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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?

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**Smartkeeda**  
The Question Bank



## National & States Affairs

**351.** On November 11, DigiLocker successfully completed its second level of integration with Ayushman Bharat Digital Mission and users can now digitally store health records and link them with their Ayushman Bharat health account. DigiLocker aims at the Digital Empowerment of citizens by providing access to authentic digital documents. DigiLocker had earlier completed level 1 integration with ABDM wherein the platform had added Ayushman Bharat Health Account (ABHA) creation facility. Ayushman Bharat holders can also link their health records from different Ayushman Bharat Digital Mission registered health facilities and access them via DigiLocker. Users can also scan and upload their old health records on the app. The latest integration will now enable users to utilize DigiLocker as a Personal Health Records (PHR) app. [{Read more}](#)

### Key Points:

- DigiLocker – successfully completed its 2<sup>nd</sup> level of integration with Ayushman Bharat Digital Mission
- Ayushman Bharat Digital Mission (ABDM) – completed 1 year on September 27, 2022
- Director of DigiLocker & UMANG – Debabrata Nayak

**352.** On November 14, in a bid to ease the transportation of essential medicines to remote areas, vaccines were delivered in Arunachal Pradesh through drones for the first time in the world. A Hyderabad-based vaccine maker, Indian Immunologicals Limited, successfully demonstrated the delivery of 'Medicines from the Sky' in Arunachal Pradesh. The drone was developed by TechEagle. For the first time, livestock vaccines were delivered by drone from Kangkong to Paglam in Lower Dibang Valley district. [{Read more}](#)

### Key Points:

- Indian Immunologicals – delivered world's 1<sup>st</sup> livestock vaccines under 'Medicines from the Sky' in Arunachal Pradesh
- The drone was developed by – TechEagle (Lucknow, Uttar Pradesh)
- Arunachal Pradesh: Capital – Itanagar | CM – Pema Khandu | Governor – B. D. Mishra

**353.** On November 14, India's national grid operator 'Power System Operation Corporation Ltd (POSOCO)' announced to change its name to 'Grid Controller of India Ltd'. The Grid Controller of India Limited (Grid-India) operates the national load despatch centre (NLDC) and five regional load despatch centres (RLDCs). The name has been changed to reflect the critical role of grid operators in ensuring integrity, reliability, economy, resilience and sustainable operation of the Indian electricity grid. The Grid-India is also designated as the nodal agency for major reforms in the power sector such as implementation and operation of Green Energy Open Access Portal, Renewable Energy Certificate (REC) Mechanism, transmission pricing, short-term open access in transmission, deviation settlement mechanism, Power System Development Fund (PSDF), etc. [{Read more}](#)

### Key Points:

- POSOCO – announced to change its name to 'Grid Controller of India Ltd' or "Grid-India"
- Grid-India – designated as the nodal agency for major reforms in the power sector
- HQs of Grid-India (POSOCO) – New Delhi | CMD – S. R. Narasimhan

**354.** "International Gita Mahotsav" was organized from November 19 to December 6 at Kurukshetra, Haryana. It was inaugurated by President Droupadi Murmu. In this seminar, renowned International and National scholars of Shrimad Bhagavad Gita and researchers from across India and abroad presented their research papers on 'World Peace and Harmony with the Inspiration of Shrimad Bhagavad Gita'. [{Read more}](#)

**Key Points:**

- 'International Gita Mahotsav' – organized at Kurukshetra, Haryana from Nov 19 to Dec 6 (inaugurated by President)
- Haryana: Capital – Chandigarh | CM – Manohar Lal Khattar | Governor – Bandaru Dattatraya

**355.** On November 12, Narendra Modi dedicated to the nation Oil and Natural Gas Corporation Limited's U-field onshore facilities at Odalarevu in B R Ambedkar Konaseema district of Andhra Pradesh. The U-field is part of ONGC's flagship deep-water KG-DWN-98/2 Cluster-II development project in the prolific Krishna Godavari Basin in Bay of Bengal. U-field is the deepest gas discovery of the project, with gas production potential of about 3 million standard cubic metres of gas per day.

[{Read more}](#)

**Key Points:**

- Narendra Modi – dedicated ONGC's U-field onshore facilities at Odalarevu in Andhra Pradesh to the nation
- U-field – part of ONGC's deep-water Cluster-II development project in the Krishna Godavari Basin in Bay of Bengal
- HQs of ONGC – New Delhi | CMD – Rajesh Kumar Srivastava (interim)
- Andhra Pradesh: Capital – Amravati | CM – YS Jaganmohan Reddy | Governor – Biswabhusan Harichandan

**356.** On November 14, National Bank for Agriculture and Rural Development (NABARD) organised a 90-day 'Stall in Mall' programme in Andhra Pradesh, aimed at encouraging rural artisans and enhancing marketing facilities for them. NABARD will provide them free accommodation, transportation and food. [{Read more}](#)

**Key Points:**

- NABARD – organised a 90-day 'Stall in Mall' programme for rural artisans in Andhra Pradesh
- HQs of NABARD – Mumbai, Maharashtra | Chairman – Govinda Rajulu Chintala | Founded in – 1982
- Andhra Pradesh: Capital – Amravati | CM – YS Jaganmohan Reddy | Governor – Biswabhusan Harichandan

**357.** On November 14, Jammu and Kashmir introduced integrated sheep development scheme (ISDS) for promoting the sheep farming sector. ISDS is one of the schemes of Sheep Husbandry Department aimed at achieving breakthrough in wool and mutton production and addressing the problems of unemployment across Jammu and Kashmir. Any individual, group of individuals, self-help group, cooperative society, farmers producer organisation is eligible to apply for the scheme. The scheme also has the provision of procurement of shearing units. The department also provides breeders with all kinds of assistance during disease outbreaks to minimize the loss. [{Read more}](#)

**Key Points:**

- J & K – introduced 'Integrated Sheep Development Scheme (ISDS)' for promoting the sheep farming sector
- J & K: Capital – Srinagar | Lt. Governor – Manoj Sinha

**358.** On November 14, India Hydrogen Alliance (IH2A) and the government of Kerala announced the proposal to build the 'Kochi Green Hydrogen (KGH2) Hub'. The proposal envisages potential capital expenditure of USD 575 million, to build a 60-tonnes per day (TPD) green hydrogen plant with a 150 MW Electrolyser, Storage and Infrastructure, which could achieve giga-watt scale and build the hydrogen economy in Kerala. The Kochi Green Hydrogen Hub is the first of its kind in India.

