

Monthly GK Digest

December 2021



Monthly Digest December -2021

Dear readers,

This **Monthly GK Digest** is a **complete docket** of important news and events that occurred in a month of '**December-2021**'. This file is important for, **CLAT and Other Law** exams.

Important News – India

1. Under chairmanship of **Ajay Bhushan Pandey**, the Ministry of Social Justice and Empowerment has constituted a three-member committee to review the criteria for Economically Weaker Section (EWS) reservations.
Note: The committee will comprise Former Finance Secretary Ajay Bhushan Pandey, Member Secretary ICSSR Prof VK Malhotra and Principal Economic Advisor to the Indian government Sanjeev Sanyal. The committee will examine various approaches followed in the country so far for identifying the economically weaker sections. It will also send its recommendations to the Centre in the next three weeks.
2. **Ministry of Personnel** has launched "**unique**" **face recognition technology** that would act as a proof of 'life certificate' for pensioners and ensure ease of living for the retired and elderly citizens.
Note: Face Recognition Technique of giving Life Certificate is a historic, far-reaching reform and this will bring ease of living for the retired and the elderly citizens. It will touch the lives of not only 68 lakh Central Government Pensioners but also Crores of Pensioners who fall outside the jurisdiction of EPFO and State Government Pensioners.
3. **Flipkart & Ministry of Rural Development** has signed an MoU to sell products made by millions of artisans under the Deendayal Antyodaya Yojana – National Rural Livelihood Mission (DAY-NRLM) program on the e-commerce platform.
Note: The move will help artisans reach out 10 crore of Flipkart's existing customers, thus substantially scaling their outreach. MoU between ministry & Flipkart will help in empowering local businesses and self-help groups (SHGs) by bringing them into the e-commerce fold.
4. The IFFCO has been ranked **First** position among the top 300 cooperatives in the world in the 2021 edition of the 10th Annual World Cooperative Monitor (WCM) report.
Note: WCM is a project designed to collect robust economic, organizational, and social data about cooperatives worldwide. The 2021 WCM report is published by the International Cooperative Alliance (ICA) and European Research Institute on Cooperative and Social Enterprises (Euricse).
5. Smartphone maker Oppo India has signed a memorandum of understanding (MoU) with **IIT Delhi** to introduced the Genius+ programme to provide scholarships to outstanding students pursuing engineering courses at premium institutes.
Note: Under this program, Oppo said it has inked a Memorandum of Understanding (MoU) with IIT-Delhi to offer scholarships covering academic expenses for the shortlisted students. Genius+ program is aimed at connecting with youth at renowned institutes in India and reach out to the best talent who can further build India's innovation portfolio.
6. The theme of the first edition of the 'InFinity Forum' -- **Beyond**.
Note: The event is being hosted by International Financial Services Centres Authority under the aegis of Government of India in collaboration with GIFT City and Bloomberg. Indonesia, South Africa and the U.K. are partner countries in the first edition of the Forum. NITI Aayog, Invest India, FICCI and NASSCOM are some of the key partners to this year's Infinity Forum. InFinity Forum will bring together leading minds of the world in policy, business and technology.
7. The union government has launched **SRESHTA** scheme for socio-economic upliftment and overall development of Scheduled Castes students by providing quality residential education to meritorious students in reputed private schools.
Note: Social Justice and Empowerment Minister Virendra Kumar on Thursday said the Residential Education for Students in High Schools in Targeted Areas (SRESHTA) scheme will enable meritorious SC students to have a better future and aid in controlling dropout rates of students from classes 9 to 12.
8. **Microsoft** has launched a cybersecurity skilling program that aims to skill over one lakh learners by 2022.
Note: In a bid to address this skills gap and empower India's workforce for a career in cybersecurity, Microsoft, on Tuesday, launched a cybersecurity skilling program that aims to skill over one lakh learners by 2022. The program is designed to provide

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- a hands-on experience to learners in the fundamentals of security, compliance and identity.
9. The union housing & urban affairs ministry has extended the timeline for the implementation of the Smart Cities Mission to **June 2023**.
Note: According to an earlier deadline, the cities were expected to complete their projects within five years of being selected under the Smart Cities Mission. The official said all the 100 smart cities selected under the mission will now have to complete their projects by June 2023.
 10. The government has set a target to open about ten thousand five hundred Pradhan Mantri Bhartiya Jan Aushadhi Kendras (PMBJK's), by **March 2025**.
Note: In a written reply in Lok Sabha, Chemical and Fertilizers Minister Dr. Mansukh Mandaviya said, about eight thousand 533 PMBJKs are functioning till 28th of last month. It covers all districts in the States and Union Territories of the country. The Minister said, the Pharmaceuticals and Medical Devices Bureau of India, the implementing agency of PMBJP makes regular efforts for making all the drugs of its product basket available to the consumers.
 11. To achieve the target of constructing 2.95 crore houses the Cabinet approved the extension of the Centre's flagship housing-for-all scheme, Pradhan Mantri Awas Yojana-Gramin (PMAY-G) till **March 2024**.
Note: Union Information and Broadcasting Minister Anurag Thakur said financial assistance would be provided for the construction of the 155.75 lakh houses remaining as on March, 31, 2021. Till November 29, 2021 a total 1.65 crore PMAY-G houses have been constructed of the total target of 2.95 crore.
 12. India's rank in the Asia Power Index 2021 -- **4th**.
Note: The index has been released by Lowy Institute. India fell short of the major power threshold in 2021 and is among eighteen countries in the region to trend downward in its overall score in 2021.
 13. **NITI Aayog** has launched report on Waste-wise Cities: Best practices in Municipal Solid Waste Management.
Note: It is a comprehensive knowledge repository of how Indian cities are managing their solid waste and documents best practices from 28 cities in 15 states of India.
 14. ISRO has signed an agreement with **Oppo** to strengthen the Research and Development (R&D) of the NavIC messaging service, an Indian satellite navigation system.
Note: NavIC is a messaging service platform, which provides regional navigation services covering the entire country and an area up to 1,500 km beyond the Indian boundaries. Notably, the messaging platform primarily provides PNT (position, navigation, and timing) services along with the capability of broadcasting short messages (safety-of-life alerts) in areas with poor or no communication, particularly in oceans.
 15. According to the new 2021 Global Health Security (GHS) Index India has shared the 66th rank with Jordan.
Note: India, with a score of 42.8 (out of 100) has slipped by 0.8 points since 2019. While Jordan scored 42.8 with a gain of 1.6 points since 2019. Three neighbouring countries of India like Bangladesh, Sri Lanka and Maldives have improved their score by 1-1.2 points.
 16. **1 lakh** amount of assistance will be provided to each artisan under the Atmanirbhar Hastshilpkar Scheme for the grass root Artisans of the North-East Region announced by the North Eastern Development Finance Corporation Ltd. (NEDFi) under Ministry of Development of North East Region (DONER).
Note: Total of 17 artisans have been provided with credit assistance of Rs.1 lakh per artisan. Credit facility is collateral free and carries subsidized interest rate of 6% p.a., which is repayable in 24 months. For regular repayment, incentive of 1% on interest rate.
 17. India's rank in the Global Health Security (GHS) Index 2021 -- **66th**.
Note: GHS Index has been developed in partnership of Nuclear Threat Initiative (NTI) and Johns Hopkins Center. It assesses countries' health security and capabilities across six categories and 37 indicators
 18. According to Asian Power Index for 2021 released by the Sydney-based Lowy Institute, India's rank as most powerful nation in Asia -- **Fourth**.
Note: India fell short of the major power threshold in 2021 and is among eighteen countries in the region to trend downward in its overall score in 2021. Asian Power Index for 2021 of Lowy Institute ranks 26 nations and territories. The institute noted that India exerts less influence in the region than expected due to its negative power gap score.
 19. India's rank in the International Institute for Management Development (IMD) 2021 World Talent Ranking-- **56th**.
Note: In the Peer Group Ranking – Asia – Pacific, India have ranked 12th. Switzerland tops the ranking followed by Sweden in 2nd and Luxembourg in 3rd. The ranking is published by the IMD World Competitiveness Center.
 20. **Narendra Modi** represented India in the first Summit for Democracy convened by US President Joe Biden.
Note: Prime Minister Narendra Modi participated in the Session convened by US President Joe Biden. Delivering his opening speech, Biden highlighted the 'definite challenges' and threats faced by democracy worldwide that has been 'backsliding'.
 21. Swachh Technology Challenge was launched by **Swachh Bharat Mission-Urban 2.0**.

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- Note:** The challenge seeks entrepreneurial skills for India's waste management sector that can be further utilized by the Urban Local Bodies (ULBs) in implementing various components of SBM-U 2.0. MoHUA will also launch the Swachhata Start-Up Challenge in collaboration with France's Agence Française de Développement (AFD). It will be an extension to the Swachh Technology Challenge in January 2022.
- 22.** Ministry of Housing and Urban Affairs (MoHUA) has signed an MoU with **UNDP** to strengthen the waste management sector in India under the Swachh Bharat Mission- Urban 2.0 (SBM-U 2.0).
Note: This collaboration is in the backdrop of the 75th year of India's independence, the Azadi Ka Amrit Mahotsav, with UNDP supporting us with the set up and operationalization of 75 Swachhata Kendras across the country. This will also support the realization of the vision, 'Clean Air, Clean Water, Clean Land' in urban India, through a circular economy approach based on the 3R (reduce, reuse, recycle) principle.
- 23.** **NITI Aayog** has launched the 'e-Sawaari India Electric Bus Coalition' in partnership with Convergence Energy Service Ltd (CESL) and World Resources Institute, India (WRI India) and with the support from Transformative Urban Mobility Initiative (TUMI).
Note: To Share knowledge of various stakeholders – Central & State Govt. agencies, transit service providers, original equipment manufacturers (OEMs), on accelerating the process towards seamless adoption of e-bus services in India. The Atal Innovation Mission (AIM) of NITI Aayog has launched a Digi-book titled "Innovations for You". It is an initiative of Niti Aayog to share success stories of Atal Innovation Mission's Startups in different domains.
- 24.** **India** has assumed the Chairmanship of Council of Regional Anti-Terrorist Structure of Shanghai Cooperation Organization (RATS SCO).
Note: The National Security Council Secretariat (NSCS), Government of India, in association with Data Security Council of India (DSCI), as a Knowledge Partner, organized a 2-day Practical Seminar on 'Securing Cyberspace in the Contemporary Threat Environment' (on December 7 and 8, 2021) for delegates from SCO member States. The seminar is the 1st event to be hosted by India during its Chairmanship of Council of RATS SCO.
- 25.** The winner of the 2nd edition of 'Animal Husbandry Startup Grand Challenge' will get **Rs. 10 Lakh** that was launched by the Department of Animal Husbandry and Dairying, in partnership with Startup India.
Note: The first edition of the startup grand challenge was launched by Prime Minister, Shri Narendra Modi, on 12th September, 2019. The challenge is open for application on the Startup India portal – www.startupindia.gov.in – to all startups
- 26.** In December 2021, **Kolkata's Durga puja festival** has been inscribed on the UNESCO's 'Intangible Heritage list'.
Note: Durga Puja is an annual festival celebrated in September or October, most notably in West Bengal's Kolkata, also in other parts of India. The 16th Committee of UNESCO for safeguarding the Intangible Cultural Heritage (ICH) in its meeting held on 15th December 2021 in Paris has inscribed Durga puja in Kolkata on the representative list of Intangible Cultural Heritage of Humanity.
- 27.** The Cabinet Committee on Economic Affairs chaired by the Prime Minister Shri Narendra Modi, has approved implementation of Pradhan Mantri Krishi Sinchayee Yojana (PMKSY) for 2021-26 with an outlay of **Rs.93,068 crore**.
Note: The CCEA has approved central support of Rs.37,454 crore to States and Rs.20,434.56 crore of debt servicing for loan availed by Government of India for irrigation development during PMKSY 2016-21. Launched in 2015, PMKSY is an umbrella scheme, providing central grants to the State Governments for specific activities detailed below.
- 28.** The theme of the eighth Indian Ocean Dialogue -- **Leveraging Digital Technologies for Health, Education, Development, and Trade in Indian Ocean Rim Association Member States**.
Note: The theme for this year's edition was Leveraging Digital Technologies for Health, Education, Development, and Trade in Indian Ocean Rim Association Member States. IORA was formerly known as Indian Ocean Rim Association for Regional Cooperation (IOR-ARC) and Indian Ocean Rim Initiative. It is an international organisation comprising of 23 states which share borders with the Indian Ocean.
- 29.** India signed a Letter of Intent (LoI) with **Vietnam** to enable collaboration in the field of digital media and strengthen the partnership between both the countries.
Note: Shashi Shekhar Vempati, CEO, Prasar Bharati; Jaideep Bhatnagar, Principal DG, PIB; and Vikram Sahay, Joint Secretary, Ministry of Information & Broadcasting (MIB) along with other officials from India and Vietnam were present during the event. The LoI anticipates sharing of information and experience in establishing policies and regulatory frameworks on digital media and social networks. The LoI also expects to conduct capacity building and training programs for media professionals and officials in both India and Vietnam.
- 30.** Under the theme Good Governance Week 2021 is being celebrated from 20th-25th December, 2021 -- **Prashasan Gaon Ki Aur**.

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Note: Celebrated by: Department of Administrative Reforms & Public Grievances (DARPG). Moto: to redress and dispose of public grievances and improvise service delivery down to the village level. Theme: "Prashasan Gaon Ki Aur". A film on "Prashasan Gaon Ki Aur" will also be screened. "Good Governance Day will be celebrated on December 25, 2021.

- 31. G Padmanabhan** will chair the Committee set up by the International Financial Services Centres Authority (IFSCA) for the transfer of stressed loans from domestic lenders to financial institutions.
Note: Former executive director of Reserve Bank of India (RBI) G Padmanabhan will chair the committee along with expertise in banking and legal firms. The committee examines the provisions of the RBI directions that require further clarification for transferring stressed loans, for identifying areas or issues of the directions from RBI. The committee will submit a report to the chairperson of IFSCA, within one month from the date of the committee's first meeting.
- 32.** The foundation stone of which was laid down by the PM Narendra Modi, The length of the Ganga Expressway **594 Km**.
Note: Ganga Expressway will open new doors of progress for UP and will be a source of five boons covering network of expressways, new airports, and railway routes: It is a 594 Km long six-lane Expressway and will be built at a cost of over Rs 36,200 crore. It passes through Meerut, Hapur, Bulandshahr, Amroha, Sambhal, Budaun, Shahjahanpur, Hardoi, Unnao, Rae Bareilly, Pratapgarh and Prayagraj.
- 33.** India's rank in the Truecaller's Global Spam Report 2021 -- **4th**.
Note: India's rank is moved from 9th in 2020 to the 4th spot this year. The report has been released by Truecaller. KYC (know your customer) spam remains one of the most common one in the country. The average number of spam calls per user per month stood at 16.8 in October.
- 34. Indian Coast Guard** has launched website for online recruitment of the officers.
Note: Digital recruitment process will cover around hundred cities spread throughout the country and would be conducted twice a year ensuring far wider reach, talent and also provide an unprecedented opportunity to the individuals aspiring to serve the Nation.
- 35. Nitin Gadkari** inaugurated 232 km of National Highways at a cost of Rs.4160 Crore in Jaunpur and Mirzapur in Uttar Pradesh.
Note: It will facilitate movement of goods with better connectivity in the region and provide access to markets for agricultural produce, local and other products. In Jaunpur, foundation stone for 3 national highway projects which will cover 86 kms with a total cost of Rs 1,123 crore. In Mirzapur, Four National

highways projects worth Rs 3037 crore with total length of 146 kms.

