engineers India Limited – is the Project Management Consultant for this G2G partnership project
- HQs of MEIL – Hyderabad, Telangana | CEO – B.V. Krishna Reddy
- Mongolia – Ulaanbaatar – Mongolian Togrog | President – Ukhnaa Khurelsukh | PM – Luvsannamsrain Oyun-Erdene

6. On November 1, Collins Dictionary has announced that its word of the year 2022 is "Permacrisis". The word indicates an era of instability and insecurity. Collins Dictionary is published by HarperCollins in Glasgow. The dictionary is managed by Collins Learning, a division of HarperCollins. [{Read more}](#)

Key Points:

- 'Permacrisis' – announced as 'Word of the Year 2022' by Collins Dictionary

Banking, Finance, Insurance & Economic Affairs

7. On November 2, Aegon Life Insurance launched a traditional insurance policy "iGuarantee Max Savings" that offers savings and life cover. The policyholder can choose a policy term between 5 and 20 years, depending on their savings goal. The minimum entry age for this plan is three months, and the maximum is 50 years (for regular pay, 45 years). The plan also offers add-on optional coverages through the choice of Accidental Death and Critical Illness riders. [{Read more}](#)

Key Points:

- Aegon Life Insurance – launched a traditional insurance policy "iGuarantee Max Savings"
- HQs of Aegon Life – Mumbai, MH | MD & CEO – Satishwar Balakrishnan



8. On November 3, Chqbook, a neobank for small business owners, has launched a zero-balanced digital current account. Small business owners like kirana owners, chemists, and others running sole proprietorships can open a current account instantly on the Chqbook app from their smartphone in a language they are comfortable with. The current account facility on the Chqbook App digitises the entire process of account opening. [{Read more}](#)

Key Points:

- Chqbook (a neobank) – has launched a zero-balanced digital current account for small business owners
- Chqbook App – digitises the entire process of account opening
- [Hqs of Chqbook – Gurgaon, Haryana | CEO – Vipul Sharma](#)

9. On November 1, Bank of Baroda (BoB) launched “Baroda Tiranga Plus Deposit Scheme”, with higher standard interest rates of up to 7.50% p.a. for 399 days. It includes 0.50% p.a. for senior citizens and 0.25% for non-callable deposits. Moreover, the interest rates on the Bank’s Baroda Advantage Retail Term Deposit Scheme (Non-Callable) have been hiked by 10 basis points as a result of raising the Non-Callable Premium from 0.15% p.a. to 0.25% p.a. The scheme is applicable on retail term deposits from 15 Lakh to Rs 2 Crore. [{Read more}](#)

Key Points:

- Bank of Baroda – launched “Baroda Tiranga Plus Deposit Scheme”
- Interest – up to 7.50% p.a. for 399 days (applicable on retail term deposits from 15 Lakh to Rs 2 Cr)
- [HQs of BOB – Vadodara, Gujarat | CEO – Sanjiv Chadha | Tagline – “India’s International Bank”](#)

10. On November 2, Bank of India came up with limited-time ‘Star Super Triple Seven Fixed Deposit’ scheme. Under this scheme, depositors can earn an interest rate of 7.25% and up to 7.75% for senior citizens on a deposit for 777 days. The bank has raised the interest rate on its existing 555-day FD scheme to 6.30%. Bank of India (BOI) raised the marginal cost of funds-based lending rates (MCLR). Bank of India’s one-year MCLR will be priced at 7.95% from November 1, 2022 as against 7.80% earlier. Canara Bank has launched a special fixed deposit plan for a tenure of 666 days. According to this plan, the lender is offering an interest rate of 7% to its general customers, while senior citizens will receive 7.5% on these deposits.

[{Read more}](#)

Key Points:

- BOI – launched ‘Star Super Triple Seven Fixed Deposit’ scheme (Interest rate of 7.25% on a deposit of 777 days)
- BOI – raised the MCLR to 7.95%
- Canara Bank – launched a special FD plan (Interest rate of 7% on a deposit of 666 days)
- [HQs of BOI – Mumbai, Maharashtra | CEO – Atanu Kumar Das | Tagline – “Relationship Beyond Banking”](#)
- [HQs of Canara Bank – Bengaluru, Karnataka | CEO – Lingam Venkat Prabhakar](#)

11. On November 1, the Securities and Exchange Board of India (SEBI) issued a circular pertaining to the Standardization of Rating Scales used by Credit Rating Agencies (CRAs). The circular will come into effect on 1 January, 2023. CRAs will then have to report to the SEBI their compliance with the norms as ratified by their boards of directors within one quarter from date of applicability. [{Read more}](#)

Key Points:

- SEBI – issued a circular pertaining to the Standardization of Rating Scales used by Credit Rating Agencies (CRAs)
- The circular will come into effect on 1 January, 2023
- [HQs of SEBI – Mumbai, Maharashtra | Chairman – Madhabi Puri Buch | Established in – 1992](#)