[{Read more}](#)

**Key Points:**

- IH2A + Kerala = announced the proposal to build the 'Kochi Green Hydrogen (KGH2) Hub', the first of its kind in India
- Capacity of KGH2 Hub – 60 tonnes per day (TPD)
- Kerala: Capital – Thiruvananthapuram | CM – Pinarayi Vijayan | Governor – Arif Mohammad Khan



**359.** From December 1, all complaints related to GST profiteering will be dealt with by India's antitrust watchdog Competition Commission of India (CCI), in place of National Anti-Profiteering Authority (NAA). Currently, all consumer complaints of companies not passing on GST rate cut benefits are investigated by the Directorate General of Anti-profiteering (DGAP), which then submits its report to the NAA. All reports by DGAP henceforth will be submitted to CCI for its verdict. NAA was set up in November 2017 under 'Section 171A' of 'Goods and Services Tax (GST) Law' to check unfair profiteering activities by registered suppliers under GST law. [{Read more}](#)

**Key Points:**

- From December 1, all complaints related to GST profiteering will be dealt with by CCI in place of NAA
- NAA was set up in November 2017 under 'Section 171A' of 'GST Law'
- HQs of CCI – New Delhi | Chairperson – Sangeeta Verma | Established in – 2003

## **International Affairs**

**360.** On November 14, New Delhi-based National Museum of Natural History (NMNH), under the Ministry of Environment Forest & Climate Change and United Nations Development Programme (UNDP), jointly launched "In Our LiFEtime" campaign to encourage youth between the ages of 18 to 23 years to become message bearers of sustainable lifestyles. This was launched in a side event at the India Pavilion at COP 27, Sharm El-Sheikh in Egypt. The campaign will involve more youth in the conversation about climate change, adaptation and mitigation, and provide them a platform to share their concerns, issues and solutions with the leaders of the world. [{Read more}](#)

**Key Points:**

- NMNH (New Delhi) + UNDP = jointly launched "In Our LiFEtime" campaign at COP27 in Egypt
- The campaign aims to encourage 18- to 23-year-old youth to become message bearers of sustainable lifestyles
- HQs of UNDP – New York, US | Administrator – Achim Steiner | Founded in – 1965

**361.** On November 15, the "Global Shield Against Climate Risks" initiative was formally launched at the Vulnerable 20 (V20) pavilion at COP27. It is a collaboration between the V20 group of finance ministers representing 58 climate-vulnerable countries and the G7. The initiative is envisioned as a social protection and insurance-based finance mechanism for loss and damage outside the UNFCCC process. The initiative will provide pre-arranged financial support designed to be quickly deployed in times of climate disasters. Pakistan, Bangladesh, Costa Rica, Fiji, Senegal, Philippines and Ghana will be the first countries to receive assistance from the Global Shield initiative. Moreover, the "Action for Water Adaptation and Resilience (AWARe)" initiative was launched by the COP27 Presidency (Egypt) in partnership with the World Meteorological Organisation (WMO) to address water security as part of climate change adaptation. [{Read more}](#)

**Key Points:**

- "Global Shield Against Climate Risks" initiative was formally launched at the Vulnerable 20 (V20) pavilion at COP27
- First countries to receive assistance from it: Pakistan, Bangladesh, Costa Rica, Fiji, Senegal, Philippines & Ghana
- "Action for Water Adaptation and Resilience (AWARe)" initiative was launched by = Egypt + WMO

**362.** On November 14, an agreement worth \$74.5 million (72.2 million euros) was signed by the UK and France to step up their efforts to stop illegal migrants from English Channel crossings. More than 40,000 people have already crossed the Channel to Britain this year, up from 28,526 last year. [{Read more}](#)





### Key Points:

- UK + France = a \$74.5 million agreement to stop illegal migrants from English Channel crossings
- UK – London – Pound Sterling | PM – Rishi Sunak (57<sup>th</sup>) | New King – King Charles III
- France – Paris – Euro | President – Emmanuel Macron | PM – Elisabeth Borne

**363.** On November 15, Indonesia signed deals with international lenders and major nations that will bring billions of dollars in funding to help the country increase its use of renewable energy and reduce its reliance on coal. The \$20 billion agreement called “Just Energy Transition Partnership (JETP)” was announced on the sidelines of the Group of 20 Summit in Bali, Indonesia. It is meant to help developing countries reduce their reliance on fossil fuels such as coal and gas that cause carbon emissions that contribute to climate change. It’s an important step for Indonesia, a major exporter of coal that has abundant potential for developing cleaner energy. Participating governments - the US, Japan, Canada, Denmark, the European Union, France, Germany, Italy, Norway and the UK - are to provide a total of about \$10 billion. Major private global financial institutions that earlier pledged to support climate investment will arrange the rest. [{Read more}](#)

### Key Points:

- Indonesia – signed a \$20 billion agreement called “Just Energy Transition Partnership (JETP)” at G20 Summit
- Participating governments – US, Japan, Canada, Denmark, EU, France, Germany, Italy, Norway & UK
- Indonesia – Jakarta – Rupiah | President – Joko Widodo