- 36. Ministry of Petroleum** has launched the Open Acreage Licensing Programme (OALP) Bid Round-VII for International Competitive Bidding.
Note: Eight blocks are being bid out under the round. These include five on-land blocks (four in Category-I Basin and one in Category-III Basin), two shallow water blocks (both in Category-I Basin) and one ultra-deep-water block (Category-I Basin). "It is expected that OALP Round VII would generate an immediate exploration work commitment of around \$ 300-400 million.
- 37.** The Central Public Health and Environmental Engineering Organisation (CPHEEO) organized a "Technical Conference cum Exhibition on 24x7 Water Supply Systems" in **New Delhi**.
Note: Organized by: Central Public Health and Environmental Engineering Organisation (CPHEEO). It will ensure prevention of water contamination, control of NRW, equitable water supply and bring efficiency in terms of financial sustainability by attracting PPP funding.
- 38.** According to Hurun Global Unicorn Index 2021, India's rank in having highest number of unicorns -- **third**.
Note: The report, released shows that Bengaluru has more unicorns than cities like Boston, Palo Alto, Paris, Berlin, Chicago among others, with a tally of 28 such companies--the seventh-highest in the world. India has more than doubled the number of unicorns from last year and overtook the UK in the tally.
- 39. Rajnath Singh** has launched India's first of its kind Geographic Information System (GIS) Based 'Automatic Water Supply System' for citizens of Cantonment Boards under eChhawani project.
Note: It is an easy and fast application with 100% automatic process. The module for this system has been developed by Bhaskaracharya Institute for Space Applications and Geo informatics (BISAG) under the guidance of Defence Secretary and Director General of Defence Estates (DGDE), Delhi.
- 40. Under Deendayal Antyodaya Yojana-National Rural Livelihood Mission**, PM Narendra Modi has provided Rs 1000 crore to Community Investment Fund to transfer bank accounts of self help groups to benefit around 16 lakh women.
Note: It is administered under the National Rural Livelihood Mission (NRLM) for improving the quality of life and for providing other social needs of the members in the Self Help Group. It is intended to encourage innovative community enterprise and also to provide small amounts as loan or grant to those tormented by poverty.
- 41.** The Atal Innovation Mission, NITI Aayog has launched the first of its kind Vernacular Innovation Program

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which enables innovators and entrepreneurs to have access to the innovative ecosystem -- **22 languages**.

Note: By providing access to learning in one's language and culture, Atal Innovation Mission aims to create equal opportunity for the vernacular innovators. AIM will identify and train the Vernacular Task Force (VTF) in each of the 22 scheduled languages to build the required capacity of the VIP.

- 42. O.P. Jindal Global University (JGU), Sonipat** has won the "Digital Innovation of the Year" award at the distinguished Times Higher Education (THE) Asia Awards 2021.

Note: JGU was the Only Indian University to be Shortlisted for the "Digital Innovation of the Year". JGU's win at the THE Awards is a recognition of JGU's successful digital transformation and impact over the last two years.

- 43. Department of Administrative Reforms and Public Grievances (DARPG)** comes under the ambit of **Ministry of Personnel, Public Grievances and Pensions**.

Note: In March, 1964, a Department of Administrative Reforms was set up within the Ministry of Home Affairs and Organisation and Method (O & M) Division was transferred to its charge from the Cabinet Secretariat. On 07th February, 1973, the work relating to Department of Administrative Reforms was transferred to Department of Personnel created under Cabinet Secretariat on 01st August, 1970 and was re-designated as Department of Personnel and Administrative Reforms.

- 44. Prime Minister Narendra Modi** laid the foundation stone of Renukaji Dam project in **Himachal Pradesh** that was pending for around three decades.

Note: He will lay the foundation stone of Renukaji Dam project which is lying pending for around three decades. Also, he inaugurated the Sawra-Kuddu Hydro Power Project. The 111 MW Project has been built at a cost of around ₹2,080 crore

- 45. Defence Minister Rajnath Singh** laid the foundation stone for a Defence Technology & Test Centre (DTTC) in **Lucknow** to accelerate the growth of the defence and aerospace manufacturing clusters in Uttar Pradesh Defence Industrial Corridor.

Note: A first-of-its-kind DTTC is being set up to accelerate the growth of the defence and aerospace

manufacturing clusters in Uttar Pradesh Defence Industrial Corridor. The Brahmos manufacturing centre, announced by BrahMos Aerospace, is a modern, state-of-the-art facility in the Lucknow node of UP DIC.

- 46. Vivek Joshi** will chair the high-level committee constituted by the central government to to examine the possibility of withdrawing the Armed Forces (Special Powers) Act (AFSPA) in Nagaland.

Note: Registrar General and Census Commissioner of India Vivek Joshi will head the five-member committee and Additional Secretary in the Union Home Ministry Piyush Goyal will be its Member-Secretary. The Chief Secretary and Director General of Police of Nagaland and the DGP of Assam Rifles will be the other members of the committee.

- 47. According to the NITI Aayog's** fourth edition of the State Health Index for 2019–20 titled "Healthy States, Progressive India", **Kerala** state at the top among the larger states, in overall ranking based on the composite index score in 2019–20.

Note: Among the 'Larger States', in terms of annual incremental performance, Uttar Pradesh, Assam and Telangana are the top three ranking states. Among 'Smaller States', Mizoram and Meghalaya registered the maximum annual incremental progress.

- 48. According to the Atal Ranking of Institutions on Innovation Achievements (ARIIA) 2021, Indian Institute of Technology Madras** has been recognised as the Most Innovative Educational Institute in India, in the technical ranking.

Note: ARIIA 2021 classifies participating institutions into two major categories; technical and non-technical. In the technical ranking, the Indian Institute of Technology Madras (IIT Madras) has been recognised as the Most Innovative Educational Institute in India.

- 49. Jhansi Railway Station** has been renamed as **Veerangana Laxmibai Railway Station**.

Note: Earlier the **Mughalsarai Railway station** was renamed as **Pt. Deen Dayal Upadhyaya** junction and the Faizabad Railway station as Ayodhya Cantt. Since coming to power, Mr Adityanath government has changed names of several establishments including those of Faizabad and Allahabad districts, which were renamed as Ayodhya and Prayagraj, respectively.

Important News – State

- 1. First-ever Aharbal festival** was celebrated in **Jammu and Kashmir**.

Note: The festival was a collaborative effort of the Kulgam district administration and the Department of Tourism, Jammu and Kashmir. The waterfall is a popular tourist site in South Kashmir that attracts locals and people outside the union territory alike.

- 2. Arunachal Pradesh** government has roped in Bollywood actor Sanjay Dutt as the brand ambassador for 50 Years of its celebration.

Note: Known erstwhile as North Eastern Frontier Agency (NEFA), Arunachal Pradesh came into existence as a Union Territory on 20th January 1972. The month-long state-wide celebrations is scheduled to start on

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from 20th January 2022 at Ziro in Lower Subansiri district. It will cover all the five river basins of the state after which the first districts were named viz, Kameng, Subansiri, Siang, Lohit and Tirap.

3. **Bihar** is the state partner of the 40th edition of the India International Trade Fair (IITF) 2021.
Note: It was organised by the India Trade Promotion Organisation with 'Aatmanirbhar Bharat' as the theme and to further promote the idea of 'Vocal for Local'. An estimated 3,000 exhibitors from India and abroad have participated in the fair. The fair was not held in 2020 due to the COVID-19. Piyush Goyal listed five pillars of India as Economy, Exports, Infrastructure, Demand, and Diversity.
4. **Kerala** government has signed an MoU with German Federal Employment Agency, the German government agency in charge of recruitments, for the hiring of nurses.
Note: The German recruitment scheme, christened 'Triple Win', is the first of its kind in India held under the aegis of a government. More than 10,000 job opportunities are expected to come up for nurses in Germany in the post-Covid scenario.
5. According to data from the Reserve Bank of India (RBI), **Gujarat** becomes the country's leading manufacturing hub.
Note: Gujarat has left behind Maharashtra to become the country's leading manufacturing hub, according to data from the Reserve Bank of India (RBI). Gujarat saw its Gross Value Addition (GVA) in manufacturing grow by 15.9 percent annually between FY12 to FY20 to stand at Rs 5.11 lakh crore, data shows. GVA is an economic metric that measures the supply of goods and services in an economy. Meanwhile, Maharashtra's annual growth rate stood at nearly half of Gujarat's at 7.5 percent for the same time period and its GVA for manufacturing stood at Rs 4.34 lakh crore in FY20.
6. The Kazhuveli wetland has been declared 16th Bird Sanctuary of **Tamil Nadu**.
Note: The declaration was made under subsection (1) of section 18 of the Wildlife (Protection) Act, 1972. The Kazhuveli wetlands is referred to as the 2nd largest Brackish Water Lake in South India, only after Pulicat lake.
7. **Himachal Pradesh** state government has announced formation of a Commission to be named as 'Samanya Varg Aayog' to address the grievances of the 'general category'.
Note: The Commission, to be named as 'Samanya Varg Aayog', will be formalised through a legislative enactment in three months' time when the state assembly meets next in February-March 2021 for the budget session of the House. A Scheduled Caste Commission is already in operation in Himachal Pradesh and is chaired by former Shimla MP Virendra Kashyap.

8. **Karnataka** government has signed a Letter of Understanding (LoU) with the UNDP, as part of the state-level initiative 'Code-Unnati' with the aim of improving access to entrepreneurship and employment opportunities among the youth, including women.
Note: The initiative involving United Nations Volunteers (UNV) and supported by SAP India lab's CSR strategies will be implemented in 4 districts of Bengaluru Rural, Ramanagara, Dakshina Kannada. The LoU intends to provide a platform for cooperation between UNDP and the Department of Youth Empowerment & Sports to ensure joint implementation of the activities in close coordination with state/district/college level NSS units.
9. According to a report tabled in the Parliament which state topped the list of States with maximum number of beneficiaries under the Atmanirbhar Bharat Rojgar Yojana (ABRY) -- **Maharashtra**.
Note: As on December 4, 2021, as many as 6,49,560 beneficiaries were recorded in Maharashtra, followed by Tamil Nadu (5,35,615), Gujarat (4,44,741) and Karnataka (3,07,164), Minister of State for Labour & Employment Rameswar Teli said in written reply to Lok Sabha. In Maharashtra, the beneficiaries have been provided a total of ₹409.72 crore under the scheme to new employees of 17,524 establishments.
10. Health and Family Welfare Department of **Tamil Nadu** has signed a Record of Discussions (RoD) with Japan International Cooperation Agency (JICA) for Prevention and Control of Non-Communicable Diseases in Tamil Nadu project.
Note: The project is expected to start from the fourth quarter of FY21 to focus on strengthening the managerial and technical capabilities of health personnel with respect to NCD prevention and control. The death rate related to NCDs accounts for 63 per cent of all deaths and the probability of death from NCDs between the ages of 30 to 70 is 23 per cent, according to UNICEF.
11. Haiderpur wetland in **Uttar Pradesh** has been designated as the country's 47th Ramsar site and 2,463rd Ramsar site internationally.
Note: Haiderpur Wetland covers an area of 6,908 hectares and is situated on the Muzaffarnagar-Bijnor border in Uttar Pradesh. It was formed in 1984 by the construction of Madhya Ganga Barrage at the confluence of Solani and Ganga rivers and is a part of Hastinapur Wildlife Sanctuary. A source of freshwater and groundwater recharge, Haiderpur Wetland supports a variety of plant species, and is home to numerous animals, including swamp deer, otters, gharial and fishing cat.
12. According to the Ministry of Road Transport & Highways **Uttar Pradesh** state has the highest number of registered electric vehicles.
Note: In a written reply in the Rajya Sabha, Road Transport and Highways Minister Nitin Gadkari said

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that 870,141 electric vehicles have been registered in India. Uttar Pradesh (255,700) has the highest registered electric vehicles, followed by Delhi (125,347) and Karnataka (72,544) come in that order. The fourth and fifth spots are grabbed by Bihar (58,014) and Maharashtra (52,506).

- 13. Uttarakhand** government has launched the 'Milk Price Incentive Scheme' to provide incentives benefiting around 53,000 people of the state.

Note: It is a Direct Bank Transfer (DBT) scheme, the amount under the scheme would go directly into the accounts of the beneficiaries through their linked bank accounts. The state government is targeting to spend INR 444.62 crore to open 500 milk sales centres in Uttarakhand. The dairy sector accounts for 4.2% of the National Gross Domestic Product (GDP).

- 14.** As per the 9th edition of India Skills Report (ISR) 2022, released by Wheebox Maharashtra has retained the top position in the list of states with the highest pool of employable talent.

Note: The theme of ISR 2022 – 'Rebuilding and Reengineering the Future of Work'. States with Maximum Hiring Activity: Maharashtra, Karnataka, and Tamil Nadu are the 3 states that have a higher job demand. Pune is the city with the most highly employable resources with 78% of the test takers scoring above 60 percent.

- 15.** Askot Wildlife Sanctuary is located in **Uttarakhand** that has been declared as the Askot Wildlife Sanctuary Eco-sensitive Zone (ESZ).

Note: The notified area extends from 0 to 22 km around the Askot Wildlife Sanctuary. After the new notification, Askot Wildlife Sanctuary has become the first sanctuary in the state without any villages inside it.

- 16. Odisha** government has signed an agreement with the United Nations Capital Development Fund (UNCDF) to empower women economically and drive gender equality in the state.

Note: Under the joint initiative, the launch of Mission Shakti Living Lab was announced. The initiative will also help 10,000 women-led micro-enterprises get better access to affordable market opportunities, capital for business promotion, and market solutions for better linkages.

- 17. Andhra Pradesh** state govt signed an agreement with the UN-FAO and Indian Council of Agricultural Research to help the state farmers in adopting a sustainable agriculture food system.

Note: Through this agreement, there will also be strengthening the capacities of the state government in the agriculture sector. FAO will provide training to farmers, Rythu Bharosa Kendram (RBK) staff, officials, and scientists on new technologies in agricultural allied sectors and training to farmers on best cultivation management practices.

- 18. West Bengal** state top the chart in the 'large states' category on the 'Index on Foundational Literacy and Numeracy' -- an indicator of literacy among children below 10 years that was prepared by 'Institute for Competitiveness' and released by Economic Advisory Council to the Prime Minister (EAC-PM) chairman Bibek Debroy.

Note: In the 'small states' category, Kerala grabbed the top spot and Jharkhand was adjudged the worst performer on the index. There are four categories in which regions have been divided -- large states, small states, Union Territories and North East.

- 19. Jharkhand** government has launched Sports Action toward Harnessing Aspiration of Youth (SAHAY) scheme aimed at nurturing young sporting talents in Maoist-hit districts of the state.

Note: Currently, it is launched in Saraikela-Kharsawan, West Singhbhum, Khunti, Gumla and Simdega districts of Jharkhand, and will extend to other districts too. This scheme has been launched to curb the Left Wing Extremism (LWE) which affected 19 of the state's 24 districts. LWE are those groups that try to bring change through violent revolution.

- 20.** Power Finance Corporation (PFC) signed an agreement with GreenCell Mobility, to lend INR 275 crore for deployment of 350 electric buses across nine cities of **Uttar Pradesh**.

Note: The initiative is part of the Faster Adoption and Manufacturing of Hybrid and Electric Vehicles (FAME)-II scheme. GreenCell Mobility is an e-mobility platform supported by Governments of India and United Kingdom to boost adoption of electric vehicles in the country. The buses will be deployed in key cities of UP including Agra, Meerut, Aligarh, Bareilly, Ghaziabad & Mathura.

- 21.** India's first International Arbitration and Mediation Centre (IAMC) was inaugurated in **Hyderabad**.

Note: The IAMC would emerge as one of the top destinations for arbitration and mediation due to Hyderabad being strategically located. The IAMC would be a boon for companies and organisations, both Indian and international, to resolve their disputes. Those who empanel the centre include internationally acclaimed arbitrators and mediators from countries such as Singapore and the UK.