12. On November 1, Aditya Birla Sun Life Insurance (ABSLI) along with Karza Technologies (part of Perfios Software Solutions Pvt. Ltd.) and a few other technology vendors launched end to end onboarding journey of customers on WhatsApp platform. This solution will enable customers to purchase insurance products using WhatsApp within 5 minutes with secured KYC verification and an encrypted chat option provided by WhatsApp. Moreover, Aditya Birla Sun Life AMC Limited launched Sahyog, a first-of-its-kind initiative for empowering support staff and their families. [{Read more}](#)

Key Points:

- ABSLI + Karza Technologies = launched end to end onboarding journey of customers on WhatsApp platform
- Aditya Birla Sun Life AMC – launched ‘Sahyog’, a first-of-its-kind initiative for empowering support staff & their families
- [HQs of ABSLI – Mumbai, Maharashtra | MD & CEO – Kamlesh Rao](#)

13. On November 1, Niva Bupa Health Insurance Company Limited (NBHIC) entered into a Corporate Agency partnership (Bancassurance agreement) with IDFC FIRST Bank to provide health insurance solutions to the bank’s customers. Bancassurance is an insurance distribution model where insurance companies partner with banks to sell policies. Both the bank and the insurance company get to benefit from this arrangement. [{Read more}](#)

Key Points:

- Niva Bupa Health Insurance + IDFC FIRST Bank = Corporate Agency partnership (Bancassurance agreement)
- [HQs of Niva Bupa Health Insurance – New Delhi | CEO – Krishnan Ramachandran](#)
- [HQs of IDFC First Bank – Mumbai, Maharashtra | CEO – V. Vaidyanathan | Established in – 2018](#)

14. On November 4, the Monetary Policy Committee (MPC) convened a special off-cycle meeting to discuss and draft the content of the report which the RBI has to send to the central government for missing the inflation target. The meeting was chaired by RBI Governor Shaktikanta Das. All the MPC members - Michael Debrabata Patra, Rajiv Ranjan, Shashanka Bhide, Ashima Goyal and Jayanth R Varma attended the meeting. The report is to be sent by the RBI to the government under the provisions of ‘Section 45ZN’ of the ‘RBI Act, 1934’ and ‘Regulation 7’ of ‘RBI MPC and Monetary Policy Process Regulations, 2016’. The consumer price-based inflation (CPI), or retail inflation, has been above the target range of 2-6% for 3 consecutive quarters, or 9 straight months. Retail inflation hit the 7.4% level in September, 2022. This is for the first time, since the adoption of a new monetary policy framework in 2016, that a special MPC meeting was called under Section 45ZN of the RBI Act. [{Read more}](#)

Key Points:

- MPC convened a special off-cycle meeting to discuss and draft the content of the RBI’s report sent to the government for missing the inflation target
- Target of CPI or Retail Inflation – 2-6% | Retail inflation in September, 2022 – 7.4%
- For the first time since 2016, a special MPC meeting was called under ‘Section 45ZN’ of the ‘RBI Act, 1934’
- [HQs of RBI – Mumbai, Maharashtra | Governor – Shaktikanta Das \(25th\) | Established on – 1st April, 1935](#)
- [Total Deputy Governors \(4\) – Mahesh Kumar Jain | T. Rabi Sankar | Michael D. Patra | M. Rajeshwar Rao](#)

15. On November 1, the Reserve Bank of India launched the Digital Rupee (e₹-W) for the wholesale segment as part of its first pilot test program to review and improve the currency’s functionality. For the wholesale segment, the pilot will test the settlement of secondary market transactions in government securities. Nine banks - SBI, Bank of Baroda, UBI, HDFC Bank, ICICI Bank, Kotak Mahindra Bank, Yes Bank, IDFC First Bank and HSBC, participated in the pilot. Use of e ₹-W (digital rupee) is expected to make the inter-bank market more efficient. In October, RBI issued a concept note on Central Bank Digital Currency (CBDC). [{Read more}](#)



Key Points:

- RBI – launched the Digital Rupee (e₹-W) for the wholesale segment as part of its first pilot test program
- Total 9 banks participated in the pilot test program
- HQs of RBI – Mumbai, Maharashtra | Governor – Shaktikanta Das (25th) | Established on – 1st April, 1935
- Total Deputy Governors (4) – Mahesh Kumar Jain | T. Rabi Sankar | Michael D. Patra | M. Rajeshwar Rao

16. On November 2, Unity Small Finance Bank Limited (Unity Bank) has launched “Shagun 366”, a 1 year, 1 day fixed deposit, promising retail customers an alluring return of 7.80% p.a., while senior citizens will earn 8.30% p.a. for a 366-day tenure. This comes shortly after the humongous popularity of the recently launched ‘Shagun’ special Fixed Deposit. Additionally, Unity Bank raised the interest rates it pays on both callable and non-callable bulk deposits (Deposits higher than ₹2 crores).