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

**364.** Dharwad-based Karnataka Vikas Grameena Bank (KVGB) and Life Insurance Corporation (LIC) of India have renewed their bancassurance agreement for selling life Insurance products through the branches of KVGB. The bank renewed the pact with LIC mainly to increase insurance penetration in rural areas. [{Read more}](#)

### Key Points:

- KVGB + LIC = renewed their bancassurance agreement
- HQs of KVGB – Dharwad, Karnataka | Chairman – P. Gopi Krishna | Sponsored by – Canara Bank
- HQs of LIC – Mumbai | Chairman – M. R. Kumar | Founded in – 1956 | Tagline – “Yogakshemam Vahamyaham”

**365.** On November 15, as many as 9 Special Vostro Accounts have been opened with two Indian banks, UCO Bank and IndusInd Bank, after permission from the Reserve Bank of India to facilitate overseas trade in rupee. Russia’s banks, Sberbank and VTB Bank, are the first foreign lenders to receive the approval after the RBI announced the guidelines on overseas trade in the rupee in July. Another Russian bank Gazprom has also opened this account with Kolkata-based UCO Bank. UCO Bank already has a vostro account-based facility in Iran. Among the 9 special vostro accounts, one is in UCO Bank, one in Sber, one in VTB and 6 with IndusInd Bank. [{Read more}](#)

### Key Points:

- After RBI’s approval, 9 Special Vostro Accounts have been opened with two Indian banks, UCO Bank & IndusInd Bank
- Among the 9 special vostro accounts, one is in UCO Bank, one in Sber, one in VTB & 6 with IndusInd Bank
- HQs of UCO Bank – Kolkata, West Bengal | MD & CEO – Soma Sankara Prasad | Tagline – “Honours your Trust”
- HQs of IndusInd Bank – Pune, MH | MD & CEO – Sumant Kathpalia | Tagline – “We Make You Feel Richer”



**366.** On November 13, Finance Minister Nirmala Sitharaman announced that the government's efforts to reduce bad loans have yielded results and all 12 PSBs reported a 50% rise in combined net profit to Rs 25,685 crore in the second quarter (Q2 FY23). Bank of Maharashtra (BoM) has emerged as the top performer among public sector banks (PSBs) in terms of loan growth in percentage terms during the second quarter of 2022-23. The Pune-based bank recorded a growth of 28.62% in gross advances to Rs 1,48,216 crore at the end of September 2022, according to the quarterly report published by the Public Sector Banks (PSBs). BoM was followed by Union Bank of India with a growth of 21.54% and SBI with a growth of 18.15% in gross advances. With respect to Retail-Agri-MSME (RAM) loans, BoM registered the highest growth of 22.31% during the period under review, followed by Bank of Baroda at 19.53% and SBI at 16.51%. As far as low-cost Current Account Savings Account (CASA) deposits are concerned, BoM topped the chart with 56.27%, followed by Central Bank of India at 50.99%. [{Read more}](#)

**Key Points:**

- All 12 PSBs reported a 50% rise in combined net profit to Rs 25,685 crore in Q2 FY23
- Bank of Maharashtra – emerged as the top performer among PSBs in terms of loan growth (28.62%)
- Bank of Maharashtra – registered the highest growth of 22.31% with respect to Retail-Agri-MSME (RAM) loans
- Bank of Maharashtra – topped the chart with 56.27% growth in terms of CASA deposits
- HQs of BoM – Pune, Maharashtra | MD & CEO – A S Rajeev | Tagline – “One Family One Bank”

**367.** On November 16, ICICI Venture Funds Management, the alternative asset arm of ICICI Bank, has invested Rs 360 Crore in Cello World, India's second largest branded consumer houseware company. This is the first private equity raise by Cello World. The investment in Cello World is part of ICICI Ventures' 5th India mid-market focused PE fund (IAF5). [{Read more}](#)

**Key Points:**

- ICICI Venture Funds Management – invested Rs 360 Crore in Cello World
- HQs of ICICI Venture Funds Management – Mumbai, Maharashtra | CEO & MD – Puneet Nanda
- HQs of Cello World – Mumbai, Maharashtra

**368.** On November 14, Open, a neo-banking fintech, received in principle approval from the Reserve Bank of India (RBI) for a Payment Aggregator Gateway (PA/PG) license. The platform offers an all-in-one finance platform for SMEs and small businesses to automate their finances. In May 2022, Open raised its Series D round and became the 100<sup>th</sup> unicorn from India. [{Read more}](#)

**Key Points:**

- Open, a neo-banking fintech – received in principle approval from the RBI for a Payment Aggregator license
- HQs of Open Financial Technologies – Bengaluru, Karnataka

**369.** On November 15, Kotak Investment Advisors Limited (KIAL) has secured an anchor investment of \$500 million from a wholly-owned subsidiary of the Abu Dhabi Investment Authority (ADIA) for its 13<sup>th</sup> Real Estate Fund, which is a \$1 billion platform targeting real estate investments in India. With this new fund, KIAL has raised, managed, or advised more than \$3.3 billion under its real estate fund series. [{Read more}](#)

**Key Points:**

- KIAL – secured an anchor investment of \$500 million from ADIA's subsidiary for its 13<sup>th</sup> Real Estate Fund
- HQs of KIAL – Mumbai, Maharashtra | CEO – Lakshmi Iyer