- 22.** The govt has given in-principle approval for setting up six nuclear power reactors of 1,650 MW each in technical cooperation with France -- **Jaitapur nuclear power plant in Maharashtra**.

Note: This would make it the largest nuclear power generating site in the country with a total capacity of 9,900 MW. Currently, techno-commercial discussions to arrive at the project proposal with France are in progress.

- 23. Delhi** government has approved a proposal for the establishment of a "teachers' university".

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Note: Admissions to the new university will start in the 2022-2023 academic session. This university is aimed at preparing high-quality and well-trained teachers. The Delhi government will place the 'Delhi Teachers University' Bill 2021 in the state assembly in the coming session.

- 24. Karnataka** government has announced to give 1 per cent reservation to transgenders in Police.

Note: The notification issued is the first by a government department in Karnataka calling for applications from the transgender community. This move will help in changing the perception towards transgenders. It will bring them into mainstream and remove all the prejudices against them in society.

- 25. Jammu and Kashmir** UT signed an MoU with University College Birmingham (UCB) at India Global Forum, held in Taj Dubai, United Arab Emirates (UAE).

Note: The MoU was signed between the Director Industries and Commerce, Jammu, Anoo Malhotra and International Recruitment, University College Birmingham, Eileen Pryer in the presence of Counsel General of India, Aman Puri. For the first time, UCB has decided to set up an office in Jammu and Kashmir to tie up with local educational institutions to facilitate academic exchange programmes and enable students to secure admissions at reduced fees.

- 26. The Government of India (GoI) and the German development bank KfW signed agreements for a Euro 140 million reduced interest loan and Euro 2 million grant for an energy reform programme in Madhya Pradesh.**

Note: The project will contribute to a more stable, secure and climate and environmentally friendly energy supply in India by upgrading and strengthening distribution networks in Madhya Pradesh. It will contribute to an effective, technically and economically efficient as well as socially and ecologically sustainable energy supply.

- 27. Gujarat** state has topped the composite ranking in the Good Governance Index 2021.

Note: Delhi topped the Union territories category composite ranking. In the indicators launched by Union home minister Amit Shah, Uttar Pradesh showed an 8.9 per cent incremental growth in the period 2019 to 2021 while the Union territory of Jammu and Kashmir registered an improvement of 3.7 per cent in the same period.

- 28. Telangana** state top among the among the 34 states and Union Territories (UTs) in the implementation of the Shyama Prasad Mukherji Rurban Mission (SPMRM).

Note: The mission was launched four years ago to stimulate local economic development, enhance basic services and create well planned clusters. Tamil Nadu and Gujarat took the second and third positions respectively.

- 29. Gujarat** state government has launched a health service management centre (HSMC) for monitoring various national and state-level health schemes.

Note: HSMC aims to monitor the benefits received under various government schemes such as Pradhan Mantri Jan Aarogya Yojana (PMJAY), Mukhyamantri Amrutam (MA) scheme, nutrition-related schemes, maternal and child health schemes, and other similar government schemes, in addition to tracking the number of beneficiaries enrolled.

- 30. Haryana** government recently has launched Kaushal Rozgar Nigam Portal.

Note: A patrika named 'Vyavastha Parivartan Se Susashan' along with the official calendar of year 2022 was also launched. Now all the problems of the public are being solved easily through CM Window. So far, more than 8.5 lakh issues have been resolved.

- 31. Odisha** government has launched Digital Life Certificate system for pensioners.

Note: Odisha is the first state in the country to implement such a digital service for pensioners. Under the Digital Life Certificate system, identification and life certificates can be submitted by the pensioners using an Artificial Intelligence-based video-verification process.

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International News

According to the 2021 World Wide Cost of Living Index released by the Economist Intelligence Unit (EIU) **Tel Aviv** has been ranked as world's most expensive.

Note: The index explored the cost of living in 173 cities, 40 more than last year, measured against impactful global events. It stated that prices for goods and services have risen by 3.5 per cent year-on-year, the highest inflation rate seen in the last five years. This year, Tel Aviv, the capital of Israel, has leaped to the top of the list, jumping past Paris and Singapore which are at a joint second ranking, followed by Zurich and Hong Kong.

1. The fifth Indian Ocean Conference - IOC 2021 was held in **Abu Dhabi**.

Note: Indian External Affairs Minister S Jaishankar attended the conference from India. The theme of the Indian Ocean Conference 2021 is "Indian Ocean: Ecology, Economy, Epidemic". S Jaishankar has stressed on the importance of respecting and facilitating freedom of navigation and overflight and unimpeded commerce in a globalised world.

2. In December 2021, India has conducted 21st annual summit with **Russia** to discuss the entire gamut of relations, including regional and global issues.

Note: Prime Minister Narendra Modi and Russian President Vladimir Putin discussed regional and global developments, including the post-pandemic global economic recovery, and the situation in Afghanistan at the India – Russia Annual Summit.

3. The World Petroleum Congress, the largest triennial gathering for the industry was held in **Houston**.

Note: Topics include the role of U.S. oil and gas in global energy markets, the shale revolution, digital evolution of oil industry, energy transition from oil, gas and coal to wind, solar and other clean technologies, and a future vision and perception of the industry at large, according to the organizers. The World Petroleum Congress is organized every three years by the London-based World Petroleum Council which includes 65 member countries, representing over 96 per cent of global oil and gas production and consumption.

4. According to UK-based research institute MEPS that specializes in steel market, world's second largest producer of stainless steel – **Indonesia**.

Note: In the current year 2021, global production is set to log 56.8 mt, showing a growth of 11.6 per cent from the previous year. Despite being the world's largest producer by far, China's production is seen constrained by State regulations; but elsewhere in the world production is set to rise. As a result, in 2022, world stainless steel production is forecast to set a record of 58.2 million tonnes (mt) registering a growth of 2.5 per cent.

5. World's First Floating City will be built in **South Korea**.

Note: 'Oceanix,' a company dedicated towards making futuristic floating cities, got backing from the United Nations Human Settlement Programme, UN-Habitat, one of the most credible organizations in the world to build a floating city in South Korea. An MoU was signed between the UN-Habitat, Republic of Korea, and Oceanix to build a full-fledged floating city near the banks of Busan that can withstand floods, tsunamis, and level 5 hurricanes.

6. **United States of America** hosted Summit for Democracy virtually to renew democracy at home and confront autocracies abroad.

Note: Three themes: defending against authoritarianism; addressing and fighting corruption; and advancing respect for human rights.

7. As per Reporters Without Borders (RSF) report, **China** has been declared as the world's biggest captor of journalists with at least 127 reporters currently detained.

Note: Reporters Without Borders (RSF) has published a report titled 'The Great Leap Backwards of Journalism in China' under which China is the world's biggest captor of journalists with at least 127 reporters currently detained.

8. **Indonesia** is holding the presidency of G20 summit for 2022.

Note: G20's theme 2021: Recover Together, Recover Stronger. G20 Leaders' Summit will be held for the first time in India in 2023.

9. Israeli Prime Minister Naftali Bennett visited at **United Arab Amirate** marking the first-ever visit by a Jewish PM to the Arab state.

Note: UAE, part of the Arab League, had boycotted Israel but a normalization deal inked last year has established economic and diplomatic ties between the two. As a part of the visit, Bennett is poised to meet UAE Crown Prince Sheikh Mohammad bin Zayed al-Nahyan. Israel had earlier signed the "Abraham Accords," a US-backed initiative to normalize relations between Israel and the UAE, Bahrain, Sudan and Morocco.

10. **Saudi Arabia** has banned the Tablighi Jamaat calling it one of the gates of terrorism.

Note: The country's Minister of Islamic Affairs made an announcement on social media directing the mosques to warn people against associating with them during the Friday sermon. Government has also warned people against associating with the Tablighi Jamaat which has been banned in Saudi Arabia. Saudi government also asked mosques to inform people about the danger that Tablighi Jamaat pose to society.

11. **Dubai** has become the world's first government to turn 100 per cent paperless.

Note: It will save around 3 billion Dirham (USD 350 million) and 14-million-man hours. A comprehensive digital government services platform is managing all internal, external transactions and procedures of the Government of Dubai. The Dubai Paperless Strategy was implemented in five consecutive phases, each entity consisting of a different group of the Dubai Government's entities.

12. International Institute for Democracy and Electoral Assistance (IDEA) based in Stockholm, Sweden.

Note: The former Chief Election Commissioner (CEC) Sunil Arora has joined the board of advisers for the International Institute for Democracy and Electoral Assistance (IDEA), Stockholm based organization. A 15-member board of advisers is assisted by IDEA, those members are eminent personalities or experts from a wide variety of backgrounds. Sunil Arora was the 23rd CEC of India and held the office from December 2, 2018 to April 12, 2021. He had joined the organization as the Election Commissioner of India on September 1, 2017.

13. Bhutan conferred its highest civilian award, Ngadag Pel gi Khorlo, on Prime Minister Narendra Modi.

Note: The award, established in 2008, comes with a Breast Star and Sash Badge. It honours those who have dedicated their lives to serving Bhutan's nation and people. Her Majesty Queen Grandmother Ashi Kesang Choden, His Holiness Je Thrizur Tenzin Dendup, and His Holiness Je Khenpo Trulku Ngawang Jigme Choedra have been the previous recipients.

14. Malta has become the first European Union nation to legalize cultivation and personal use of cannabis.

Note: Maltese parliament voted in favour of reform last week, with 36 votes in favour and 27

against. Under this, adults will be allowed to grow four plants at home and carry seven grams of cannabis, with smoking in public or in front of children remaining illegal.

15. Japan has created the world's first dual-mode vehicle (DMV) that can run on both roads and rail tracks.

Note: The railbus is set to make its public debut on Saturday in the town of Kaiyo in Japan. The DMV looks like a minibus and runs on normal rubber tyres on the road. It also has steel wheels in its underbelly which descend when it hits the rail tracks. The front tyres are lifted off the track and the rear wheels stay down to propel the DMV onto the railway.

16. Egypt set to become the newest member of the New Development Bank (NDB) (BRICS Bank).

Note: Egypt is the fourth new member admitted into NDB, after Bangladesh, the United Arab Emirates (UAE) and Uruguay, further expanding the bank's global outreach. Egypt is one of the world's fastest-growing countries, a major economy in the African continent and the Middle East region as well as a key player in development finance institutions.

17. Russia has successfully conducted third test of its Angara A5 space rocket with a full mock payload.

Note: The Angara is being developed and built by the Khrunichev State Research and Production Space Center in Moscow, Russia. This marks the 3rd launch of the rocket after its maiden launch in 2014.

18. World's longest Metro line opened in Shanghai.

Note: With the inauguration of the new Metro lines, the Shanghai subway network will expand largely along 831km. Now, Shanghai city boasts 508 stations. Over 10 million people use the system on an average workday.

Banking & Financial Awareness

1. According to the Ministry of Finance, government's debt is estimated to be around **62%** of the GDP for the current financial year.

Note: Government debt is held predominantly in domestic currency. Increasing the buoyancy of tax revenue through improved compliance, mobilisation of resources through monetisation of assets, improving efficiency and effectiveness of public expenditure etc are the important measures initiated by Government to control the fiscal deficit and the debt burden.

2. Asian Development Bank has signed a pact with the Government of India to provide a loan of USD 250 million (about Rs 1,872 crore) to support the country's National Industrial Corridor Development Program (NICDP).

Note: The ADB financing supports India's NICDP that aims to develop world-class industrial nodes that are buttressed by efficient urban agglomerations and multimodal connectivity, including international gateways like ports and airports and inclusive, climate-resilient, and sustainable infrastructure.

3. IDFC FIRST Bank has launched India's first standalone metal debit card or black card in partnership with Visa.

Note: It is a lifetime free card to cater the customers of the bank's FIRST Private program. The program offers an unrivalled banking and investment experience to customers and comes with a range of exceptional investment, banking, lifestyle and wellness benefits.

4. **PhonePe** has launched a health insurance plan, Health@999, for first-time health insurance buyers.
Note: The product has a three-step process requiring users to share information such as name, age, gender, and email ID to buy the policy. The plan will cover expenses including in-patient and ICU hospitalisation, daycare procedures, Ayush treatment, and ambulance charges.
5. **Asian Development Bank** has approved a \$500 million loan to the Government of India to help improve the quality of the country's school education and mitigate the impact of the Covid-19) pandemic on students' learning.
Note: About 1,800 government schools will be transformed into exemplar schools in Assam, Gujarat, Jharkhand, Tamil Nadu, and Uttarakhand. Exemplar schools will demonstrate quality learning environments and effective learning, which will become a model for replication in other government schools across the country.
6. **State Bank of India** has signed a master agreement with Adani Capital for co-lending to farmers for purchase of tractor and farm implements, to increase efficiency in farm operations and productivity of crops.
Note: Adani Capital is the non-banking finance company (NBFC) arm of Adani Group. India's largest bank underscoped that it is actively looking at co-lending opportunities with multiple NBFCs for financing farm mechanisation, warehouse receipt finance, Farmer Producer Organisations (FPOs) etc., for enhancing credit flow to double the farmers' income.
7. **Paytm** has signed an MoU with the Directorate of General Training to train 6,000 individuals over a period of three years in the rapidly growing fintech industry.
Note: The selected individuals will undertake a six-month programme, designed by Paytm, in consultation with the DGT. It will equip the trainees with fundamentals and knowledge of the latest fintech IoT products and financial services. The trainees will also undergo professional skills, communications, sales and pitch, and on-the-job training.
8. **Federal Bank** has launched a feature-rich savings bank product 'called Mahila Mitra Plus' for women.
Note: The savings scheme is called **Mahila Mitra Plus** and provides a curated set of features, designed to make financial planning and investments easy for women. The special features include exclusive preferential interest rates on housing loans, processing fee waiver for home loans, complimentary and customised insurance cover.
9. **Kotak Mahindra Bank** has announced a partnership with Europe-based payment and transactional service firm, Worldline to enable Equated Monthly Installment (EMI) payments via Kotak debit cards in India.
Note: The Kotak debit card EMI is available to all consumers, retailers, fashion and electronic products to pay instalments easily using Worldline Point of Sale (POS) terminals. Worldline is dominant among Tier 2 and Tier 3 cities of India. It manages over 15 lakh merchants and enables Kotak debit cardholders to access to their EMI facilities.
10. **Paytm** has partnered with Amazon Web Services (AWS) to offer its Startup Toolkit to startups onboarded on AWS Activate.
Note: This program offers startups free tools, resources, and more to quickly get started on AWS. Paytm will help entrepreneurs operating in India in the AWS Activate program grow their businesses with payment, distribution, and growth solutions.
11. **Aditya Birla Health Insurance** has launched 'Activ Health Essential' an affordable health solution plan for the special health needs of senior citizens.
Note: This plan will offer coverage from day one of chronic health management, along with optional benefits to waive off mandatory co-payment. The senior citizen plan also comes with counselling support and health coaching features that are so important for senior citizens.
12. **Karnataka Bank** has signed a memorandum of understanding with Toyota Kirloskar Motor Pvt Ltd (TKM) to introduce financing options for its customers to purchase Toyota vehicles.
Note: Under this agreement, Karnataka Bank becomes one of the preferred financiers for the vehicles sold by TKM. The customers can get loans through the digital platform of the bank with interest rate linked to External Benchmark Lending Rate (EBLR) for purchasing TKM vehicles for both private and commercial use.
13. **Reliance Industries** has signed a \$736 million equivalent green loan agreement with five banks to fund its acquisition of Norwegian solar panel manufacturer REC Solar Holdings.
Note: ANZ, Credit Agricole, DBS Bank, HSBC and MUFG were the lenders on the borrowing. Reliance had announced the acquisition of 100 per cent shareholding of REC Solar from China National Bluestar (Group) for an enterprise value of \$771 million.
14. **Karnataka Vikas Grameena Bank** has signed a memorandum of understanding (MoU) with Liberty General Insurance for selling general insurance products through 629 branches.
Note: The company will provide a variety of general health insurance products to the customers with reasonably affordable cost. The bank has consistently enhanced its portfolio to meet the diverse financial needs of its customers and alliance in this regard is a step in that direction.
15. **State Bank of India** will sign a memorandum of understanding (MoU) with Kendriya Sainik Board to support and educate the children of war veterans, ex-servicemen, and war widows.
Note: India's largest bank said it will provide a grant of ₹1,000 per month to 8,333 war veterans' children. The