[{Read more}](#)

Key Points:

- Unity Small Finance Bank – launched “Shagun 366”, a 1 year, 1 day fixed deposit scheme (Interest rate of 7.8% p.a.)
- HQs of Unity SFB – New Delhi | CEO – Inderjit Camotra | Chairman – Vinod Rai

17. On November 2, India Post Payments Bank (IPPB) conducted India’s First Floating Financial Literacy Camp with an initiative called “Niveshak Didi” to promote Financial Literacy ‘By the Women, For the Women’, in Srinagar, Jammu & Kashmir. The initiative was launched by IPPB, in collaboration with Investor Education and Protection Fund Authority (IEPFA), under the aegis of Ministry of Corporate Affairs (MCA). The Floating Financial Literacy Camp was conducted among the local residents around the world-famous Dal Lake of Srinagar. India Post Payments Bank (IPPB) has been established under the Department of Posts, Ministry of Communication with 100% equity owned by the Government of India. [{Read more}](#)

Key Points:

- IPPB – conducted India’s First Floating Financial Literacy Camp with an initiative called “Niveshak Didi” in Srinagar, J&K
- The initiative was launched by = IPPB + IEPFA
- HQs of IPPB – New Delhi | MD & CEO – Venkatram Jayanthi | Established on – 1st Sep, 2018

Defence Affair

18. On November 1, the US and South Korea resumed large-scale military drills this year after downsizing or suspending them in past years as part of efforts to create diplomatic space with Pyongyang and because of the pandemic. The United States and South Korea’s “Vigilant Storm” air force drills was conducted after South Korea completed its annual 12-day “Hoguk” field exercise that also involved an unspecified number of American troops. [{Read more}](#)

Key Points:

- US + South Korea = conducted “Vigilant Storm” air force drills
- US + South Korea = also conducted a 12-day “Hoguk” field exercise
- US – Washington, D.C. – US Dollar | 46th President – Joe Biden | 49th VP – Kamala Harris
- South Korea – Seoul – Korean Republic won | President – Yoon Suk-yeol



Sports & Games

19. On November 4, Indian Grandmaster R. Praggnanandhaa and compatriot P. V. Nandhidhaa won the titles in the Open and women's sections respectively in the "Asian Continental Chess Championship 2022" held in New Delhi. Harsh Bharatakothi and B. Adhiban finished second and third place in the Open section, while Priyanka Nutakki and Divya Deshmukh finished second and third in the Women's section respectively. [{Read more}](#)

Key Points:

- "Asian Continental Chess Championship 2022" – held in New Delhi
- Open section: 1st – R. Praggnanandhaa, 2nd – Harsh Bharatakothi, 3rd – B. Adhiban
- Women's section: 1st – P. V. Nandhidhaa, 2nd – Priyanka Nutakki, 3rd – Divya Deshmukh

Science & Technology

20. On November 2, SpaceX's "Falcon Heavy", the world's most-powerful active rocket, lifted off for the first time in more than 3 years from Florida's Cape Canaveral, US. The rocket system, consisting of three Falcon 9 boosters strapped side-by-side, took off from a SpaceX launch pad, with two satellites from the Space Force and a group of smaller satellites bound for orbit. This mission marked the first use of the rocket by the Space Force, a U.S. military branch. [{Read more}](#)

Key Points:

- SpaceX's "Falcon Heavy", world's most-powerful active rocket – lifted off for the first time from Florida's Cape Canaveral
- HQs of SpaceX – California, U.S. | Founder & CEO – Elon Musk | Founded in – 2002

21. On November 2, DRDO conducted a successful maiden flight-test of Phase-II Ballistic Missile Defence (BMD) interceptor AD-1 missile with large kill altitude bracket from APJ Abdul Kalam Island off the coast of Odisha. The AD-1 is a long-range interceptor missile designed for both low exo-atmospheric and endo-atmospheric interception of long-range ballistic missiles as well as aircraft. [{Read more}](#)

Key Points:

- DRDO – conducted a successful maiden flight-test of Phase-II Ballistic Missile Defence (BMD) interceptor AD-1 missile
- HQs of DRDO – New Delhi | Chairman – Samir V. Kamat | Established in – 1958

22. On November 4, the ISRO announced that its 'Radar Imaging Satellite-2 (RISAT-2)', weighing about 300 kg, has made an uncontrolled re-entry into the Earth's atmosphere at the predicted impact point in the Indian Ocean near Jakarta, Indonesia on October 30. RISAT-2 was launched by the PSLV-C12 launch vehicle 13 years ago in 2009. Indian System for Safe and Sustainable Space Operations Management (IS4OM) facility in ISTRAC, Bengaluru had been monitoring the re-entry for last one month utilising Multi Object Tracking Radar (MOTR) at SDSC, Sriharikota. [{Read more}](#)

Key Points:

- ISRO's 'RISAT-2' satellite has made an uncontrolled re-entry into Earth's atmosphere in the Indian Ocean near Jakarta
- It was launched by the PSLV-C12 in 2009 | RISAT-2 – Radar Imaging Satellite-2 | MOTR – Multi Object Tracking Radar
- HQs of ISRO – Bengaluru, Karnataka | Director – S. Somanath | Formed on – August 15, 1969