## Defence Affairs

**370.** The 3<sup>rd</sup> edition of the pan-India Coastal Defence Exercise “Sea Vigil-22” took place on November 15-16. The exercise was a build up towards the major “Theatre Level Readiness Operational Exercise (TROPEX)”, which the Indian Navy conducts every two years. Sea Vigil and TROPEX together will cover the entire spectrum of Maritime Security challenges. This National Level Coastal Defence Exercise was conceptualised in 2018 to validate various measures that have been instituted towards enhancing maritime security since ‘26/11’. The exercise was conducted by the Indian Navy in coordination with the Indian Coast Guard and other Ministries entrusted with the task of maritime activities. Theatre Level Operational Readiness Exercise (TROPEX) is an inter-service military exercise involving the participation of the Indian Army, Air Force, Navy and the Coast Guard. The exercise generally commences at the beginning of each year and lasts a month. [{Read more}](#)

### Key Points:

- Indian Navy + ICG = conducted the 3<sup>rd</sup> edition of pan-India Coastal Defence Exercise “Sea Vigil-22”
- ‘TROPEX’, an inter-service military exercise among = Indian Army + IAF + Indian Navy + ICG
- HQs of Indian Navy – Delhi | Chief – Admiral R. Hari Kumar | VC – S. N. Ghormade | Founded in – 26<sup>th</sup> Jan, 1950
- HQs of ICG – New Delhi | DG – Virender Singh Pathania | Founded in – 1977

**371.** On November 15, Hindustan Aeronautics Limited (HAL) handed over the last of the 16 Advanced Light helicopters Mark-III (ALH Mk-III) helicopters to the Indian Coast Guard at a programme in Bengaluru. The Indian Coast Guard had signed a contract with HAL for supply of 16 ALH Mk III in March 2017. On the completion of this contract, the HAL again received a Letter of Intent (LoI) from the maritime organisation for 9 more ALH Mk-III helicopters. [{Read more}](#)

### Key Points:

- HAL – handed over the last of the 16 ‘ALH Mk-III’ helicopters to the Indian Coast Guard
- Contract for supply of 16 ALH Mk III was signed in March 2017 | Now, HAL receives a new order of 9 more ALH Mk-III
- HQs of HAL – Bengaluru, Karnataka | CEO – Amitabh Bhatt | Chairma & MD – C. B. Ananthkrishnan (addi. charge)
- HQs of ICG – New Delhi | DG – Virender Singh Pathania | Founded in – 1977

## Sports & Games

**372.** The ‘Phryges’ will be the mascots for the Paris 2024 Olympic and Paralympic Games. The mascots were unveiled in Paris by Tony Estanguet, President of Paris 2024. Phryges are very strong symbol for the French Republic. Phryges are small Phrygian caps, which represent a strong symbol of liberty, inclusivity and the ability of people to support great and meaningful causes. They are kitted out in a red, white and blue colourway, with the golden Paris 2024 logo emblazoned across their chests. With a motto of “Alone we go faster, but together we go further”, Olympic Phryge and Paralympic Phryge complement each other and make each other better. Paralympic Phryge has a prosthesis and a racing blade, making it a role model for many and giving maximum visibility to people with disabilities. [{Read more}](#)

### Key Points:

- ‘Phryges’ – will be the mascots for the Paris 2024 Olympic and Paralympic Games
- ‘Phryges’, small Phrygian caps, are strong symbol for the French Republic
- Motto – “Alone we go faster, but together we go further”
- France – Paris – Euro | President – Emmanuel Macron | PM – Elisabeth Borne



**373.** On November 15, Youth Affairs and Sports Ministry announced the “National Sports Awards 2022”. The awardees received their awards from the President of India at Rashtrapati Bhavan on November 30, 2022. Table Tennis player Sharath Kamal Achanta was chosen for Major Dhyan Chand Khel Ratna Award. Arjuna Awards were given to 25 sportspersons including Seema Punia, Lakshya Sen, Nikhat Zareen, R Praggnanandhaa, Deep Grace Ekka, Sushila Devi, Sagar Kailas Ovhalkar, Omprakash Mitharval, Vikas Thakur, Manasi Girishchandra Joshi among others. Five coaches have been chosen for Dronacharya Award in the regular category and three coaches in lifetime category. Dhyan Chand Award for Lifetime Achievement in Sports and Games was given to 4 sportspersons - Ashwini Akkunji C, Dharamvir Singh, B. C. Suresh and Nir Bahadur Gurung. Three entities including TransStadia Enterprises Private Limited, Kalinga Institute of Industrial Technology, and Ladakh Ski & Snowboard Association were recommended for Rashtriya Khel Protsahan Puruskar. Maulana Abul Kalam Azad Trophy 2022 was given to Guru Nanak Dev University of Amritsar. [{Read more}](#)

**Key Points:**

- Ministry of Youth Affairs & Sports announced the “National Sports Awards 2022” (felicitated by the President)
- Major Dhyan Chand Khel Ratna Award: Sharath Kamal Achanta
- Maulana Abul Kalam Azad Trophy 2022: Guru Nanak Dev University (Amritsar, Punjab)
- Arjuna Awards: given to 25 sportspersons
- Dronacharya Award: to 5 coaches in regular category & 3 coaches in lifetime category
- Dhyan Chand Award for Lifetime Achievement in Sports & Games (4):
  - Ashwini Akkunji C, Dharamvir Singh, B. C. Suresh & Nir Bahadur Gurung
- Rashtriya Khel Protsahan Puruskar (3 entities were recommended):
  - TransStadia Enterprises, Kalinga Institute of Industrial Technology, and Ladakh Ski & Snowboard Association