- bank has contributed ₹10 crore to the Armed Forces Flag Day Fund.
- 16. State Bank of India** has signed an agreement with Usha International Limited (UIL) for empowering women entrepreneurs by providing financial assistance.
Note: The financial assistance will be provided under the Joint Liability Group model. As per the Memorandum of Understanding (MoU) signed between SBI and UIL, branches of the bank in Uttarakhand, Delhi, Western UP, and NCR Haryana will be financing women entrepreneurs to Usha Silai School to purchase sewing machines for enhancement and upgradation of technical sewing skills or to purchase thread of clothes, etc. related to above for running their livelihood.
- 17. State Bank of India (SBI)** has recently inked an agreement with Adani Capital Private Ltd (Adani Capital), the NBFC arm of Adani Group, for co-lending to farmers for purchase of tractor and farm implements.
Note: With this partnership, SBI would be able to target farmer customers in the interior hinterland of the country looking for adoption of farm mechanization to enhance productivity of crops.
- 18. Agriwise Finserv Limited** has entered into a co-lending agreement with **Central Bank of India** for agri-loan disbursal.
Note: The co-lending agreement will ensure that the farmer, agri and allied community get finance at affordable rates in a simple, transparent and speedy manner. The loan will be disbursed at a blended interest rate, as per the RBI directive on co-lending of loans.
- 19. As per the Bi-monthly Policy** released in December 2021, **4.25 percent** is the Marginal Standing Facility (MSF) rate and bank rate.
Note: The Monetary Policy Committee (MPC) voted unanimously to keep the policy repo rate at four per cent to keep the stance accommodative. Marginal Standing Facility (MSF) rate and bank rate will remain unchanged at 4.25 per cent.
- 20. The Asian Development Bank (ADB)** has approved a 150 million dollar (about Rs 1,095 crore) loan to provide access to inclusive, resilient and sustainable housing for the urban poor in **Tamil Nadu**.
Note: The project is aligned with the Government's development priorities and policies on urban sector development, particularly the flagship program Pradhan Mantri Awas Yojana, Housing for All.
- 21. Asian Development Bank & central government** has signed a \$125 million loan pact to improve access to safe and affordable drinking water and city-wide inclusive sanitation services in Dehradun and Nainital cities of Uttarakhand.
Note: The project will construct 136 kilometers of water pipe system to replace defective water networks in South Dehradun to ensure reliable and continuous water supply. It will benefit more than 40 thousand people, including four thousand urban poor and vulnerable groups.
- 22. The Reserve Bank of India** has proposed to enhance the transaction limit for payments through Unified Payments Interface (UPI) for the Retail Direct Scheme (RDS) for investment in government securities and Initial Public Offering (IPO) applications from **Rs 2 lakh to Rs 5 lakh**.
Note: This essentially means that retail investors using the convenient UPI payment system will soon be able to invest upto Rs 5 lakh in government bonds under RBI's RDS scheme and IPOs. The limit was Rs 2 lakh earlier. RBI Governor made the announcement while announcing the outcome of the central bank's bi-monthly policy review meeting.
- 23. Shivalik Small Finance Bank Limited** has signed a partnership agreement with fintech firm, Indigold to launch India's first Loan against Digital Gold.
Note: This agreement will enable customers to use their digital gold balance to avail of instant and digital loans up to Rs. 60,000 and also seamlessly access gold loans starting at a monthly interest of just 1%. To provide access to secure and affordable credit to the customers looking for quick liquidity against their gold assets.
- 24. City Union Bank** in collaboration with National Payments Corporation of India (NPCI) and its manufacturing partner Seshasai, has announced the launch of RuPay On-the-Go contactless wearable keychain for its debit card customers.
Note: Launched by Ashwini Vaishnaw, Union Minister for Railways, Communications, Electronics & Information Technology, on Sunday at New Delhi, CUB is introducing this keychain payment mode to enable customers to make payments on-the-go, according to a statement. The keychain can be requested through net banking, mobile banking, and at CUB's branches.
- 25. Paytm Payment Bank** has received RBI's approval to operate as a scheduled payments bank.
Note: It has been included in the second schedule of the Reserve Bank of India (RBI) Act, 1934. Apart from Paytm, Fino Payments Bank and India Post Payments Bank have also been included in the second schedule.
- 26. Bank of Maharashtra** has tied up with National Payments Corporation of India (NPCI) to launch its first Platinum RuPay Contactless Credit Card.
Note: It offers 100 reward points as a welcome benefit to users on their first retail spending worth ₹1,000 or more.
- 27. India Post Payment Bank** has tied up with NPCI's bill payments system Bharat BillPay to facilitate cash-based bill payments service at customer's doorstep.
Note: Payments for various utility bills can be done on the Bharat BillPay platform and the facility will be made available to non- IPPB customers as well. The aim is to provide access to payment solutions to millions of unbanked and underserved customers in remote locations at their doorstep. The service will enable payments of mobile postpaid, D2H recharge, school fees,

- and other utility services by using the bank's mobile banking service.
- 28. Kotak Mahindra General Insurance** has announced a strategic alliance with Vasai Vikas Sahakari Bank Ltd to provide the bank's customers access to a range of insurance solutions.
Note: Under this agreement, Vasai Vikas Sahakari Bank Ltd. will offer Kotak General Insurance's comprehensive suite of general and health insurance products to its customers across its network of 21 branches. The insurance products will mitigate the risks and secure the assets and health of the customers.
- 29. Equitas Small Finance Bank** has partnered with Cholamandalam MS General Insurance to launch a 'Chola Sarva Shakti Policy', a women-specific health insurance policy.
Note: According to a recent survey among 1,009 women, only 39% of them had a health cover. The Chola Sarva Shakti Policy initiative aims to provide women with an independent and comprehensive policy, which secures their future against various contingency health situations.
- 30. Bharat Petroleum Corporation Ltd** has collaborated with Bhabha Atomic Research Centre (BARC) to scale-up alkaline electrolyzer technology for green hydrogen production.
Note: Presently, electrolyzer plants are imported. This is a first of its kind initiative to support the country's commitment to achieve renewable energy targets and reduce greenhouse gas emissions. Refineries use large quantities of hydrogen for de-sulfurization to make petrol, diesel and other chemicals. Currently, hydrogen is made at the refinery via. steam reforming of natural gas, but this results in high CO₂ emission.
- 31.** For cross-border transactions for capital or current account transactions of **Rs 50 crore** and above, the Reserve Bank of India (RBI) made Legal Entity Identifier (LEI) mandatory.
Note: LEI is a 20-digit number used to uniquely identify parties to financial transactions worldwide to improve the quality and accuracy of financial data systems. The LEI numbers are maintained in a global LEI database available on the website of the Global Legal Entity Identifier Foundation (GLEIF). LEI has been introduced by the Reserve Bank in a phased manner for over the counter (OTC) derivative, non-derivative markets, large corporate borrowers and large value transactions in centralised payment systems.
- 32. Bajaj Allianz General Insurance** has announced the launch of its '#Care4Hockey' campaign aims to support the development of Hockey in India from the grass-root level.
Note: The Company has associated with Rani Rampal, Indian Women's Hockey Team Captain who is the face of this campaign. The thought behind this campaign is to elevate field Hockey's recognition in our country and showcase how supporting a person to attain their goals can enable them to make a difference in the society.
- 33. Adani Green Energy** has signed a power purchase agreement with state run Solar Energy Corporation of India (SECI) to supply 4667 MW of green energy.
Note: This is the world's largest ever green power purchase agreement (PPA), as Adani is on track to be the world's largest renewables player by 2030. As the world's largest solar power developer, Adani Green Energy will supply 4,667 MW.
- 34. PayPhi** became the first certified tokenization service for NPCI Tokenization system (NTS) supporting tokenization of RuPay cards.
Note: On the lines of the guidelines issued by Reserve Bank of India (RBI) in September 2021 regarding tokenization of cards during online transactions, NPCI announced the launch of NPCI Tokenization system (NTS). In this regard, PayPhi, Phi Commerce's API (Application programming interface) first digital payments platform, became the first certified tokenization service for NTS supporting tokenization of RuPay cards. Tokenization of cards as an alternate to storing card details with merchants.
- 35.** The Finance Ministry announced that around 2.13 Lakh Automated Teller Machines (ATMs) have been installed across India by the end of September 2021.
Note: Out of 2.13 lakh ATMs, 4 percent of ATMs are installed in rural and semi-urban areas. RBI has directed the White Label ATMs (WLAs) operators must deploy a minimum of 1,000 ATMs every year. WLA should maintain a deployment ratio of 1:2:3 for metro and urban, semi-urban and rural regions respectively.
- 36. ICICI Bank** has partnered with Flipkart, an e-commerce platform, to offer an instant and digital overdraft (OD) facility of up to 25 lakhs to individual sellers and businesses registered on Flipkart.
Note: The OD is renewable on an annual basis, depending on the repayment track records of the seller. The OD Facility is enabled by Application Programming Interface (API) and the process from application to sanction to disbursement is completely digital.
- 37. Bank of Baroda** has signed an MoU with Centrum Housing Finance Limited (CHFL) for sourcing and financing housing loan borrowers under Co-Lending Model (CLM) mechanism.
Note: CHFL is one of the leading housing finance companies that provides long-term housing finance. The Bank will penetrate deep into the markets of tier 2 & tier 3 cities at very competitive interest rates. Bank extends upto of Rs.1000 crore as Housing finance in one financial year.
- 38. Bank of Baroda** has joined hands with **National Payments Corporations of India** (NPCI) to launch a solution for digital banking payments, named '**World Wave**' a wearable line of products for payments, integrated with a complete health ecosystem.

- Note:** A bob World Wave wearable device will allow customers to monitor their SpO2, body temperature, heart rate and blood pressure. With bob World Wave, BOB is providing an exclusive 3-months free wellness package along with a personal health coach, doctor tele-consultation and interactive video coaching. The device will provide contactless payments of up to ₹5,000 in all NFC enabled PoS devices.
- 39. SBI Card** issuer has launched a unique type of credit card called '**PULSE**' on the Visa Signature platform to cater to the needs of fitness and health enthusiasts.
Note: Launched on the Visa Signature platform, this new credit card called the "Pulse" has an annual membership charge of Rs 1,499. SBI Card PULSE provides the customers Noise ColorFit Pulse Smartwatch of worth ₹4,999 as a welcome gift on payment of the joining fee.
- 40. Tether** cryptocurrency has been accepted as an official currency for local use by the Myanmar's parallel government led by the supporters of Myanmar's ousted leader Aung San Suu Kyi.
Note: The National Unity Government officially accepts Tether, a cryptocurrency meant to be a dollar proxy, for "domestic use to make it easy and speed up the current trade, services and payment systems. The NUG is an alliance of leaders from the ousted civilian government and pro-democracy groups.
- 41. The Reserve Bank of India** has released the draft Master Directions on minimum capital requirements for operational risk as part of convergence of its regulations for banks with Basel III standards. The provisions of these directions shall apply to **all Commercial Banks**.
Note: The provisions of these directions shall apply to all commercial banks excluding local area banks, payments banks, regional rural banks, and small finance banks, the RBI said, adding that the directions shall come into effect from April 1, 2023. Operational risk means the risk of loss resulting from inadequate or failed internal processes, people and systems or from external events.
- 42. Amount Rs 1,300 crore** reimbursement scheme has been approved by the central government aiming to promote digital transactions and incentivise users having Rupay debit cards and BHIM unified payments interface (UPI).
Note: Under the scheme, the acquiring banks will be incentivised by the Government by paying a percentage of the value of transactions (P2M) done through RuPay Debit cards and low-value BHIM-UPI modes of payments, at an estimated financial outlay of ₹1,300 crore for one year w.e.f. April 01, 2021. The scheme has been formulated in compliance with the Budget announcements (FY 2021-22) by the Government to further boost digital transactions in the country.
- 43. The Reserve Bank of India (RBI)** has decided to allow **Scheduled Payments Banks and Scheduled Small Finance Banks** to conduct Government agency business.
Note: The central bank has decided in this regard in consultation with the Department of Financial Services (DFS), Ministry of Finance (MoF). Any payment bank or small finance bank that intends to undertake Government agency business may be appointed as an agent of RBI upon execution of an agreement with RBI, provided that the overarching regulatory framework prescribed for these banks is complied with.
- 44. Tata Motors** has partnered with **Bandhan Bank** to sign a retail finance MoU, offering finance options to all its passenger vehicle customers.
Note: As part of the tie-up, Bandhan Bank will provide loans to Tata Motors' customers at an interest rate starting from 7.50 per cent. This scheme will offer a maximum of 90 percent financing on the total on-road cost of the vehicle.
- 45. IT company Wipro Ltd.** has signed an agreement to acquire LeanSwift Solutions, US-headquartered system integrator of Infor Products whose service capabilities include ERP, e-commerce, digital transformation, supply chain, warehouse management systems, business intelligence and integrations.
Note: LeanSwift has development offices across US, Sweden and India and its portfolio of clients span multiple industries, including manufacturing, distribution, chemicals, fashion, and food & beverages. Their core business is providing consulting, business solutions, and technical services to customers in the Infor space.
- 46. State-owned power sector giant NTPC** has awarded a standalone fuel-cell based green hydrogen microgrid project at **Simhadri, Andhra Pradesh**.
Note: This will be India's first green hydrogen-based energy storage project and one of the world's largest. The hydrogen would be produced using the advanced 240 kW Solid Oxide Electrolyser by taking input power from the nearby Floating Solar project. This unique project configuration is designed in-house by NTPC.
- 47. Food and tech platform company Innoterra** has signed a Memorandum of Understanding (MoU) with NABFOUNDATION, a wholly owned subsidiary of NABARD to develop farmer clusters through products and services of Innoterra platform.
Note: The MoU aims to develop farmer clusters through products and services of Innoterra platform. This association will enable both organisations to engage with India's largest farmer collectives' network of over 5000 Farmer Producer Organizations (FPOs).
- 48. Online ordering platform JioMart** partnered with WhatsApp that will enable retailers and consumers to order essentials like groceries, vegetables, snacks etc.
Note: This will enable retailers and consumers to order essentials like groceries, vegetables, snacks etc. The JioMart on WhatsApp service is expected to start in 2022. The new 'tap and chat' option allows users to order