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Appointments & Resignations

23. On November 2, Vetsa Rama Krishna Gupta took over the additional charge of Chairman and Managing Director of Bharat Petroleum Corporation Limited (BPCL) - a 'Maharatna' and a Fortune Global 500 Company. Mr. Gupta succeeded Arun Kumar Singh after his superannuation. Gupta joined BPCL in August 1998. He is currently a Board member in BPRL (Bharat Petro Resources Limited) and Fino Paytech Limited. Bharat Petroleum is the second largest Indian Oil Marketing Company. [{Read more}](#)

Key Points:

- Vetsa Rama Krishna Gupta – took over the additional charge as Chairman & MD of BPCL
- HQs of BPCL – Mumbai, Maharashtra | Chairman & MD – Vetsa Rama Krishna Gupta (additional) | Founded in – 1952

24. On November 4, Edtech major BYJU'S has roped in football star Lionel 'Leo' Messi as the first global brand ambassador of its social impact arm 'Education For All'. Messi, who plays for Paris Saint-Germain and captains the Argentinian football team, has signed an agreement with BYJU'S to promote the cause of equitable education. Earlier in 2022, BYJU'S became the official sponsor of the FIFA World Cup 2022 in Qatar. [{Read more}](#)

Key Points:

- Lionel Messi – roped in as first global brand ambassador of BYJU'S for its social impact arm 'Education For All'
- HQs of BYJU'S – Bengaluru, Karnataka | CEO – Byju Raveendran | Founded in – 2011

25. On November 3, Two women officers of the Central Reserve Police Force (CRPF) have been appointed as Inspectors General (IG) for the first time after their induction into the force began in 1987. Annie Abraham has been made IG of the Rapid Action Force (RAF), a specialised anti-riots unit. Seema Dhundia has been posted as Bihar sector IG. They have also commanded an all-women Indian police contingent at the UN. They have been decorated with the President's Police Medal for Distinguished Service, Police Medal for Meritorious Service and the 'Ati Utkrisht Sewa Padak' during their service. [{Read more}](#)

Key Points:

- Two women officers of the CRPF have been appointed as IG for the first time after their induction into CRPF:
 - Annie Abraham – appointed as IG of the Rapid Action Force (RAF)
 - Seema Dhundia – appointed as IG of Bihar sector
- HQs of CRPF – New Delhi | DG – Sujoy Lal Thakur | Formed on – July 27, 1939 | Motto – "Service & Loyalty"

26. On November 3, Meta India's Vice-President and Managing Director, Ajit Mohan, stepped down and will join rival social networking company Snap Inc (Snapchat) as its President of the Asia Pacific region (APAC). Meta India announced Manish Chopra, who serves as the Director and Head Partnerships, as the interim Chief for the India business. Later, in mid-November, Meta appointed Sandhya Devanathan as the new Head (Vice President) for its India business. [{Read more}](#)

Key Points:

- Ajit Mohan – Meta India's Vice-President & MD – stepped down
- Sandhya Devanathan – appointed as new Chief of Meta India (replacing - interim Chief Manish Chopra)
- HQs of Meta – California, US | CEO – Mark Zuckerberg | Founded in – 2004



27. On November 3, the Federation of Indian Chambers of Commerce & Industry (FICCI) announced Subhrakant Panda as its President-Elect for 2022-23. Subhrakant is currently the Senior Vice President of FICCI and the Managing director of Indian Metals and Ferro Alloys Ltd (IMFA). He will succeed Sanjiv Mehta in December 2022. He is the first industrialist from Odisha to take up a leadership role in FICCI. [{Read more}](#)

Key Points:

- Subhrakant Panda – named as President-elect of FICCI for 2022-23 (He will succeed Sanjiv Mehta in Dec'22)
- Subhrakant Panda is currently Senior Vice President of FICCI & MD of Indian Metals and Ferro Alloys Ltd
- HQs of FICCI – Delhi | DG – Arun Chawla | President – Sanjiv Mehta (Subhrakant Panda from Dec) | Founded in – 1927

28. On November 4, Former Prime Minister Benjamin Netanyahu's Likud party and its far-right and religious allies have secured an emphatic victory in Israel's general elections, defeating the interim PM Yair Lapid of Yesh Atid party. Israel's Central Election Committee announced the final allocation of seats for the 25th Knesset. [{Read more}](#)

Key Points:

- Benjamin Netanyahu (Likud party) – became new PM of Israel (defeating interim PM Yair Lapid in General Elections)
- Israel – Jerusalem – Israeli Shekel | President – Isaac Herzog | PM – Benjamin Netanyahu

29. On November 2, Energy Efficiency Services Limited (EESL) announced the appointment of Vishal Kapoor as its chief executive officer (CEO). Kapoor takes charge after completing his tenure as the joint secretary at the Ministry of Power. He succeeds Radhika Jha. [{Read more}](#)

Key Points:

- Vishal Kapoor – appointed as CEO of Energy Efficiency Services Limited
- HQs of EESL – New Delhi | CEO – Vishal Kapoor | Chairman – K. Sreekant