**374.** On November 14, Five-time world champion boxer M C Mary Kom, double Olympic medallist PV Sindhu and multiple-time winter Olympian Shiva Keshavan were among 10 eminent sportspersons elected unopposed as members of the Indian Olympic Association (IOA) Athletes Commission. The other 7 members of the apex body are - weightlifter Mirabai Chanu, shooter Gagan Narang, veteran table tennis player Achanta Sharath Kamal, hockey player Rani Rampal, cyclist Bhavani Devi, rower Bajrang Lal and former shot putter OP Karhana. All the 10 members, out of which 5 are female, are Olympians. India’s first individual Olympic gold medallist shooter Abhinav Bindra and former India hockey team captain Sardar Singh will complete the 12-member athletes commission in their capacity as members of the corresponding bodies of the International Olympic Committee and Olympic Council of Asia respectively. [{Read more}](#)

**Key Points:**

- MC Mary Kom + PV Sindhu + Shiva Keshavan = were among 10 eminent sportspersons elected unopposed as members of the IOA Athletes Commission
- Other 7: Mirabai Chanu, Gagan Narang, Achanta Sharath Kamal, Rani Rampal, Bhavani Devi, Bajrang Lal, OP Karhana
- [HQs of IOA – New Delhi](#) | [President – Anil Khanna \(acting\)](#) | [Secretary General – Rajeev Mehta](#)

## **Persons in News**

**375.** Misuzulu Zulu has been crowned as South Africa’s new Zulu king. Misuzulu Zulu ascended the throne once held by his late father, Goodwill Zwelithini, who died in March 2021. Zulu, an Ethnic group, is South Africa’s richest and most influential traditional monarchy. [{Read more}](#)





**Key Points:**

- Misuzulu Zulu – crowned as South Africa’s new Zulu king
- South Africa – Cape Town – South African Rand | President – Cyril Ramaphosa

**376.** On November 15, the Central Government has nominated Vivek Joshi to the central board of Reserve Bank of India (RBI), vice Sanjay Malhotra. Joshi who is the secretary of the Department of Financial Services, will hold the position of Director at RBI. [{Read more}](#)

**Key Points:**

- Central Government has nominated Vivek Joshi as a Director to the central board of RBI
- 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

## **Science & Technology**

**377.** On November 16, Google is developing an AI-based Language Model that can support the 1,000 most spoken languages of the world. The company claimed this model will have the ‘largest language coverage’ compared to existing speech models. The project is under development and researchers are now collecting linguistic data to train the model. Moreover, AI research firm, OpenAI, has built the GPT-3 (Generative Pre-trained Transformer 3) set of models named - Davinci, Curie, Babbage, and Ada that can generate natural text responses and perform tasks like classification, simple summaries, address correction, answering questions, and more. [{Read more}](#)

**Key Points:**

- Google – is developing an AI-based Language Model that can support the 1,000 most spoken languages of the world
- OpenAI – built the GPT-3 set of AI language models namely Davinci, Curie, Babbage & Ada
- HQs of Google – California, US | CEO – Sundar Pichai | Founded in – 1998

**378.** On November 16, the NASA launched 32-storey tall “Space Launch System (SLS)” as a part of the Artemis 1 program. It is the most powerful rocket ever built on a journey to the Moon. Artemis 2 will involve a flyby of the Moon with astronauts in 2024, while Artemis 3 will see boots on lunar soil, no sooner than 2025. The rocket was blasted off from the storied Kennedy Space Center in Florida, US. The uncrewed Orion spaceship was fixed to its top that will later separate and complete an orbit-and-a-half of Earth's nearest neighbor. [{Read more}](#)

**Key Points:**

- NASA – launched 32-storey tall “Space Launch System (SLS)” to Moon, the most powerful rocket in the world (Artemis 1)
- Artemis 2 will involve a flyby of the Moon with astronauts in 2024
- HQs of NASA – Washington D.C., US | Administrator – Bill Nelson | Founded in – 1958





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इस खेल में कोई वित्तीय जोखिम नहीं है और इसकी आदत लग जाए तो अच्छा है।

## Appointments & Resignations

**379.** On November 16, the government has appointed Senior Economist Dr Arvind Virmani as a full-time member of the NITI Aayog. Virmani, founder-chairman of the non-profit public policy organisation Foundation for Economic Growth and Welfare, has served as the Chief Economic Advisor in the Ministry of Finance during the Manmohan Singh-led UPA government from 2007-09. In 2009, Virmani was appointed as the Executive Director of International Monetary Fund, and he served there till 2012. Out of four full-time members of the NITI Aayog, three are - Ramesh Chand, Vijay Kumar Saraswat, and Vinod K. Paul. [{Read more}](#)

### Key Points:

- Arvind Virmani – appointed as full-time member of the NITI Aayog
- Other 3 members: Ramesh Chand, Vijay Kumar Saraswat, and Vinod K. Paul
- HQs of NITI Aayog – New Delhi | CEO – Parmameswaran Iyer | Chairperson – Narendra Modi | VC – Suman Bery

## Awards, Rewards, Recognition & Prizes

**380.** On November 14, Rane Group chairman L. Ganesh was conferred with Japan’s prestigious “Deming Distinguished Service Award” for outstanding contribution in dissemination and promotion (overseas) of total quality management (TQM). He is the 3<sup>rd</sup> Indian and 5<sup>th</sup> globally to be bestowed with this prestigious award for his contributions. The winner receives the Deming medal with a Certificate of Merit from the Deming Prize Committee. [{Read more}](#)

### Key Points:

- L. Ganesh – conferred with Japan’s prestigious “Deming Distinguished Service Award”
- He is the 3<sup>rd</sup> Indian and 5<sup>th</sup> globally to be bestowed with this award
- HQs of Rane Group – Chennai, Tamil Nadu | Chairman – L. Ganesh

**381.** On November 13, Emmanuel Lenain, Ambassador of France to India, conferred the “Chevalier de la Legion d’Honneur (Knight of the Legion of Honour)” on Sumeet Anand, Founder of IndSight Growth Partners, and President of IFCCI. The highest French civilian award comes in recognition of Sumeet Anand’s outstanding contributions in the fields of business and industry, as well as promoting Indo-French business and education ties. [{Read more}](#)