- groceries through Whatsapp and pay via JioMart or can opt for cash on delivery.
- 49. Asian Infrastructure Investment Bank** has approved the \$150-million 'Chennai City Partnership: Sustainable Urban Services Programme' that seeks to strengthen institutions and improve the quality and financial sustainability of selected urban services in Chennai.
Note: Tamil Nadu is an economic powerhouse and is one of India's most urbanized States. Chennai dominates the State's demographic and economic landscape and is experiencing rapid physical growth and changes in its boundaries. The programme will complement AIIB-supported urban transport projects-such as the Chennai Metro Rail (Phase 2, Corridors 4 and 5) and Peripheral Ring Road-by improving integration of public transport modes (in terms of routes, institutions and technology) and strengthening relevant institutions.
- 50. Home First Finance Company India Ltd (HomeFirst)** has entered into a strategic co-lending partnership with **Union Bank of India** to offer home loans to customers.
Note: Under this partnership, HomeFirst will originate loans as per the agreed credit policy of UBI in line with the provisions of RBI's Co-Lending Model. HomeFirst will retain minimum 20 per cent of the loan on its book while 80 per cent will be on UBI's book.
- 51. NPCI International Payments Limited (NIPL)** signed an MoU with **Western Union** to enable real-time bank account payout in India.
Note: The agreement will enable bank account holders in India to receive cross-border money transfers instantly using UPI IDs. It will benefit millions of Indian citizens to seamlessly receive money from across the world.
- 52. Pine Labs** has partnered with **AU Small Finance Bank** to enable the bank's credit cardholders to avail equated monthly instalments (EMI) offers.
Note: The Partnership offers EMI at the point of sale (PoS) and converts their customer's regular purchase into interest-free EMIs across the over 2 lakh merchant base of Pine Labs, pan India. Aim – To empower the underbanked with no cost EMI offers. Pine Labs contains more than 30 different credit issuers and Non-Banking Financial Corporation (NBFC) partners on its Android PoS terminals.
- 53. State Bank of India** has renewed its **Memorandum of Understanding (MoU)** with the **Indian Army** to offer benefits to all serving as well as retired army personnel and their families through its Defence Salary Package (DSP) Scheme.
Note: The MoU was signed in the presence of AG Lt. Gen. Harsha Gupta in New Delhi. Under this MoU, SBI will offer enhanced complimentary personal accidental insurance (Death) cover, air accidental insurance (Death) cover, permanent/partial disability covers. It also supports the education of children and the marriage of girl children of deceased army personnel.
- 54. Equitas Small Finance Bank** has been empanelled as a banking partner to the Government of Maharashtra with a view to offer its services to the state government employees.
Note: The agreement will enable the SFB to distribute salaries and allowances to the existing employees apart from making provision of pension to pensioners. The other three banks assigned the role of distributing salaries and allowances to government employees are Bandhan Bank, Karur Vysya Bank and The South Indian Bank.
- 55. Edelweiss General Insurance** has partnered with digital payment platform **PhonePe** for digital motor insurance products.
Note: PhonePe customers can now purchase EGI's motor insurance policy in just a few clicks with zero paperwork. EGI has launched on-demand, need-based, bite-sized insurance products, and is co-creating propositions in partnership in the digital ecosystem.
- 56. Government of India** has signed a 442.26 million euro loan pact with **Kreditanstalt für Wiederaufbau (KfW)** for Surat Metro Rail project.
Note: The total cost of the project is Euro 1.50 billion, out of which KfW is financing Euro 442.26 million. The project is co-financed by French Development Agency, AFD (Agence Française de Développement) with Euro 250 million. The agreement for the same was signed on January 28, 2021.
- 57. Asian Development Bank** will provide USD 350 million loan to improve access to urban services in India by accelerating policy actions and reforms to enhance service delivery and promote performance-based central fiscal transfers to urban local bodies (ULBs).
Note: The ADB will provide knowledge and advisory support to the Ministry of Housing and Urban Affairs in programme implementation, including monitoring and evaluation. It will also support urban local bodies particularly in select low-income states to implement policy reforms, prepare investment plans, and provide recommendations on cross-cutting issues like climate change, environmental and social safeguards assessment, and gender equality and social inclusion.
- 58. The Government of India** has signed a \$150-million loan agreement with Asian Development Bank (ADB) for a housing project for the urban poor in **Tamil Nadu**.
Note: Nearly half of Tamil Nadu's 72 million population lives in urban areas making it one of the most urbanised States in India. Through the Tamil Nadu Urban Habitat Development Board, the project will construct houses in nine locations and relocate about 6,000 households vulnerable to natural hazards.
- 59. Samunnati** has entered into a co-lending agreement with **IndusInd Bank** to expand credit accessibility for farmer producer organisations (FPOs) across the country.
Note: This collaboration will provide ₹15 crore as an initial amount disbursed to farmers collectives. The

primary aim is to ensure the self-sustainability and profitability of Farmer Collectives and their members, comprising mostly small-holder farmers.

- 60. ICICI Prudential Life Insurance** has become the first Indian insurance company to sign the United Nations-supported Principles for Responsible Investment (UNPRI).

Note: In its journey towards promoting sustainability, the company is integrating ESG factors into its investment management framework. This private life insurer has also adopted sustainability principles across its business activities. The sustainability framework is built on the three pillars of ESG which include leaving the planet a better place for the next generation, giving back to society and transparency in functioning.

- 61. Pine Labs**, a merchant commerce platform, has partnered with AU Small Finance Bank, the country's largest small finance bank.

Note: With this partnership, the bank's credit cardholders will now be able to avail of equated monthly instalments (EMI) offers at the point of sale and convert their regular purchase into interest-free EMIs across the over 2 lakh merchant base of Pine Labs, pan India. Currently, Pine Labs powers more than 30 different credit issuers and NBFC partners on its Android PoS terminals.

- 62. NITI Aayog** has entered into an agreement with United Nations World Food Program (WFP) to address issues related to inclusion of millets in government programmes.

Note: The partnership focuses on mainstreaming of millets and supporting India in taking lead globally in knowledge exchange using the opportunity of 2023 as an International Year of Millets. Further, the partnership will aim at building resilient livelihoods for small-holder farmers and adaptation capacities to climate change and transforming food systems.

- 63. \$93 billion** amount has been announced by the World Bank to help the poorest countries respond to the raging Coronavirus (Covid-19) crisis and boost economic growth.

Note: It was the biggest replenishment ever for the International Development Association (IDA), which provides grants for 74 countries. The package includes \$23.5 billion of contributions from 48 high and middle-income countries as well as financing raised in the capital markets. It will help countries better prepare for future crises.

- 64. Hero Electric** has tied up with **HDB Financial Services** to offer easy financing options for the purchase of electric scooters.

Note: The collaboration will enable customers to avail hassle-free loans with minimum documentation on their desired electric scooter. The financing option will be available to Hero Electric customers across its

widespread network of over 700 dealerships in the country.

- 65. National Payments Corporation of India (NPCI)** signed a partnership agreement with **Udemy Business** to encourage innovative learning and skill development for employees of NPCI.

Note: The 3-year partnership with Udemy Business will offer courses on in-demand skills such as tech, domain, behavioural, and leadership skills to all NPCI employees. Through the mission 'Talent Development for All' of NPCI, it provides capacity building programmes in Artificial Intelligence (AI), Machine Learning (ML), Blockchain, Distributed Ledger Technology (DLT), Robotic Process Automation (RPA), etc.

- 66. Karnataka Vikas Grameena Bank** has signed a Memorandum of Understanding (MoU) with Care Health Insurance Ltd to market health insurance products for customers of the bank.

Note: Under the partnership, the bank focuses on its rural customers by covering maximum people, including farmers, artisans and rural population under health insurance. The bank was also working on a tailor-made product to suit farmers and Kisan Credit Cardholders to face challenges arising out of illness and hospitalisation, through products at an affordable premium.

- 67. ICICI Lombard General Insurance** has collaborated with Clove Dental to offer dental insurance.

Note: The offering will be covered under the OPD (Out Patient Department) benefit and will be available on a cashless basis to customers. This partnership will provide oral health support to Clove Dental's consumers that will encompass all necessary dental treatment expenses under the OPD benefit of ICICI Lombard.

- 68. Bank of Baroda** has grabbed the top spot in overall digital transactions among large banks for FY20-21.

Note: It was felicitated by the Ministry of Electronics & Information Technology (MeitY) at the Digital Payments Utsav which was held to commemorate the 75th anniversary of the Independence of India. BoB has been conferred with five DigiDhan awards for FY 2019-20 & 2020-21 in various categories.

- 69. State Bank of India** has acquired a minority stake in JSW Cement Limited for an investment of INR 100 crore through Compulsory Convertible Preference Shares (CCPS).

Note: The SBI is working as a strategic investor at JSW Cement and has invested in the company through CCPS. The conversion of CCPS into common equity will link with the JSW Group to provide valuation determined at the time initial public offering (IPO). This amount will support the expansion of JSW Cement from taking its production from the current 14 MTPA (million tonnes per annum) to 25 MTPA.

- 70. Central Bank of India** has the MSME lending fintech platform, U GRO Capital signed a co-lending agreement.

Note: Under this partnership, the two entities aim to disburse up to Rs 1000 crore to U GRO Capital's varied MSME segments under its programmes like Pratham, Sanjeevani, Saathi, GRO MSME and Machinery financing, in the next 12 months. The co-lending arrangement with Central Bank of India will work towards providing formal credit to underserved MSMEs at affordable rates across all product categories of U GRO Capital.

- 71. Paytm Payment Bank** has partnered with **MoneyGram**, a peer-to-peer remittance company to enable MoneyGram customers globally to send money in real-time.

Note: Paytm Payments Bank, an associate entity of Paytm, and Nasdaq-listed MoneyGram, a global leader in digital P2P payments, have entered into a partnership to enable MoneyGram customers globally to send money in real-time to a Paytm Wallet user in India. With this partnership, MoneyGram users abroad can now conveniently transfer money to full KYC Paytm wallet users in India from the comfort of their homes.

- 72. Government of India** has signed an agreement with **European Investment Bank** for a Finance Contract for the first tranche loan of Euro 250 million for Agra Metro Rail Project.

Note: The Project is working under the Ministry of Housing and Urban Affairs (MoHUA) and Uttar Pradesh Metro Rail Corporation Ltd. (UPMRCL) is the implementing agency. The project aims to provide a safe, reliable, affordable and environment-friendly public Mass Rapid Transit System for Agra city which will improve mobility and support endeavour for planned urban development in Agra.

- 73. State-owned Rural Electrification Corporation (REC) Ltd** has signed a pact with **KfW Development Bank** to avail USD 169.5 million to the power finance sector and renewable energy projects.

Note: Both organisations will jointly undertake various projects in Power sector & Renewable Energy (RE) projects. The approval was passed by the Department of Economic Affairs, Ministry of Finance. This is the fifth line of credit signed between KfW Bank and REC Limited to finance power sector projects and the third line of credit for financing renewable energy (RE) projects.

- 74. The tagline of the Akasa Air**, which is set for launch next year -- **it's your sky.**

Note: The proposed ultra low cost carrier has shunned the traditional blue and red colour -- long favoured by Indian carriers -- and opted for 'sunrise orange' and 'passionate purple' colours, which it says, reflect warmth and youthful energy. The airline's symbol is a rising A, symbolising "the warmth of the rising sun, the effortless flight of a bird and the dependability of an aircraft wing."

- 75. Vayana Network**, one of India's largest trade finance platforms, and **Federal Bank** have been awarded the 'Most Effective Bank-Fintech Partnership: Agile and

Adaptable' at the IBSi-Global Fintech Innovation Awards 2021.

Note: The award was conferred in recognition of Vayana Network's partnership with Federal Bank making Supply Chain Finance at ease. The 2021 Innovation award includes the participation of 190 participants from 48 countries.

- 76. BOB Financial Solutions Limited** and Indian Navy have launched a co-branded credit card for Indian Navy personnel.

Note: The card, offered on the RuPay platform, has contactless features. Indian Navy personnel can choose from 3 variants of the co-branded credit card. The credit cards will offer uninterrupted payment convenience to the personnel of the Indian Navy.

- 77. IndusInd Bank** partnered with the **NPCI to offer real-time cross-border remittances** to India using UPI IDs, for its Money Transfer Operator (MTO) partners.

Note: It is the first Indian bank to go live on UPI for cross-border payments/NRI remittances. Under this arrangement, the MTOs will be using the IndusInd Bank channel to connect with NPCI's UPI payment systems for validation and cross-border payment settlement into beneficiary accounts.

- 78. Punjab National Bank** has entered into a co-lending arrangement with **Lendingkart Finance Limited** to improve the flow of credit to the unserved and underserved sector of the economy.

Note: This partnership is part of its efforts to improve the flow of credit to the unserved and underserved sector of the economy. This arrangement will focus on digital underwriting and cashflow based lending.

- 79. Reserve Bank of India (RBI)** has imposed a monetary penalty of ₹30 Lakh for **non-compliance** with its directions on 'Loans and Advances – Statutory and Other Restrictions'.

Note: MUFG Bank has the largest network amongst Japanese banks in India, with a presence in five locations. MUFG Bank caters to the banking needs of Japanese and global corporates that are establishing or growing their businesses in India.

- 80. HDFC Bank** has been conferred with 'Most Innovative Best Practice' for financial inclusion at the coveted CII Digital Transformation Award 2021.

Note: It has been conferred due to HDFC Bank's efforts in furthering financial inclusion through partnership with Government of India's Common Service Centres (CSC). CII instituted digital transformation award to recognize excellence in Digital Transformation in India.

- 81. IPPB** has signed an MoU with **HDFC Bank** for offering banks's various banking products and services to customers of the payments bank in semi-urban and rural areas, focussing on unbanked and underserved segments.

Note: Over 4.7 crore customers of IPPB of whom nearly 90 per cent are residing in rural areas are expected to

- benefit from this partnership. The strategic alliance will enable IPPB to provide affordable and diversified offerings, including access to finance, to its customers through its innovative Doorstep Banking Service.
- 82. HDFC Life Insurance Company announced a bancassurance tie-up with South Indian Bank.**
Note: This bancassurance arrangement will enable customers of SIB to avail HDFC Life's life insurance products, including solutions for protection, savings and investment, retirement and critical illness. HDFC Life aims to provide SIB's customer base with innovative products and superior levels of service via both the physical and digital routes.
- 83. Indipaisa, a member of the Nexxo Network signed a partnership agreement with NSDL Payments Bank to launch Financial Technology (Fintech) solutions targeting India's 63 million Small & Mid-sized Enterprise (SME) sector.**
Note: Indipaisa, in partnership with NSDL Payments Bank, plans to introduce multiple financial products and services customized from the ground up to match the specific needs of Indian SME owners and operators. Furthermore, Indipaisa is proud to be part of the Government of India and the Reserve Bank of India's drive to digitize payments, estimated to exceed USD 1.0 Trillion annually by the year 2025.
- 84. The annual league table also predicted that China will overtake the US to be the largest economy in 2030 (two years later than the forecast in 2021).**
Note: The world economy is set to surpass \$100 trillion for the first time in 2022.
- 85. IndusInd Bank has announced to launch of 'Green Fixed Deposits' where the deposit proceeds will be used to finance projects and firms supporting the United Nations Sustainable Development Goals (SDGs).**
Note: IndusInd Bank is amongst few banks globally, to bring forth this proposition, thereby integrating SDG into a regular fixed deposit product. IndusInd Bank 'Green Fixed Deposits' shall be offered to both retail and corporate customers.
- 86. Bank of Maharashtra has entered into a strategic co-lending partnership with MAS Financial Services to offer loans to micro, small and medium enterprise (MSME) borrowers.**
Note: This co-lending arrangement will result in greater expansion of portfolio for both the entities. Under this arrangement, MAS Financial Services (a RBI registered non-banking financial company) will originate and process loans to MSME borrowers under priority sector as per jointly formulated credit parameters and eligibility criteria and BoM will take on its book these loans under mutually agreed terms.
- 87. Karnataka has partnered with the NPCI and SBI for enabling and implementing e-RUPI, a cashless and contactless payment solution for students under the State's scholarship programme.**
Note: e-RUPI will be used to ensure a leak-proof delivery of education fees of eligible students by paying digitally to the college/institute by Karnataka Government. Karnataka government will get e-vouchers delivered to the mobiles of eligible students. The voucher code can be received on the feature phone also.
- 88. RBL Bank announced the signing of an agreement with Bajaj Finance Ltd. for the extension of the partnership of co-branded credit cards for 5 years to December 2026.**
Note: In FY2018, the Bank had entered into a partnership with Bajaj Finance, launching a series of co-branded credit cards. As per the Bank's FY2019 annual report, FY2019 also saw the RBL Bank - Bajaj Finance co-brand portfolio cross the 10 lakh cards mark, making it one of the largest co-branded card partnerships in the country.
- 89. Bank of Maharashtra (BoM) has entered into a strategic co-lending partnership with MAS Financial Services Ltd. to offer loans to micro, small and medium enterprise (MSME) borrowers.**
Note: The partnership is subject to compliance laws including applicable guidelines issued by the Reserve Bank of India (RBI). This partnership will support the expansion of the portfolios of both BoM and MAS Financial Services Limited.
- 90. Union Bank of India has announced its partnership with the National Payments Corporation of India (NPCI) to launch 'RuPay Business Platinum Debit Card' for firms/corporates.**
Note: This card offers an ATM withdrawal limit of ₹1 lakh along with a purchase of up to ₹3 lakh at POS or E-Commerce, to its users. Further, card users can withdraw up to ₹75,000 at ATMs abroad and perform purchases globally worth up to ₹3 lakh at POS and international online merchants.