Awards, Rewards, Recognition & Prizes

30. On November 1, Karnataka's highest civilian award the "Karnataka Ratna" was conferred posthumously on late actor Puneeth Rajkumar, on the occasion of the 67th Kannada Rajyotsava (the state formation day). He is the 9th recipient of this prestigious honour. The award was received by the late actor's wife Ashwini Puneeth Rajkumar. Karnataka Ratna was last awarded to Dr. Virendra Heggade for social service in 2009. Puneeth was popularly known as 'Appu' and 'Power Star', by his fans. [{Read more}](#)

Key Points:

- November 1 – 67th Kannada Rajyotsava or Karnataka Formation Day
- "Karnataka Ratna", Karnataka's highest civilian award – conferred posthumously on late actor Puneeth Rajkumar
- Karnataka: Capital – Bangalore | CM – Basavaraj Bommai | Governor – Thaawarchand Gehlot

31. On November 1, Carnatic vocalist, composer, collaborator, humanitarian, and speaker Aruna Sairam has been honoured with the French government's highest honour - the Chevalier de l'Ordre des Arts et des award. Aruna Sairam has been selected for this award for her singing prowess and her contribution towards the development of the Indo-France relationship. Aruna Sairam has also received the US Congressional Award of Excellence and was also conferred appreciation by the Mayor of the City of New York and the city of San Diego. [{Read more}](#)



Key Points:

- Aruna Sairam – honoured with the French government’s highest honour, ‘Chevalier de l’Ordre des Arts et des Award’
- Aruna Sairam – is a Carnatic Vocalist, Composer, Collaborator, Humanitarian & Speaker
- She has also received – ‘US Congressional Award of Excellence’
- [France – Paris – Euro](#) | [President – Emmanuel Macron](#) | [PM – Elisabeth Borne](#)

32. On November 2, the city circular service of the Kerala Road Transport Corporation (KSRTC) won the national ‘Commentation Award in Urban Transport’ in the category of ‘City with the best Public Transport System’. The ‘Grama Vandī’ launched by the KSRTC, in association with local self-government institutions in the State, also won the Award of Excellence in Urban Transport. [{Read more}](#)

Key Points:

- KSRTC – won national ‘Commentation Award in Urban Transport’ in ‘City with the best Public Transport System’ category
- ‘Grama Vandī’ of KSRTC – won the Award of Excellence in Urban Transport
- [Kerala: Capital – Thiruvananthapuram](#) | [CM – Pinarayi Vijayan](#) | [Governor – Arif Mohammad Khan](#)

Schemes & Initiatives

33. On November 2, Madhya Pradesh Chief Minister Shivraj Singh Chouhan launched the flagship scheme “Ladli Laxmi 2.0” with an aim to encourage girls to pursue higher education and make them independent. The scheme intends to change the perspective of society towards girl children and provides monetary benefits to eligible girl children to ensure quality education. This scheme was first launched in 2007. The CM termed the day as ‘historic’ and transferred Rs 1.85 Crore into the bank accounts of 1477 Ladli Laxmi scheme beneficiary girls. The Chief Minister also announced ‘Ladli Laxmi Vatika’ (garden) which will be developed in every district of Madhya Pradesh. [{Read more}](#)

Key Points:

- Madhya Pradesh – launched the flagship scheme “Ladli Laxmi 2.0” to encourage girls to pursue higher education
- The scheme was initially launched in 2007
- Madhya Pradesh – also announced ‘Ladli Laxmi Vatika’ (garden) to be developed in every district of the state
- [Madhya Pradesh: Capital – Bhopal](#) | [CM – Shivraj Singh Chouhan](#) | [Governor – Mangubhai Chhaganbhai Patel](#)

Important Days & Dates

34. On November 2, the International Day to End Impunity for Crimes against Journalists was observed. The day was first observed on November 2, 2014. To commemorate the “2022 International Day to End Impunity for Crimes against Journalists” and the 10-year Anniversary of the “UN Plan of Action on the Safety of Journalists and the Issue of Impunity”, a Conference convened by the Austria in collaboration with UNESCO and OHCHR was organized on 3-4 November in Vienna, Austria. Between 2006 and 2020, over 1,200 journalists have been killed around the world, with close to 9 out of 10 cases of these killings remaining judicially unresolved, according to the UNESCO observatory of killed journalists. [{Read more}](#)

Key Points:

- November 2 – International Day to End Impunity for Crimes against Journalists (since 2014)



35. On November 3, PM Narendra Modi addressed the programme marking “Vigilance Awareness Week” of Central Vigilance Commission (CVC) in Vigyan Bhawan, New Delhi. This year, Vigilance Awareness Week was observed from October 31 to November 6 with the theme of “Corruption-free India for a Developed Nation”. On this occasion, the Prime Minister launched a new ‘Complaint Management System’ portal of the CVC. The portal is envisioned to provide end-to-end information to the citizens through regular updates on the status of their complaints. Moreover, PM Modi also released a series of pictorial booklets on “Ethics and Good Practices”, Compilation of best practices on “Preventive Vigilance” and Special issue “VIGEYE-VANI” on public procurement. [{Read more}](#)