### Key Points:

- Sumeet Anand – conferred with the “Chevalier de la Legion d’Honneur (Knight of the Legion of Honour)” by France
- France – Paris – Euro | President – Emmanuel Macron | PM – Elisabeth Borne

**382.** In November 2022, Legendary Spanish filmmaker Carlos Saura was honoured with the “Satyajit Ray Lifetime Achievement Award 2022” at the opening ceremony of the 53<sup>rd</sup> International Film Festival of India (IFFI) in Goa. In his career, Saura has been nominated twice for the Academy Award for best foreign language film, for ‘Mama - Cuple Cien Anos’ (1979), ‘Carmen’ (1983), and ‘Tango’ (1998). She also won the BAFTA award. Dieter Berner’s ‘Alma and Oskar’, an Austrian film opened the annual festival, while Krzysztof Zanussi’s ‘Perfect Number’ was the closing film. [{Read more}](#)

### Key Points:

- Carlos Saura (Spanish filmmaker) – honoured with the “Satyajit Ray Lifetime Achievement Award 2022” at IFFI 2022
- Opening film of IFFI 2022 – ‘Alma and Oskar’ by Dieter Berner | Closing film – ‘Perfect Number’ by Krzysztof Zanussi



**383.** On November 14, Ranveer Singh received the prestigious “Etoile d’or Award” at the ‘2022 Marrakech International Film Festival’ held in Morocco. Apart from the Bollywood star, Scottish actress Tilda Swinton, American film-maker James Gray, and Moroccan director Farida Benlyazid and many more from the world of cinema also received the honour. [{Read more}](#)

**Key Points:**

- Ranveer Singh – received “Etoile d’or Award” at the ‘2022 Marrakech International Film Festival’ held in Morocco

## **Schemes & Initiatives**

**384.** On November 14, Assam Chief Minister Dr Himanta Biswa Sarma launched “Mission Basundhara 2.0” at Shrimanta Sankardev Kalakshetra Auditorium in Guwahati. Under Mission Basundhara 2.0, a total of eight services would be provided to the public in digital mode. He also launched the National Generic Documents Registration System (NGDRS) and e-stamping facilities in the State. NGDRS would be initially implemented in Kamrup and Darrang districts. Mission Basundhara 2.0 would be able to resolve vexed issues related to land holdings and ownership. [{Read more}](#)

**Key Points:**

- Assam – launched “Mission Basundhara 2.0” to provide 8 services related to land holdings & ownership in digital mode
- He also launched the National Generic Documents Registration System (NGDRS) and e-stamping facilities in the State
- [Assam: Capital – Dispur](#) | [CM – Himanta Biswa Sarma](#) | [Governor – Jagdish Mukhi](#)

**385.** On November 14, the Rajasthan government approved an outlay of Rs 2.60 crore for the ‘Camel Conservation Scheme’ which is aimed at protecting camels. Under the scheme, each female camel and calf will be tagged by the veterinary doctor and an identity card will be issued. The camel rearer will be given Rs 5,000 while the veterinarian will receive Rs 50 honorarium for each identity card. On completion of one year of the camel calf, the rearer will get another installment of Rs 5,000. A provision of Rs 10 crore was made for this in the state budget for the year 2022-23. [{Read more}](#)

**Key Points:**

- Rajasthan Govt – approved an outlay of Rs 2.60 Cr for the ‘Camel Conservation Scheme’
- A provision of Rs 10 Crore was made for this in the state budget for the year 2022-23
- [Rajasthan: Capital – Jaipur](#) | [CM – Ashok Gehlot](#) | [Governor – Kalraj Mishra](#)

**386.** On November 10, Bihar government signed an MoU with Indian Council of Cultural Relations (ICCR) to help the state’s artists, handicrafts & several other ethnic arts get international exposure. ICCR has come up with the initiative of “Bharat ke Rajyon ka Sanskritik Sammelan” to promote Indian culture abroad. Bihar has been internationally acknowledged for its Madhubani and Mithila paintings, folk dances and groovy Bhojpuri songs, flavourful food and fine architecture. [{Read more}](#)

**Key Points:**

- ICCR – launched an initiative of “Bharat ke Rajyon ka Sanskritik Sammelan” to promote Indian culture abroad
- Bihar + ICCR = to help the state’s artists, handicrafts & several other ethnic arts get international exposure
- [HQs of ICCR – New Delhi](#) | [DG – Kumar Tuhin](#) | [President – Vinay Sahasrabuddhe](#) | [Founded in – 1950](#)
- [Bihar: Capital – Patna](#) | [CM – Nitish Kumar](#) | [Governor – Phagu Chauhan](#)





# Important Days & Dates

**387.** Every year, the International Day for Tolerance is observed on November 16 to raise awareness about the importance of tolerance in society. The day is specifically recognized to educate people about the harmful consequences of intolerant society and its impact on the nation. On 16 November 1995, the UNESCO adopted the Declaration of Principles on Tolerance. Moreover, in 1995, to mark the United Nations Year for Tolerance and the 125<sup>th</sup> anniversary of the birth of Mahatma Gandhi, UNESCO created a prize for the promotion of tolerance and non-violence: the UNESCO-Madanjeet Singh Prize. [{Read more}](#)

## **Key Points:**

- November 16 – International Day for Tolerance (since 1995)
- The establishment of this day also marks the 125<sup>th</sup> anniversary of the birth of Mahatma Gandhi in the year 1995

**388.** India celebrates 16 November as National Press Day every year and the day is observed in honor of the Press Council of India (PCI). The day is meant to mark the presence of the free and responsible press in India. The PCI celebrated the National Press Day on the theme “The Media’s Role in Nation Building” at SCOPE convention centre in New Delhi. [{Read more}](#)