Obituaries

- 1. Renowned personality Sirivennela Sitarama Sastry passed away recently, he was veteran lyricist of Telugu language.**
Note: He came to be known as Sirivennela Sitarama Sastry though his surname is Chembolu. Since then, he has penned about 3,000 songs and bagged the Andhra Pradesh government's Nandi award several times, besides other honours. He formed a powerful combination with legendary playback singer S P Balasubrahmanyam, especially in the films of K Viswanath.

Pradesh government's Nandi award several times, besides other honours. He formed a powerful combination with legendary playback singer S P Balasubrahmanyam, especially in the films of K Viswanath.

2. Renowned personality **Vinod Dua** passed away recently, he was a veteran **Journalist**.
Note: Dua was a pioneer in broadcast Hindi journalism with stints in Doordarshan and NDTV. He lived an inimitable life, rising from the refugee colonies of Delhi to the peak of journalistic excellence for over 42 years, always, always speaking truth to power.
3. Renowned personality Sarada Menon passes away recently, he was a veteran **psychiatrist**.
Note: She has been a recipient of several awards, including the Padma Bhushan in 1992 for her work in the field of mental health. She became the first woman psychiatrist in the country when she began working in 1959 at what is now the Institute of Mental Health (previously government Kilpauk mental hospital) in Chennai.
4. Renowned **teacher** Nanda Prusty, fondly known as Nanda Sir passed away recently.
Note: His family later took him to the Jajpur district headquarters hospital and Tata Covid Hospital for further treatment. The much respected "Nanda Sir" will be remembered for generations due to his efforts to spread the joys of education in Odisha.
5. veteran **Writer** Anne Rice passed away recently.
Note: Anne Rice's debut novel, published in 1976, Interview with the Vampire revolves around a vampire named Louis de Pointe du Lac, who narrates the story of his life to a reporter. The novel was written shortly after the death of Anne's young daughter, Michelle, who was reportedly an inspiration for the character of Claudia - a child vampire - in the novel.
6. Veteran **Biotechnologist** Dr Suresh Jadhav has passed away.
Note: He was part of several national and international bodies and organisations. Serum Institute of India is the world's largest vaccine maker. It is the second company to apply for the approval of a vaccine candidate from the Drugs Controller General of India.
7. Chief of Defence Staff (CDS) General Bipin Rawat has passed away in a helicopter crash near Coonoor in Tamil Nadu. He was **26th** number of Chief of Army Staff.
Note: He was among the 14 people who were on board, including his wife and staff members. Thirteen people have succumbed to the crash, including CDS Rawat, Madhulika Rawat and 11 others. An IAF Mi 17 V5 helicopter with a crew of 4 members carrying the CDS and 9 other passengers met with a tragic accident. Wing Commander Prithvi Singh Chauhan was the pilot of the Mi-17V5.
8. Renowned personality **R.L. Jalappa** passed away recently, he was a veteran **Politician**.
Note: RL Jalappa was founder and Chairman of Devaraj Urs Medical College in Kolar and RL Jalappa Institute of Technology, Doddaballapur. In 1979 he quit Congress to form the Karnataka Kranti Ranga with former Chief Minister D Devaraj Urs and he again joined congress in 1998. In 1996, He was elected to the Lok Sabha from Chikballapur constituency, representing Janata Dal.
9. Renowned personality **KP Geethakrishnan** passed away recently, he was a veteran **Bureaucrats**.
Note: He joined the Indian Administrative Service (IAS) in May 1958 and belonged to the Tamil Nadu cadre. He held various positions in the State Government, including that of the Collector of Salem, Industries Secretary and Managing Director of the Tamil Nadu Industries Development Corporation.
10. Renowned personality **Richard Rogers** passed away recently, he was a veteran **Architect**.
Note: He was known for designing some of the world's most famous buildings including Paris' Pompidou Centre in 1977. He changed London skyline with distinctive creations such as Millennium Dome and 'Cheesegrater', that won a series of awards for his designs, including the 2007 Pritzker Prize, and is one of the pioneers of the 'high-tech' architecture movement.
11. Nobel Peace Prize Winner Renowned personality Desmond Tutu passed away recently
Note: Tutu was diagnosed with prostate cancer in the late 1990s and in recent years he was hospitalized on several occasions to treat infections associated with his cancer treatment. In 1984 Tutu won the Nobel Peace Prize for his non-violent opposition to apartheid.
12. Renowned personality Karolos Papoulias was former president of **Greece**.
Note: Papoulias, who was also foreign minister in 1985-89 and 1993-96, was a high-ranking member of socialist PASOK party and a close associate of its late leader and former prime minister Andreas Papandreu. He served as President during the crisis that plunged the country into the most grave political and economic turmoil of recent decades.
13. Renowned personality T. Mark Taylor passed away recently.
Note: He-man was the muscled frontman for toy manufacturer Mattel's Masters of the Universe franchise. He-Man was the epitome of hulking superhero warrior but also became an icon within the LGBTQ+ community, who saw parallels in the secret life of Prince Adam, He-Man's alter ego.
14. Renowned parliamentarian and industrialist Mahendra Prasad passed away recently he was seven time Rajya Sabha MP from **Janata Dal (United)**.
Note: Prasad was a seven-term Rajya Sabha MP from Bihar and was also elected to the Lok Sabha once. Prasad was first elected to the Lok Sabha on a Congress ticket in 1980. He remained associated with the party for a long time and shifted his loyalties later as its fortunes declined in the state.
15. Renowned personality Edward O Wilson passed away recently.
Note: He was "called 'Darwin's natural heir,' and was known affectionately as 'the ant man' for his pioneering

- work as an entomologist. He was a true visionary with a unique ability to inspire and galvanize. He articulated, perhaps better than anyone, what it means to be human.
16. Renowned personality Keri Hulme passed away recently. **Note:** Hulme worked as a tobacco picker, dropped out of law school and was a charity worker before becoming an unusual literary star when *The Bone People*, her first novel, won one of fiction's greatest prizes. The novel was rejected by several publishers before being picked up by

the obscure publisher Spiral, a New Zealand feminist collective.

17. Renowned personality Sabine Weiss passed away recently, she was a veteran **photographer**. **Note:** Weiss was the last of the French humanist photography school of post-World War II that reimagined the evocative powers of images, which included Robert Doisneau, Willy Ronis and Brassai.

Important Days

- The theme of the World AIDS Day for the year 2021 -- **End inequalities. End AIDS.**
Note: Every year, December 1 is observed as World AIDS Day across the globe to spread awareness about the disease and remember all those who lost their lives to it. It was first observed in 1988. AIDS is a chronic, potentially life-threatening health condition caused by the human immunodeficiency virus (HIV) that interferes with the body's ability to fight infections.
- National Pollution Prevention Day is observed annually on **2nd December** in memory of the people who lost their lives in the 1984 Bhopal Gas Tragedy.
Note: The horrific industrial accident took place due to the leak of Methyl Isocyanate gas in the Union Carbide India Limited (UCIL) pesticide plant on the night of December 2–3. Thousands of people were killed due to the toxic gas spread. The day is observed to make people and industries understand the importance of pollution control acts.
- International Day for the Abolition of Slavery is observed annually on **2nd December**.
Note: The focus of this day is on eradicating contemporary forms of slavery, such as trafficking in persons, sexual exploitation, the worst forms of child labour, forced marriage, and the forced recruitment of children for use in armed conflict.
- The International Day of Persons with Disabilities is celebrated every year on **3rd December**.
Note: This year, the theme for IDPD is "Leadership and participation of persons with disabilities toward an inclusive, accessible and sustainable post-COVID-19 world." Nearly one billion people out of the total population i.e, 7 billion or approximately 15 per cent of the world's population, live with some form of disability. People with Disabilities (PwDs) have been affected "disproportionately" by the health, social and economic consequences of the global issues.
- International Day of Banks is celebrated every year on **4th December**.
Note: United Nations also observes the day in recognition of the vital role of banking systems in Member State in contributing to the improvement of the standard of living. In 2019, the United Nations General Assembly designated December 4 as the International Day of Banks. It is celebrated for the first time in 2020.
- World Soil Day is celebrated every year on **5th December** to raise awareness of the importance of soil quality for human well-being, food security and ecosystems.
Note: World Soil Day 2021 (#WorldSoilDay) and its campaign "**Halt soil salinization, boost soil productivity**" aims to raise awareness of the importance of maintaining healthy ecosystems and human well-being by addressing the growing challenges in soil management, fighting soil salinization, increasing soil awareness and encouraging societies to improve soil health.
- International Volunteer Day (IVD), also called International Volunteer Day for Economic and Social Development is observed every year on **5th December**.
Note: International Volunteer Day Theme 2021: "**Volunteer now for our common future**". The purpose of the day to celebrate the efforts of volunteers and organizations and offer the opportunity to promote volunteerism, encourage governments to support volunteer efforts and recognize volunteer contributions to the achievement of the Sustainable Development Goals (SDGs) at local, national and international levels.
- National armed forces day is also known as the National flag day of India is celebrated every year on **7th December**.
Note: The aim to observe this day as the national armed forces day is to collect funds from the people for the betterment of armed forces. To know more about the national armed forces day, candidates are advised to read the article below.
- International Civil Aviation Day is celebrated every year on **7th December**.
Note: The purpose of International Civil Aviation Day is to help generate and reinforce worldwide awareness of the importance of international civil aviation to the social and economic development of States, and of the unique role of ICAO in helping States to cooperate and realize a truly global rapid transit network at the service of all mankind.

10. South Asian Association for Regional Cooperation (SAARC) Charter Day is annually observed on **8th December**.
Note: The 8th December 2021 marks the observance of the 37th SAARC Charter Day. The charter was signed by the Leaders of SAARC Countries Heads of State or Government of Bangladesh, Bhutan, India, Maldives, Nepal, Pakistan and Sri Lanka at the First SAARC Summit held in Dhaka, Bangladesh.
11. International Anti-Corruption Day is observed annually on **9th December**.
Note: The day is observed since the passage of the United Nations Convention Against Corruption on 31 October 2003. The theme of International Anti-Corruption Day 2021: "Your right, your role: say no to corruption".
12. The International Day of Commemoration and Dignity of the Victims of the Crime of Genocide and of the Prevention of this Crime is observed annually on **9th December**.
Note: The purpose of the day is to raise awareness of the Genocide Convention and its role in combating and preventing the crime of genocide, as defined in the Convention, and to commemorate and honour its victims.
13. The theme of Human Rights Day 2021, which is observed every year on 10th December -- **EQUALITY - Reducing inequalities, advancing human rights**.
Note: The day is being observed every year on 10th December to mark the anniversary of the adoption of Universal Declaration of Human Rights (UDHR) by United Nations General Assembly in 1948.
14. International Mountain Day is observed globally every year on **11th December**.
Note: The day is celebrated to create awareness about the importance of mountains to life, to highlight the opportunities and constraints in mountain development and to build alliances that will bring positive change to mountain peoples and environments around the world.
15. International Universal Health Coverage Day is observed every year on **12th December**.
Note: This year theme of International Universal Health Coverage Day is "Leave No One's Health Behind: Invest in health systems for all."
16. International Day of Neutrality is observed every year on **12th December**.
Note: It was officially declared by a UN General Assembly resolution adopted in February 2017 and first observed on December 12, 2017.
17. Every year, UNICEF Day is observed on **11th December** to raise awareness about saving children's lives by defending and helping them to fulfil their wishes.
Note: The day provides assistance for the health, nutrition, education, and welfare of children during World War II. UNICEF's name was subsequently changed from United Nations International Children's Emergency Fund to United Nations Children's Fund though, it continued to be known by the popular acronym based on the previous title.
18. National Energy Conservation Day is celebrated every year on **14th December**.
Note: The day focuses on making people aware of global warming and climate change and promotes efforts towards saving energy resources. The Energy Conservation Act was implemented by the Energy Efficiency Bureau (BEE) in 2001. BEE is a constitutional body that works under the Government of India and helps in the development of policies and strategies to reduce the use of energy.
19. International Tea Day is observed every year on **15th December**.
Note: It is the second most used drink in the world after water. For some people, tea is an integral part of life which adds rhythm. China is currently the largest exporter of tea. According to a study conducted by the Tea Board of India in 2007, around 80 per cent of the total tea produced in India is consumed by the domestic population.
20. In India, Vijay Diwas (also called Victory Day) is celebrated every year on **16th December**.
Note: The country is celebrating the 50th Vijay Diwas in 2021. Vijay Diwas is observed to commemorate the service, valour, and sacrifices of the gallant men of the Indian Armed Forces' victory over Pakistan in the 1971 war. On this day, we pay homage to all the soldiers who had defended the nation in the war.
21. The International Migrants Day is observed globally every year on **18th December**.
Note: The day is marked by the United Nations, through the UN-related agency International Organization for Migration (IOM). The day is observed to highlight the contributions made by the 272 million migrants, which includes more than 41 million people who are internally displaced persons, and the challenges they face. The theme of International Migrants Day 2021 is Harnessing the potential of human mobility.
22. Minorities Rights Day is observed every year on **18th December**.
Note: The Minority Rights Day 2021 aims to uplift all the minority sections of society and back them to voice their opinion. Considering the COVID-19 pandemic, all the sessions, seminars, and debates are likely to take place digitally.
23. World Arabic Language Day is observed globally every year on **18th December**.
Note: The Arabic language is one of the pillars of the cultural diversity of mankind. It is one of the most widely used languages in the world, spoken daily by more than 400 million people. The purpose of this day is to raise awareness of the history, culture and development of the language by preparing a program of special activities and events.

24. International Human Solidarity Day is observed globally on **20th December** every year to celebrate unity in diversity and raise awareness about the importance of solidarity.
Note: According to the United Nations Millennium Declaration, solidarity is among the fundamental values that are essential to international relations. Solidarity is defined as an awareness of shared interests and objectives that create a psychological sense of unity and ties in a society that bind people together as one.
25. In India, National Mathematics Day every year on **22nd December**.
Note: The day is celebrated to commemorate the birth anniversary of Mathematician Srinivasa Ramanujan. This year nation celebrates his 134th birth anniversary of Ramanujan.
26. Kisan Diwas or National Farmers' Day is celebrated across the nation on **23rd December** to commemorate the birth anniversary of the fifth Prime Minister of India, Chaudhary Charan Singh.
Note: Chaudhary Charan Singh brought farmer-friendly policies and worked towards the welfare of the farmers. He was the fifth Prime Minister of India and served the country as Prime Minister from 28 July 1979 to 14 January 1980.
27. The theme of the National Consumer Rights Day 2021 -- **Tackling Plastic Pollution**.
Note: The Day is celebrated to commemorate December 24, 1986, when the Consumer Protection Act received assent of the President of India. The purpose of the day is to make consumers aware of their rights and responsibilities. This year's theme of National Consumer Day is "Tackling Plastic Pollution".
28. In India, Good Governance Day (Sushasan Divas) is observed annually on **25th December**.
Note: On this day nation celebrates the birth anniversary of **Bharat Ratna** and former-Prime Minister Atal Bihari Vajpayee. In keeping with this principle, Good Governance Day has been declared to be a working day for the government.
29. International day for Epidemic Preparedness is observed every year on **27th December**.
Note: Battered by the Covid-19 pandemic, humans have learned about epidemic preparedness the hard way. In a bid to prepare for future outbreaks and sensitise people about epidemics on all levels.