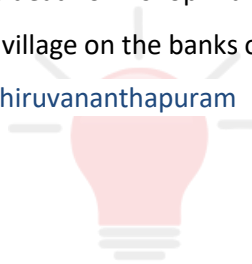
Key Points:

- October 31 to November 6 – Vigilance Awareness Week
- 2022’s Theme – “Corruption-free India for a Developed Nation”
- On this occasion, PM Modi launched a new ‘Complaint Management System’ portal of the CVC

36. “Parumala Perunnal” is observed on November 2 in Kerala every year to remember the death of Bishop Mar Gregorios Metropolitan, the first canonised saint of Indian origin, who belonged to Kerala’s Malankara Orthodox community. It is one of the most well-known events celebrated in the southern state and takes place in Parumala town of Pathanamthitta district. Parumala is a small village on the banks of the Pampa River in South India. [{Read more}](#)

Key Points:

- November 2 – “Parumala Perunnal” observed in Kerala
- The day marks the death of Bishop Mar Gregorios Metropolitan, the first canonised saint of Indian origin
- Parumala, a small village on the banks of the Pampa River – in Kerala
- Kerala: Capital – Thiruvananthapuram | CM – Pinarayi Vijayan | Governor – Arif Mohammad Khan



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Obituaries

37. On November 2, Ela Ramesh Bhatt (Elaben Bhatt), noted Gandhian, leading Women’s Empowerment Activist, and Renowned Founder of the Self-Employed Women’s Association (SEWA), passed away at the age of 89. The recipient of national and international awards, including the Padma Bhushan, the Ramon Magsaysay Award, the Indira Gandhi Peace Prize and many other accolades, she was globally recognised as a woman leader who founded many institutions and carried out pioneering work in organising the informal sector for self-employment and empowerment of women not only in India but across South Asia. Elaben was the Chairperson of Sabarmati Ashram and recently resigned as the Chancellor of Mahatma Gandhi-founded Gujarat Vidhyapith. In 2007, she became the part of a group of world leaders called the ‘Elders’, founded by Nelson Mandela to promote human rights and peace across the world. She was also a Member of the Rajya Sabha and of the Planning Commission of India in the 1980s. [{Read more}](#)

Key Points:

- Ela Ramesh Bhatt (Elaben Bhatt) – Indian Cooperative Organiser, Activist & Gandhian – passed away
- She is the Founder of the Self-Employed Women’s Association (SEWA) & was Chairperson of Sabarmati Ashram
- Her Awards: Padma Bhushan, Ramon Magsaysay Award, Indira Gandhi Peace Prize



Ranks, Reports & Surveys

38. India has emerged as a leading defence exporter in recent years and could fulfill Africa's maritime, aerospace and defence requirements, according to a research report titled "Reinvigorating India's Economic Engagements with Southern Africa" released by Exim Bank. The report was released at the inauguration of the "CII-Exim Bank Regional Conclave on India-Southern Africa Growth Partnership" in Johannesburg, South Africa. The nine Indian Ocean littoral countries (IOLC) in Africa are Comoros, Kenya, Madagascar, Mauritius, Mozambique, Seychelles, Somalia, South Africa, and Tanzania. According to the report, within Africa, Mauritius accounted for 6.6% of India's arms exports during 2017-2021, followed by Mozambique (5%) and Seychelles (2.3%). As per the SIPRI International Arms Transfer Database, India was the 23rd largest defence exporter during the period 2017 to 2021. [{Read more}](#)

Key Points:

- "Reinvigorating India's Economic Engagements with Southern Africa" report – released by Exim Bank
- "CII-Exim Bank Regional Conclave on India-Southern Africa Growth Partnership" – held in Johannesburg, South Africa
- Mauritius – accounted for 6.6% of India's arms exports during 2017-2021 (highest within Africa)
- India was the 23rd largest defence exporter during the period 2017 to 2021

39. Investing an average of 1.4% of GDP annually could reduce emissions in developing countries by as much as 70% by 2050 and boost resilience, according to a new report from the World Bank titled "Climate and Development: An Agenda for Action" released on November 3. The analysis compiles and harmonizes results from the Bank Group's Country Climate and Development Reports, covering over 20 countries that account for 34% of the world's greenhouse gas (GHG) emissions. [{Read more}](#)

Key Points:

- "Climate and Development: An Agenda for Action" – released by World Bank
- The analysis covers over 20 countries that account for 34% of the world's GHG emissions
- HQs of World Bank – Washington D.C., US | Members – 189 | President – David Malpass | MD & CFO – Anshula Kant

40. According to the "Unified District Information System for Education Plus (UDISE+)" report on school education in India for 2021-22 released by Ministry of Education, the total students enrolled in schools from primary to higher secondary was 25.57 Crore as compared to 25.38 Crore in 2020-21. The enrolment of students in pre-primary to higher secondary increased by 7.85 lakh in 2021-22 as compared to 2020-21. Notably, GER (Gross Enrolment Ratio) in Higher Secondary has made significant improvement from 53.8% in 2020-21 to 57.6% in 2021-22. The number of schools in 2021-22 was 14.89 lakh as compared to 15.09 lakh in 2020-21. [{Read more}](#)