## **Key Points:**

- November 16 – National Press Day (to honour PCI)
- 2022’s Theme – “The Media’s Role in Nation Building”
- HQs of PCI – New Delhi | Chairman – Justice Ranjana Prakash Desai

**389.** All the libraries across Andhra Pradesh celebrated the 55<sup>th</sup> National Library Week from November 14 to November 20. On the first day, the libraries celebrated Children’s Day apart from the launch of the week-long celebrations, and on the second-day exhibition of books related to drug abuse was inaugurated. [{Read more}](#)

## **Key Points:**

- November 14 to 20 – 55<sup>th</sup> National Library Week – by Andhra Pradesh
- Andhra Pradesh: Capital – Amravati | CM – YS Jaganmohan Reddy | Governor – Biswabhusan Harichandan

**390.** The 69<sup>th</sup> All India Cooperative Week was held in Sedam town in Kalaburagi district in Karnataka from November 14 to 20, 2022. This was the first time the district hosted the National Cooperative Week. Karnataka Chief Minister Basavaraj Bommai inaugurated the event, relaunched “Yeshasvini” health scheme, and distributed health cards to 25,000 beneficiaries having APL and BPL cards. At the event, interest-free loans of about ₹200 Crore to 5,000 women self-help groups, and 1,000 farmers were also distributed. [{Read more}](#)

## **Key Points:**

- November 14 to 20 – 69<sup>th</sup> All India Cooperative Week
- Kalaburagi district (Karnataka) – hosted the ‘National Cooperative Week 2022’ (first time by any district in India)
- “Yeshasvini” health scheme – belongs to Karnataka



## Obituaries

**391.** On November 15, Actor Krishna Ghattamaneni, fondly referred to as ‘Superstar Krishna’ by legions of Telugu cinema viewers and hailed for his iconic portrayal of Alluri Seetharama Raju, passed away. He was 79. Nicknamed ‘Daring and Dashing Hero’, he was a pioneer in experiments and adopting emerging technologies. Alluri Seetharama Raju was the first cinema-scope Telugu film. Krishna was conferred with Padma Bhushan in 2009. [{Read more}](#)

### **Key Points:**

- Krishna Ghattamaneni – Telugu Actor – passed away
- He was also referred as – ‘Superstar Krishna’ & ‘Daring and Dashing Hero’ | Padma Bhushan in 2009

## Meetings, Conferences and Summits

**392.** On November 11, Union Minister of State for Health & Family Welfare, Dr Bharati Pravin Pawar addressed the 16<sup>th</sup> Asian Conference on Diarrhoeal Disease and Nutrition (ASCODD) at Kolkata. The theme of the ASCODD was “Prevention and control of cholera, typhoid and other enteric diseases in low and middle-income countries through community participation: beyond the SARS-CoV-2 pandemic”. The conference program focused on the latest issues in enteric infections, nutrition, policy, and Practice including roadmap to end Cholera by 2030 and vaccines against other viral infections, including Hepatitis, lessons learned about diarrhoea research during the COVID pandemic. [{Read more}](#)

### **Key Points:**

- 16<sup>th</sup> Asian Conference on Diarrhoeal Disease and Nutrition (ASCODD) – held in Kolkata
- Theme – “Prevention and control of cholera, typhoid and other enteric diseases in low and middle-income countries through community participation: beyond the SARS-CoV-2 pandemic”
- The conference program focused on roadmap to end Cholera by 2030 and other issues
- **Ministry of Health & Family Welfare:** Mansukh L. Mandaviya | **Constituency –** Palitana, Gujarat
- **MoS in Ministry of Health & Family Welfare:** Bharati Pravin Pawar

**393.** From November 14-18, 2022, the Department of Economic Affairs (DEA), Ministry of Finance (MoF); Ministry of Housing & Urban Affairs (MoHUA); and the World Bank Group jointly organised a 5-day workshop titled “Cities Creditworthiness Academy” in New Delhi to create an enabling ecosystem for financing future cities of India. The workshop focused on the theme “Vision of Future Cities and Role of Municipal Financing”. Municipal Commissioners along with subject matter officers from many Urban Local Bodies from across the country also participated in this 5-day workshop. [{Read more}](#)

### **Key Points:**

- MoF + MoHUA + World Bank = organised a 5-day workshop titled “Cities Creditworthiness Academy” in New Delhi
- Theme – “Vision of Future Cities and Role of Municipal Financing”
- **HQs of World Bank –** Washington D.C., US | **Members –** 189 | **President –** David Malpass | **MD & CFO –** Anshula Kant



## Ranks, Reports & Surveys

**394.** On November 15, the World Meteorological Organization released a report titled “State of the Climate in Asia 2021”. As per the report, economic losses from drought, floods and landslides have risen in Asia, causing total damage of USD 35.6 billion and affecting nearly 50 million people. China, most in Asia, lost USD 18.4 billion due to extreme weather conditions last year, followed by India’s USD 3.2 billion. The report, prepared in collaboration with the United Nations Economic and Social Commission for Asia and the Pacific (ESCAP), was presented at the COP27 in Sharm El Sheikh, Egypt. According to the ESCAP’s “Asia-Pacific Disaster Reports 2021 and 2022”, China would require the most annual investment in adaptation in Asia, at USD 188.8 billion, followed by India at USD 46.3 billion and Japan at USD 26.5 billion. [{Read more}](#)

### Key Points:

- “State of the Climate in Asia 2021” report – released by WMO (in collaboration with UNESCAP)
- China – lost \$18.4 billion due to extreme weather conditions (most in Asia) | 2<sup>nd</sup> – India (\$3.2 billion)
- “Asia-Pacific Disaster Reports 2021 and 2022” – released by UNESCAP
- China – would require the most annual investment in adaptation in Asia at \$188.8 billion | 2<sup>nd</sup> – India (\$46.3 billion)