New Appointments

1. **Ajendra Bahadur Singh** assumed charge as the Flag Officer Commanding-In-Chief of Western Naval Command.
Note: He succeeded Vice Admiral R Hari Kumar. Prior to this, he served as the Flag Officer Commanding-in-Chief of the Eastern Naval Command. He is among the few Commanders-in-Chief who have been bestowed with the unparalleled honour and unique distinction of heading both operational commands of the Indian Navy.
2. **Manoj Kumar Mago** took charge as the 34th Commandant of National Defence College (NDC), New Delhi.
Note: He succeeded Air Marshal D Choudhury who superannuates on November 30, 2021. He is an alumnus of Indian Military Academy, Dehradun and was commissioned into the elite 7th Battalion Brigade of the GUARDS on December 15, 1984 and later commanded 16 GUARDS.
3. **Sambit Patra** has been appointed as the chairman of India Tourism Development Corporation (ITDC) by the Appointments Committee of the Cabinet.
Note: The Appointments Committee of the Cabinet (ACC) has approved the Tourism Ministry's proposal to split the post of chairman and managing director of India Tourism Development Corporation into chairman, ITDC, and managing director (MD), ITDC. IAS officer, GKV Rao will hold the post of managing director of ITDC.
4. **Smriti Mandhana** has been appointed as the brand ambassador of the GUVI, an Indian Institute of Technology Madras (IIT-M).
Note: As the brand ambassador of GUVI, Smriti Mandhana will be the face of GUVI and feature across the online campaigns of GUVI aimed to strengthen the importance and scope of technological education & information technology (IT) skills. She will create awareness about technological education among everyone, especially among women.
5. **Gita Gopinath** has been appointed as the First Deputy Managing Director of the International Monetary Fund (IMF).
Note: She will become the second-ranking official, replacing First Deputy Managing Director Geoffrey Okamoto who plans to leave the Fund early next year. Gopinath has served as the IMF's chief economist for three years. She was scheduled to return to her academic position at Harvard University in January 2022.
6. **Shelfali Shah** has been appointed as the Chairperson of the CA Institute's Quality Review Board (QRB).
Note: It has also now notified K Saravanan, Chief General Manager, Corporate Finance Department at SEBI as Member of the QRB. Ritika Bhatia, Director General (commercial-II), Office of the Comptroller and Auditor General of India has also been notified as Member of QRB. The QRB established under the Chartered Accountants Act 1949 has 11 members including six nominees of the central government (Chairman and five members).
7. **Naomi Kawase** has been appointed as UNESCO Goodwill Ambassador for Cultural and Creative Industries.
Note: She has been recognized for her commitment to culture and creativity at the service of the development of

- more just societies, especially for girls and women, and of her support for the objectives of UNESCO. Naomi Kawase, committed to the representation of women in the film industry in Africa, participated in UNESCO's conference on Diversity and Gender Equality in African Cinema.
8. **Alka Upadhyaya** has been appointed as the chairperson of National Highways Authority of India (NHAI).
Note: Senior bureaucrat Alka Upadhyaya has been appointed as the chairperson of National Highways Authority of India (NHAI). Ms Upadhyaya, a 1990-batch IAS officer of Madhya Pradesh cadre, is currently Additional Secretary, Department of Rural Development.
 9. **Sanjay Bandopadhyay** has been appointed as the chairman of the Inland Waterways Authority of India.
Note: Sanjay Bandopadhyay, Additional Secretary, Ministry of Ports, Shipping and Waterways, has been named chairman, Inland Waterways Authority of India.
 10. **Pradip Shah** has been appointed as the chairman of National Asset Reconstruction Company (NARCL).
Note: Aditya Birla Asset Reconstruction Company managing director Sanjay Jain will be the chief executive of India Debt Resolution Company (IDRCL). Also, Diwakar Gupta, former managing director of State Bank of India, is selected as chairman of IDRCL. Before joining Aditya Birla ARC, Jain was with Asset Reconstruction Company of India, J M Financial and SBI Capital Markets.
 11. **Olaf Scholz** has been nominated as the next Chancellor by Parliament, replacing Angela Merkel's 16-year reign.
Note: He has cleared the final hurdle on his path to majority after Green Party members approved their coalition deal with his Social Democrats and Free Democrats. While support of at least 369 lawmakers is required in 736-seat lower house to take up the top job, three coalition partners have 416 seats together, giving them a comfortable majority in the house.
 12. Who has been elected as the president of International Criminal Police Organisation (INTERPOL) _____ **Major General Dr. Ahmed Nasser Al Raisi**.
Note: He is inspector general of the UAE's Ministry of Interior. In the final round, the UAE candidate received 68.9 per cent of votes cast by member countries. As president, Al Raisi's role during his four-year term will be to chair meetings of the executive committee which supervises the implementation of decisions taken at the General Assembly.
 13. **Xiomara Castro** became the first female president of Honduras in the Presidential election of Honduras in December 2021.
Note: The conservative ruling party accepted loss in presidential elections held two days earlier. Handing victory to Castro and assuaging fears of a second contested election and violent demonstrations.
 14. **Catherine Russell** has been appointed as the Executive Director of United Nations International Children's Emergency Fund (UNICEF).
Note: Russell will succeed Henrietta Fore, who resigned in July 2021. Russell, a lawyer, has worked in Democratic politics since the mid-1980s. Catherine Russell is an assistant to US President Joe Biden and she also heads the White House Office of Presidential Personnel.
 15. Indian-origin person **Gautam Raghavan** has been elevated to Head of the White House personnel office.
Note: He succeeded Catherine Russell, who has been appointed Executive Director of UNICEF. Gautam Raghavan was Russell's Deputy at the White House Office of Presidential Personnel. He is the editor of the book 'West Wingers: Stories from the Dream Chasers, Change Makers, and Hope Creators Inside the Obama White House'.
 16. Radha Unni, former Chief General Manager, State Bank of India has been appointed as Independent Director of **South Indian Bank**.
Note: She brings to the table 36 years of banking experience. During her tenure in State Bank of India, Radha Unni had handled corporate credit and project appraisal of small and medium enterprises.
 17. **Ittira Davis** has been appointed as the Managing Director (MD) and Chief Executive Officer (CEO) of Ujjivan Small Finance Bank (SFB) for a period of 3 years.
Note: The bank has also appointed Rajesh Kumar Jogi, Harish Devarajan and Umesh Bellur as additional directors. Ittira Davis is succeeded by former MD and CEO Nitin Chugh. Davis has also been appointed as Key Managerial Personnel in terms of Section 203 of the Companies Act, 2013 for a period same as that of his tenure as MD and CEO of Ujjivan Small Finance Bank.
 18. Under chairmanship of **Madhabi Puri Buch**, the SEBI has constituted an Advisory Committee for Leveraging Regulatory and Technology Solutions (ALeRTS) to enhance technological capabilities and explore suitable technology solutions for the early detection of market anomalies.
Note: The seven-member expert group will guide Sebi on ways to "enhance technological capabilities and explore appropriate technology solutions for early detection of market anomalies." The name given to the committee is 'Advisory Committee for Leveraging Regulatory and Technology Solutions (ALeRTS)'.
 19. **Mohit Jain** has been elected as the president of the Indian Newspaper Society (INS).
Note: He was elected during 82nd Annual General Meeting (AGM) of INS held through video conferencing. He succeeds Lakshmipathy Adimoolam of Health & The Antiseptic. K Raja Prasad Reddy (Sakshi) is the Deputy President, Rakesh Sharma (Aaj Samaj) is the Vice President and Tanmay Maheshwari (Amar Ujala) is the Honorary Treasurer of the Society for 2021-22.
 20. **Rishabh Pant** has been appointed as the brand ambassador of Uttarakhand with an aim to promote sports and create mental health awareness.

- Note:** The 24-year Pant, who was rested for the New Zealand Tests, is currently in South Africa as the Indian Team is all set to face Proteas in the three-match Test series, starting December 26. Rishabh Rajendra Pant is an Indian cricketer who plays as a middle-order wicket-keeper batsman for India, Delhi, and the Delhi Capitals in the Indian Premier League.
21. 35-year-old Gabriel Boric becomes the youngest president of **Chile** and one of the youngest political leaders in the world.
Note: Boric won with 56% of the votes, while his opponent 55-year-old José Antonio Kast trailed with 44% of the votes. Boric as a student led Federation of Students at University of Chile in Santiago. He rose to prominence after leading protests in 2011 demanding improved and cheaper education.
22. **Unsoo Kim** has been appointed as Managing Director of Hyundai Motor India Limited with effect from 1st January 2022.
Note: He will succeed Seon Seob Kim, who was serving the company since November 2018. He is currently with the parent company in South Korea. SS Kim has played pivotal role in Hyundai growth in the Indian market.
23. The chairman of the Chiefs of Staff Committee -- **MM Naravane**.
Note: The post fell vacant following the death of Chief of Defence Staff Gen Bipin Rawat in the IAF helicopter crash on December 8. Gen Naravane has been given the charge as the chairman of the committee as he is the senior-most among the three service chiefs
24. **Arvind Kumar** has been appointed as the Director General of Software Technology of India (STPI).
Note: Before joining STPI, Kumar was working with Telecom Regulatory Authority of India (TRAI) since 2004. As an advisor in TRAI, he was responsible for broadband, data security and privacy issues, manufacturing, DTH, IPTV, TV broadcasting and OTT, after having worked since 1997 in the Indian Government-run premier technology centre, C-DoT.
25. **Atul Dinkar Rane** has been appointed as the as Director General of BrahMos Aerospace.
Note: He joined DRDO in 1987 and started his initial career at Defence Research and Development Laboratory as System Manager and established modular real-time simulation test mechanisms for Surface to Air Akash Missile System. BrahMos Aerospace: Indo-Russian multinational aerospace and defense corporation, with Headquarters in Delhi.
26. **PV Sindhu** has been appointed as a member of the Badminton World Federation's (BWF) Athletes' Commission.
Note: She is among the 6 appointed members of the Commission. PV Sindhu was first elected as a member of the BWF's Athletes' Commission in 2017. She is the only member who stood for re-election. PV Sindhu was the 2nd Indian to become a member of the BWF's Athletes Commission.
27. **H O Suri** has been appointed as new Managing Director (MD) and Chief Executive Officer (CEO) of the IFFCO-TOKIO General Insurance.
Note: Prior to this, Suri was director of marketing and Chief Investment Officer. He started his professional journey in the year 1982 with Indian Farmers Fertiliser Cooperative Limited (IFFCO), the world's largest fertiliser manufacturer in the Cooperative Sector, and has a professional qualification of chartered accountant.
28. Justice Sanjaya Kumar Mishra has been appointed as the Acting Chief Justice of **Uttarakhand** High Court.
Note: He has been appointed as per Article 223 of the Constitution of India. He was elevated as Judge of the Orissa High Court in 2009 and joined Uttarakhand High Court in October 2021.
29. **Yogesh Dayal** has been appointed as an additional director on the board of RBL Bank by the Reserve bank of India.
Note: The private sector lender's Managing Director and CEO Vishwavir Ahuja has proceeded on leave with immediate effect. The central bank invoked Section 36 AB (power of RBI to appoint additional directors) contained in Part 2A (Control over Management) of the Banking Regulation Act, 1949.
30. **Atul Kumar Goel** has been appointed as the Managing Director (MD) and Chief Executive Officer (CEO) of Punjab National Bank (PNB).
Note: Goel will serve as PNB chief until December 31, 2024, which is his attaining the superannuation age. He will serve as Officer on Special Duty (OSD) in PNB, which is the country's second-largest public sector bank, until January 31, 2022. Goel will replace Mallikarjuna Rao, incumbent MD & CEO of PNB, who is due to demit office at the end of January 2022.
31. **Soma Sankara Prasad** has been appointed as Managing Director (MD) and Chief Executive Officer (CEO) of UCO Bank.
Note: Currently, he is the Deputy Managing Director at State Bank of India. He will serve as MD & CEO of UCO Bank till the date of attaining the age of superannuation on May 31, 2023. He will replace Atul Kumar Goel, who has been appointed as MD & CEO of UCO Bank, as MD & CEO of Punjab National Bank (PNB).
32. **Rajeev Ahuja** has been appointed as interim Managing Director and Chief Executive Officer of RBL Bank.
Note: The RBL Bank board has appointed Rajeev Ahuja, who's currently working as the Executive Director at the bank, as interim Managing Director & Chief Executive Officer of the bank with immediate effect, subject to the regulatory and other approvals. The board of directors at its meeting has accepted the request of Vishwavir Ahuja, Managing Director and CEO of the bank, to proceed on leave with immediate effect.

- 33. Vikram Misri** has been appointed as the Deputy National Security Advisor in the National Security Council Secretariat of India.
Note: A career diplomat from the 1989 batch of the Indian Foreign Service, Mr Misri was appointed as India's Ambassador to Beijing in 2019. The Ministry of External Affairs had earlier this month appointed Pradeep Kumar Rawat as the next ambassador to China.
- 34. Anupam Ray** has been appointed as India's next permanent representative to the UN Conference on Disarmament in Geneva.
Note: Mr. Ray, a 1994-batch Indian Foreign Service officer, is currently serving as a joint secretary in the MEA's headquarters in Delhi. Mr. Sharma, a 1991-batch Indian Foreign Service officer, has been appointed as India's next ambassador to Mexico.
- 35. Vasudevan Pathangi Narasimhan (PN)** has been reappointed as the MD & CEO of **Equitas Small Finance Bank**.
Note: Vasudevan was appointed as the MD of erstwhile Equitas Finance Limited, now a bank, with effect from July 23, 2016. He is a qualified Company Secretary from the Institute of Company Secretaries of India. He has extensive experience in the financial services sector.
- 36. Baldev Prakash** has been appointed as the Managing Director & Chief Executive Officer (MD & CEO) of Jammu & Kashmir Bank for three years.
Note: His appointment will be effective from the date of taking charge or April 10, 2022, whichever is earlier. Apart from him, R K Chhibber has been appointed as an additional director on the board of the bank.