Key Points:

- "Unified District Information System for Education Plus (UDISE+)" report – released by Ministry of Education
- Total students enrolled in schools from Primary to Higher secondary during 2021-22 – 25.57 Crore
- GER (Gross Enrolment Ratio) in Higher Secondary in 2021-22 – 57.6% | Number of schools in 2021-22 – 14.89 lakh



41. On November 3, the Department of School Education and Literacy, Ministry of Education, released the “Performance Grading Index (PGI) for States/UTs for 2020-21”, a unique index for evidence based comprehensive analysis of school education system across State/UTs. The Indian Education System is one of the largest in the world with about 14.9 lakh schools, 95 lakh teachers, and nearly 26.5 crore students from varied socio-economic backgrounds. The PGI structure comprises of 1000 points across 70 indicators grouped into 2 categories - Outcomes & Governance Management (GM). These categories are further divided into 5 domains - Learning Outcomes (LO), Access (A), Infrastructure & Facilities (IF), Equity (E) & Governance Process (GP). Highest achievable Grade is Level 1, which is for State/UT scoring more than 950 points out of total of 1000 points. The lowest grade is Level 10 which is for score below 551. A total of 7 States/UTs - Kerala, Punjab, Chandigarh, Maharashtra, Gujarat, Rajasthan & Andhra Pradesh have attained Level II (score 901-950) in 2020-21 as compared to none in 2017-18. Rajasthan and Andhra Pradesh are the new entrants to highest achieved level of any State so far. [{Read more}](#)

Key Points:

- “Performance Grading Index (PGI) for States/UTs for 2020-21” – released by Ministry of Education
- PGI structure comprises of 1000 points across 70 indicators grouped into 2 categories & 5 sub-categories
- 7 States/UTs attained Level II (901-950) in FY21: Kerala, Punjab, Chandigarh, MH, Gujarat, Rajasthan & Andhra Pradesh

Amount & Agreements

42. Asian Development Bank (ADB) will fund farm efficiency initiative of Smartchem Technologies Limited (STL), a wholly-owned subsidiary of Deepak Fertilisers and Petrochemicals Corporation (DFPCL) through a \$30 million loan facility. This is ADB’s first agribusiness “Blue Loan”, and the first such blue loan in India in this sector across institutions. ADB has also given approval for a technical assistance grant of \$5,00,000 for building capacity for Soil Nutrition Management among Smallholder Farmers and Climate Resilience in India. The grant is in addition to financing of \$30 million (Blue loan). [{Read more}](#)

Key Points:

- ADB – will fund farm efficiency initiative of Smartchem Technologies Limited through a \$30 million loan facility
- It is ADB’s first agribusiness “Blue Loan” & the first such blue loan in India
- ADB also gave approval for a technical assistance grant of \$5,00,000 for building capacity for Soil Nutrition Management
- HQs of ADB – Mandaluyong, Philippines | President – Masatsugu Asakawa | Members – 68 | Established in – 1966

MoUs, Collaborations & Partnerships

43. On November 1, State-run GAIL (India) Ltd signed an MoU with Abu Dhabi National Oil Company (ADNOC) to explore collaboration opportunities in liquefied natural gas (LNG) supply and decarbonisation, including short-and long-term sales agreements. The agreement includes potential optimisation of LNG trading activities, review of joint equity investments in renewables, and monitoring of greenhouse gases for LNG cargoes, to support low-carbon LNG supplies. ADNOC was the first LNG producer in West Asia. [{Read more}](#)

Key Points:

- GAIL (India) Ltd + ADNOC = an MoU to explore collaboration opportunities in LNG supply & decarbonization
- HQs of GAIL – New Delhi | MD & Chairman – Sandeep Kumar Gupta | Established in – 1984
- UAE – Abu Dhabi – Dirham | President – Khalifa bin Zayed Al Nahyan



44. On November 2, Garuda Aerospace has inked an MoU with the Indian Institute of Science (IISc) for collaborative research projects. IISc will provide a central cloud platform for storage of data. This partnership will facilitate the collaborative development of new technology related to surveillance applications using drones, that will benefit the farmers, the government and the country as a whole. [{Read more}](#)

Key Points:

- Garuda Aerospace + IISc = an MoU for collaborative research projects related to surveillance applications using drones
- HQs of Garuda Aerospace – Chennai, TN | CEO – Agnishwar Jayaprakash
- Director of IISc, Bangalore – Govindan Rangarajan | Established in – 1909

45. On November 2, Bayer, Rabo Partnerships and Mastercard partnered to launch a scalable programme to advance the digitisation of the Indian Agricultural Finance Ecosystem. Over 5 years, the programme aims to benefit 10 million smallholder farmers in India by enabling them to gain access to formal financial services. Mastercard’s “Farm Pass” is a digital ecosystem platform that works offline, even with feature phones, connecting buyers, FPOs and other agriculture ecosystem players with farmers digitally. [{Read more}](#)