**395.** India, the world’s third largest energy consumer, has jumped two positions higher and is now ranked at the 8<sup>th</sup> spot in the “Climate Change Performance Index (CCPI) 2023”. The annual rankings were released by German Watch, New Climate Institute and Climate Action Network International. In the CCPI 2023, Denmark reached the best ranking. Denmark (4<sup>th</sup>) is followed by Sweden (5<sup>th</sup>) and Chile (6<sup>th</sup>). Again, no country performed well enough in all index categories to achieve an overall “very high” rating in the index. Therefore, the first three ranks in the overall ranking remain empty. India is the only G-20 country in the top 10 rank. Published annually since 2005, the Climate Change Performance Index (CCPI) is an independent monitoring tool for tracking the climate protection performance of 59 countries and the EU. [{Read more}](#)

### Key Points:

- India – ranked at the 8<sup>th</sup> spot in the “Climate Change Performance Index (CCPI) 2023” (the only G20 country in top 10)
- The index was released by = New Climate Institute + Climate Action Network International
- Best ranking – Denmark (4<sup>th</sup>) | 5<sup>th</sup> – Sweden, 6<sup>th</sup> – Chile (first three ranks in the overall ranking remain empty)

**396.** India will need to invest \$840 billion over the next 15 years, that is an average investment of \$55 billion per annum, into urban infrastructure to effectively meet the needs of its fast-growing urban population, as per the report titled “Financing India’s Infrastructure Needs: Constraints to Commercial Financing and Prospects for Policy Action” released by World Bank. The report underlines an urgent need to leverage more private and commercial investments to meet emerging financial gaps. By 2036, according to the report, 600 million people will be living in urban cities in India, representing 40% of the population which is likely to put additional pressure on the already stretched urban infrastructure. Currently, the central and State governments finance over 75% of city infrastructure, while Urban Local Bodies (ULBs) finance 15% through their own surplus revenues. Only 5% of the infrastructure needs of Indian cities are currently being financed through private sources. [{Read more}](#)

### Key Points:

- “Financing India’s Infrastructure Needs” report – released by World Bank
- India will need to invest \$840 billion over the next 15 years, that is an average investment of \$55 billion per annum
- 600 million people will be living in urban cities in India by 2036 (40% of the population)
- Currently, Central & State Govt finance over 75% of city infrastructure, ULBs finance 15% & 5% through private sources
- HQs of World Bank – Washington D.C., US | Members – 189 | President – David Malpass | MD & CFO – Anshula Kant



**397.** On November 15, 2022, the world population was projected to reach 8 billion mark, according to the “World Population Prospects 2022” forecast released by the United Nations on ‘World Population Day’ (July 11). The report also forecast that India is slated to surpass China as the world’s most populous country by the year 2023. The UN also suggests that the world population could grow to about 8.5 billion in 2030 and 9.7 billion in 2050. The world population will climb to the 10.4 billion mark during the 2080s and it shall remain at that level until 2100, the UN projected. With this milestone, the United Nations marked “Day of Eight Billion” on November 15. [{Read more}](#)

**Key Points:**

- “World Population Prospects 2022” – released by the UN on ‘World Population Day’
- The world population was projected to reach 8 billion mark on November 15, 2022
- India is slated to surpass China as the world’s most populous country by the year 2023
- The world population could grow to about 8.5 billion in 2030 and 9.7 billion in 2050
- November 15 – Day of Eight Billion

## **MoUs, Collaborations & Partnerships**

**398.** On November 14, Assam inked an MoU with the Indian Institute of Management (IIM), Bangalore to train working professionals in the state. The training programme will span 2 years, and aims to prepare professionals with a postgraduate degree to work at the district level. 75 working professionals from the private sector will be shortlisted for training to work at the district-level under the ‘Chief Minister’s Young Professional Programme’. On completion of the programme, the candidates will receive certificates in public policy and management from IIM, Bangalore. [{Read more}](#)

**Key Points:**

- Assam + IIM Bangalore = an MoU to train working professionals under ‘Chief Minister’s Young Professional Programme’
- Assam: Capital – Dispur | CM – Himanta Biswa Sarma | Governor – Jagdish Mukhi

**399.** On November 15, ReNew Power signed the framework agreement with the government of Egypt to set up a Green Hydrogen Plant in the Suez Canal Economic Zone with an investment of \$8 billion. The plant is expected to have a capacity of 220,000 tonne annual production of green hydrogen. ReNew Power has partnered with Elsewedy Electric S.A.E. an integrated energy solutions provider in the Middle East and Africa, which will be the local co-developer for the project. The pilot phase project is expected to be commissioned in 2026. [{Read more}](#)

**Key Points:**

- ReNew Power + Egypt = an agreement to set up a Green Hydrogen Plant Suez Canal Economic Zone (at \$8 billion)
- HQs of ReNew Power – Gurugram, Haryana | MD & Chairman – Sumant Sinha
- Egypt – Cairo – Egyptian Pound | President – Abdel Fattah el-Sisi

**400.** On November 15, Tata Power Delhi Distribution Limited (Tata Power-DDL) signed an MoU with The Energy and Resource Institute (TERI) to promote Urja Arpan initiative. By joining the Urja Arpan Program, customers can reduce their power bill, choose from multiple options to reduce their energy consumption and contribute towards ensuring power reliability. [{Read more}](#)

**Key Points:**

- Tata Power-DDL + TERI = an MoU to create a sustainable and low-carbon future under ‘Urja Arpan’ initiative
- HQs of TERI – New Delhi | DG – Dr. Vibha Dhawan | Established in – 1974







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