Key Points:

- Bayer + Rabo Partnerships + Mastercard = partnership for digitisation of the Indian Agricultural Finance Ecosystem
- “Farm Pass”, a digital ecosystem platform – belongs to Mastercard
- HQs of Bayer – Leverkusen, Germany | CEO – Werner Baumann
- HQs of Mastercard – New York, US | CEO – Michael Miebach | Founded in – 1966
- HQs of Rabobank – Utrecht, Netherlands | CEO – Stefaan Decraene

46. On November 1, Pune Mahanagar Parivahan Mahamandal Ltd (PMPML) has collaborated with Google Cloud to build an Intelligent transit management system and feed to track buses live on Google Maps. The system will run for the twin cities of Pune & Pimpri Chinchwad. PMPML is looking to make it simpler for commuters to find the bus in realtime with this intelligent transit management system. [{Read more}](#)

Key Points:

- PMPML (Pune) + Google Cloud = collaborated to build an Intelligent transit management system to track buses
- CEO of Google Cloud – Thomas Kurian | MD at Google Cloud India – Bikram Singh Bedi

47. On November 1, Pharmacopoeia Commission for Indian Medicine & Homoeopathy (PCIM&H), Ministry of Ayush in collaboration with WHO South East Asia Region (WHO-SEARO) organised a 3-day training program to impart skills for laboratory-based techniques and methods to maintain the quality of Traditional/herbal products. Total of 23 participants from 9 countries participated in this training program. Such an exercise took place for the first time in India. PCIM&H, under Ministry of Ayush, in collaboration with WHO-SEARO, has taken a significant step to upgrade laboratory capacity for quality control of Tradition/Herbal products in South East Asia region. WHO’s South-East Asia Regional Office (SEARO) is located in New Delhi, India. [{Read more}](#)

Key Points:

- PCIM&H + WHO-SEARO = organised a training program to impart skills to maintain quality of Traditional/herbal products
- Location of PCIM&H – Ghaziabad, Uttar Pradesh | Office of WHO-SEARO – located in New Delhi, India



48. On November 3, Navratna Defence PSU Bharat Electronics Ltd (BEL) signed MoUs with Bosch Global Software Technologies, INERY (Singapore), and Motorola Solutions India for co-operation across a variety of technological fields. The MoU with Bosch Global Software Technologies (BGSW) is aimed toward a collaborative implementation of projects in the fields of e-Governance, ERP, and cloud solutions. Additionally, BEL and tech company, INERY, will combine their strengths and capabilities in the area of blockchain technology. The MoU with Motorola Solutions India is to improve the professional mobile radio segment users to connect their teams with greater speed and efficiency. [{Read more}](#)

Key Points:

- BEL + Bosch Global Software Technologies = an MoU for projects in the fields of e-Governance, ERP & Cloud solutions
- BEL + INERY (Singapore) = an MoU to combine their strengths & capabilities in the area of blockchain technology
- BEL + Motorola Solutions India = an MoU to improve the professional mobile radio segment users
- HQs of BEL – Bengaluru, Karnataka | CMD – Bhanu Prakash Srivastava
- HQs of BGSW – Bangalore, Karnataka

49. On November 3, Ministry of Rural Development signed an agreement with Patanjali Ayurved for marketing of products made by women self-help groups (SHGs) under the Ministry's flagship programme "DAY-NRLM" (Deendayal Antyodaya Yojana-National Rural Livelihood Mission). As per the agreement, Patanjali Ayurveda will also provide them opportunities to get dealership and distribution of such products. This agreement was signed with an aim to help rural SHG women attain an aspirational income of at least ₹1 lakh per annum. [{Read more}](#)

Key Points:

- Ministry of Rural Dev. + Patanjali = an agreement for marketing of products made by women SHGs under 'DAY-NRLM'
- HQs of Patanjali Ayurved – Haridwar, Uttarakhand | MD – Acharya Balkrishna
- Minister of Rural Development: Giriraj Singh | Constituency – Begusarai, Bihar
- MoS in Ministry of Rural Development: Faggansingh Kulaste & Sadhvi Niranjan Jyoti

50. On November 3, Indian Army, through its 'Go- Green' initiative, collaborated with Tata Power to setup 16 charging stations for Electric Vehicles (EV) at various locations in Delhi Cantonment. Tata Power is India's largest integrated power company and India's largest Electric Vehicle (EV) charging solutions provider. All 16 charging stations setup in Delhi Cantonment can be used both for personal and official EVs in Delhi Cantonment. [{Read more}](#)

Key Points:

- Indian Army + Tata Power = to setup 16 EV charging stations in Delhi Cantonment under Army's 'Go-Green' initiative
- HQs of Indian Army – New Delhi | Chief – Lt. Gen. Manoj Pande | Vice Chief – Lt. General Baggavalli Somashekar Raj
- HQs of Tata Power – Mumbai | Chairman – N. Chandrasekaran | MD & CEO – Praveer Sinha





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