Honor & Awards

- Lionel Messi** has won the men's Ballon d'Or for a record seventh time.
Note: Apart from him, Barcelona's Alexia Putellas (27 years) won the women's Ballon d'Or. She netted in the Champions League final against Chelsea, and in August she was named UEFA women's player of the year. Cristiano Ronaldo finishes outside the top three in the Ballon d'Or for the first time since 2010.
- Indian Athlete **Anju Bobby George** has won the Woman of the Year Award by World Athletics for grooming talent and encouraging young girls in India to take up sports and fight for gender equality.
Note: She is 2003 World Championships bronze medalist in long jump. She was the first Indian athlete to win bronze medal in long jump at the World Championships in Athletics held in 2013 in Paris. In 2004 Olympics, she finished sixth.
- Dinyar Patel** has won the prestigious Kamaladevi Chattopadhyay NIF Book Prize 2021 for his book Naoroji: Pioneer of Indian Nationalism, a biography of one of the most significant figures in modern Indian history, Dadabhai Naoroji.
Note: The New India Foundation announced the winner from a shortlist of six books, which covered a variety of themes and subjects. The prize carries a cash award of Rs 15 lakh and a citation. Instituted in 2018, the Kamaladevi Chattopadhyay NIF Book Prize celebrates high-quality non-fiction literature on modern and contemporary India from writers of all nationalities, published in the previous calendar year. The prize will be presented to Patel in a ceremony at the Bangalore International Centre.
- Sanjiv Puri** has been awarded the 'Impact Person of the Year 2020' award instituted by the exchange4media Group, to recognize excellence in the Advertising, Media and Marketing domain.
Note: He has been awarded this title for transforming a 100-year-old company, driving ITC to change with the times, making it an incredibly stable and strong conglomerate, flexible, agile, and digitally focused too, along with turning ITC into one of the fastest-growing FMCG companies in India. Smriti Irani, Minister of Women and Child Development, announced the winner, chosen from a wide field of business achievers.
- Indian-American mathematician **Nikhil Srivastava** has been jointly selected for the inaugural \$5,000 Ciprian Foias Prize for the "highly original work" in Operator Theory by the American Mathematical Society (AMS).
Note: Along with Prof. Srivastava, who teaches at the University of California, Berkeley, the two other awardees are Adam Marcus and Daniel Spielman. Mr Marcus holds the Chair of Combinatorial Analysis at the École Polytechnique Fédérale de Lausanne (EPFL) in Switzerland. Mr Spielman is Sterling Professor of Computer Science, a professor of statistics and data science, and a professor of mathematics.
- Rukmini Banerji** has been awarded the world's highest education accolade the 2021 Yidan Prize, for Education Development, for her work in improving learning outcomes.
Note: Among Banerji's pioneering work, along with Pratham's team, is the Annual Status of Education Report (ASER) assessment approach that revealed literacy and numeracy gaps among children who have already spent several years at school.
- Nilmani Phookan Jr** has been adjudged as the winner of the 56th Jnanpith Award for the year 2021.
Note: Phookan is a poet of renown, having written Surya Henu Nami Ahe Ei Nodiyedi, Gulapi Jamur Lagna, and Kobita. Primarily a poet, he also writes prose and is a pioneering art critic from Assam, with a focus on folklore and folk art.

8. **Damodar Mauzo** has been adjudged as the winner of the 57th Jnanpith Award for the year 2022.
Note: Konkani novelist Damodar Mauzo has won the 57th Jnanpith Award. It is India's highest literary award. The annual Jnanpith is bestowed on writers for "their outstanding contribution towards literature."
9. Finance Minister Nirmala Sitharaman has been ranked **37th** position in the Forbes' rankings of 100 most powerful women of the world.
Note: This year, Sitharaman is ranked at 37th position, up from 41 last year. In 2019, she held the 34th spot in the Forbes ranking of 100 most powerful women. Jeff Bezos' former wife Mackenzie Scott earned the topmost spot in this year's list.
10. **Mackenzie Scott** secured top position in the list of 100 powerful women of the world.
Note: US Vice-President Kamala Harris is ranked second, and European Central Bank Head Christine Lagarde is at the third position in the top 100 rankings. Every year, Forbes, an American business magazine, releases a list of 100 powerful women of the world.
11. The 70th Miss Universe 2021 event was held in **Eilat, Israel**.
Note: The 21-year-old from Punjab claimed the crown edging out Paraguay's Nadia Ferreira and South Africa's Lalela Mswane. Ms Sandhu was presented the crown by Andrea Meza, former Miss Universe 2020 from Mexico. She has previously been crowned Miss Diva 2021, Femina Miss India Punjab 2019 and was even placed in the Top 12 at Femina Miss India 2019. Previously, only two Indians have worn the crown – Sushmita Sen in 1994, and Lara Dutta in 2000.
12. Indian mathematician **Neena Gupta** has won the 'Ramanujan Prize for Young Mathematicians from Developing Countries 2021' for his/her outstanding work in affine algebraic geometry and commutative algebra.
Note: She is a mathematician at the Indian Statistical Institute (ISI) in Kolkata. She becomes the third woman to receive the Ramanujan Prize since its inception in 2004.
13. **Balkrishna Doshi** has been selected for Royal Gold Medal 2022 by Royal Institute of British Architects (RIBA).
Note: Royal Gold Medal is world's highest honour for architecture. Balkrishna Doshi is an important figure of Indian architecture and his more noteworthy designs include IIM Bangalore, IIM Udaipur, NIFT Delhi, Amdavad ni Gufa, CEPT University, and Aranya Low Cost Housing development in Indore which was awarded the Aga Khan Award for Architecture.
14. **Elon Musk** has been named the Time magazine's 2021 "Person of the Year".
Note: Musk is also the founder and CEO of rocket company SpaceX, and leads brain-chip startup Neuralink and infrastructure firm The Boring Company. Times Magazine called him the richest man in the world who does not own a house and has recently been selling off his fortune.
15. **Ashleigh Barty** has won the 2021 WTA Player of the Year Award.
Note: She won the award for the 2nd Time, previously she won the WTA Player of the year in 2019. WTA announced the winners of the WTA Player Awards 2021 as voted by the members of the International media that recognise the outstanding performance from the current season. Ashleigh Barty ended the 2021 season securing WTA's World No.1 ranking for the 3rd consecutive year. She became the 5th woman to achieve this feat after Chris Evert, Martina Navratilova, Steffi Graf and Serena Williams.
16. **Nirmala Sitharaman** topped the Fortune India's Most Powerful Women List 2021.
Note: She is followed by Reliance Foundation Chairperson and Goodwill Ambassador Nita Ambani (58) in 2nd position, and Soumya Swaminathan (62), Chief Scientist, World Health Organization (WHO) at 3rd. Nirmala Sitharaman is the 28th finance minister of India.
17. **Simone Biles** has been named as the Time's 2021 Athlete of the Year.
Note: The world's most decorated gymnast was hailed for putting her mental health first when she withdrew from four event finals at the Tokyo Olympics. Biles, a four-time Olympic medalist, later revealed that she suffered from what gymnasts called "the twisties" - when you lose the sense of space and dimension in the air.
18. Former cricketer **Sunil Gavaskar** has been conferred with the prestigious 'SJFI Medal' by the Sports Journalists' Federation of India (SJFI).
Note: Weightlifter Mirabai Chanu, who won silver at the quadrennial extravaganza, was voted as the SJFI Sportswoman of the Year. Neeraj Chopra, who won India's lone gold medal at the Tokyo Olympics, was adjudged the recipient of the SJFI Sportsman of the Year award. The Indian men's team that won the hockey bronze in Tokyo - its first hockey medal in 40 years - was declared the SJFI Team of the Year.
19. **Kumar Mangalam Birla** has been conferred with the Global Entrepreneur of the Year Award- Business Transformation by the Silicon Valley-based The Indus Entrepreneurs (TiE).
Note: He is the first Indian industrialist to receive this award for his leadership of a globally diversified conglomerate during the pandemic. Birla joins an exclusive list of global entrepreneurs to receive the

award this year that include Elon Musk (Global Entrepreneur of the Year - Immigrant Entrepreneur), Jeff Bezos (Global Entrepreneur of the Year - First Generation) and Satya Nadella (Global Entrepreneur of the Year - Entrepreneurial CEO).

20. Steel Authority of India Ltd (SAIL) has won Golden Peacock Environment Management Award 2021.

Note: Major initiatives by SAIL: Carbon footprint reduction, R&D, creation of carbon sinks, gradual shift to LED, enhancing share of renewable energy, etc. The Award is given to organizations for significant achievements in Environment Management by Environment Foundation (WEF) since 1998.

21. Emma Raducanu has been adjudged as the BBC's Sports Personality of the Year for 2021.

Note: Raducanu ended Britain's 44-year wait for a women's Grand Slam singles champion with her remarkable victory at Flushing Meadows. Her fairytale win followed a run to the Wimbledon fourth round in July on her Grand Slam main draw debut. In a public vote, diver Tom Daley placed second and swimmer Adam Peaty was third.

22. Divya Hegde has won the UN Women's Award for Leadership Commitment at the 2021 Regional Asia-Pacific Women's Empowerment Principles Awards ceremony.

Note: She has been recognized for her sustained efforts in advancing gender equality through climate action efforts with her organization, Baeru Environmental Services. She worked in the areas of waste management, creation of livelihoods for rural women, and developing a circular economy in the region.

23. Viral Sudhirbhai Desai has been awarded the prestigious Global Environment and Climate Action Citizen Award in Dubai.

Note: Among the 28 personalities from 11 countries (which includes the United Kingdom(UK), the United States(US), New Zealand, France, and Malaysia,) who were honoured with this award, Viral Desai was the only Indian to win the honour for climate change

24. Anukrti Upadhyay has won the Sushila Devi Award 2021.

Note: It has been instituted by Ratanlal Foundation. It was announced by Ratanlal Foundation and organizing Committee of the Bhopal Literature and Art Festival

25. Shiv Sahay Singh has won the won the Ramnath Goenka award in the "Uncovering India Invisible" category for his 2019 story "Death by Digital Exclusion".

Note: It exposed how the Jharkhand government's insistence on digitisation deprived people living on the margins of the benefits of the public distribution system (PDS). The story detailed the Jharkhand government's decision to plug leakages in the PDS by linking all ration cards to Aadhaar.

26. Alia Bhatt has been named as the 2021 Person of the Year by the People for the Ethical Treatment of Animals (PETA).

Note: Alia Bhatt is an animal lover and often shares pictures with her pets. This year, Alia Bhatt invested in Phool, the company behind Fleather, which is a vegan leather made from discarded temple flowers. Her vegan kids' wear line, Ed-a-Mamma, also won a 2021 PETA India fashion award for helping to nurture kids' love for animals and nature.

27. Eminent author Namita Gokhale won Sahitya Akademi Award for her novel **Things to Leave Behind**.

Note: Ms. Gokhale was awarded for her novel Things to Leave Behind and Ms. Pujari for Iyat Ekhan Aaronya Asil. Seven books of poetry, five of short stories, two plays, one each of biography, autobiography, criticism and epic poetry had won the Sahitya Akademi Awards 2021.

28. Danish Siddiqui has been awarded as the 'Journalist of the Year' for 2020 by the Mumbai Press Club.

Note: Danish Siddiqui's wife Frederike Siddiqui received the award. Senior journalist Prem Shankar Jha, 83, was bestowed with the lifetime achievement award "for his long and distinguished career of incisive and analytical writing".

Sports News

1. Argentina has won the men's Junior hockey World Cup at the Kalinga Stadium, Odisha.

Note: They defeated six-time champion Germany by 4-2 and won the title after a 16-year gap. Argentina sealed their second men's Junior World Cup title when Franco Agostini fired into an empty net in the final minute. France has defeated India to claim the 3rd place in the tournament.

2. Malaysia has won the Asian team squash championships 2021 held in Kuala Lumpur.

Note: Malaysia defeated India in the final by 2-1. India had lost in the summit clash before in 1981 and 2012 also. Malaysia has also won the women's final of the Asian team squash championships defeating Hong Kong 2-1 in the final.

3. Viktor Axelson has won the 2021 BWF World Tour men's Final held in Bali, Indonesia.

Note: He defeated Kunlavut Vitidsarn of Thailand by 21-12, 21-8 in just 43 minutes to wrap up the men's singles title. South Korea's An Seyoung has won BWF World Tour Finals in women's category by defeating India's PV Sindhu.

4. **An Seyoung** has won the 2021 BWF World Tour women's Final held in Bali, Indonesia.

Note: Men's doubles, Japan's Hoki Takuro and Kobayashi Yugo beat Marcus Fernaldi Gideon and Kevin Sanjaya Sukamuljo from Indonesia.

5. **Russia** has won the Davis Cup title 2021.

Note: They defeated Croatia 2-0 in the summit clash in Madrid. Andrey Rublev defeated Borna Gojo 6-4, 7-5 in the opening match and then the victory was sealed by Daniil Medvedev after he outclassed Marin Cilic. Medvedev defeated Cilic 7-6, 6-2 to seal the victory for Russia.

6. **Lewis Hamilton** has won the inaugural Saudi Arabian Grand Prix 2021.

Note: Abu Dhabi Grand Prix, which is scheduled to be held on 12th December, is the last race of '2021 Formula One World Championship', which will decide 2021's Winner. Currently the top position is shared by Max Verstappen & Lewis Hamilton with 369.5 points each.

7. **Weightlifter** Sanket Mahadev Sargar won a gold medal recently.

Note: For the top-podium finish, the Indian lifted the weight of 113kg. With this lift, Sargar also created the new snatch national record. The Commonwealth Weightlifting Championships 2021 is currently being held concurrently in Tashkent along with World Weightlifting Championships 2021 from December 7 to 17.

8. **Jhilli Dalabehera** has won gold medal the women's 49kg category at the Commonwealth Weightlifting Championships in Tashkent, Uzbekistan.

Note: Indian weightlifter Jhilli Dalabehera has won the gold medal in the women's 49kg category at the Commonwealth Weightlifting Championships in Tashkent, Uzbekistan.

9. **Max Verstappen** has won the Formula One Abu Dhabi Grand Prix 2021.

Note: Hamilton's Mercedes team secured the constructors' championship for an unprecedented eighth successive year but Verstappen, 24, ended a run of double dominance dating back to 2014. Verstappen ended the season with 10 wins to

Hamilton's eight, having also led more laps and taken more poles and podiums.

10. **Thailand** hosted the Asian Rowing Championship 2021 in which India won total of six medals, including two gold and 4 silver medals.

Note: Senior rower Arvind Singh bagged a gold in the lightweight Men's single sculls event while his compatriots won three silver medals. India bagged silver medals in Men's Lightweight Double Sculls, Men's Quadrapul Sculls and in Men's Coxless Four. In Lightweight Men's Double Sculls, India's Ashish Phugat and Sukhjinder Singh won the silver.

11. Arvind Singh is associated with **Rowing** who won gold medal recently.

Note: India bagged silver medals in Men's Lightweight Double Sculls, Men's Quadrapul Sculls and in Men's Coxless Four. In Lightweight Men's Double Sculls, India's Ashish Phugat and Sukhjinder Singh won the silver.

12. **Magnus Carlsen** has won 2021 FIDE World Chess Championship held in Dubai, UAE.

Note: He defeated Ian Nepomniachtchi, who faded badly after going toe-to-toe in the early games. Carlsen wins 60% of the 2 million-euro prize offered by the championship. FIDE World Chess Championship 2021 was played during Expo 2020 at Dubai Exhibition Centre in Dubai, UAE, between 24 November and 12 December 2021.

13. Indian badminton player **Kidambi Srikanth** won the historic silver medal in the World Badminton Championships in Spain.

Note: A former world no. 1, Srikanth lost Loh Kean Yew of Singapore. He becomes the first Indian men Badminton player to win a silver in BWF World Championships. The maiden silver placed Srikanth alongside P V Sindhu and Saina Nehwal, who had finished runner-up in the past. Akane Yamaguchi of Japan clinched the women's title beating World No. 1 and top seed Tai Tzu Ying of Chinese Taipei.

14. Loh Kean Yew of **Singapore** has defeated Indian badminton player Kidambi Srikanth in the final of the BWF World Badminton Championships in Spain and won the gold.

Note: Kidambi Srikanth becomes the first Indian men Badminton player to win a silver in BWF World Championships. The maiden silver placed Srikanth alongside P V Sindhu and Saina Nehwal, who had finished runner-up in the past. Akane Yamaguchi of Japan clinched the women's title

beating World No. 1 and top seed Tai Tzu Ying of Chinese Taipei.

- 15. Akane Yamaguchi** has won the women's title (gold medal) in the BWF World Badminton Championships in Spain.

Note: Second seeded Dechapol Puavaranukroh and Sapsiree Taerattanachai won the mixed doubles title as they beat third-seeded Japanese duo Yuta Watanabe and Arisa Higashino in straight game, 21-13, 21-14 in the final match. Loh Kean Yew of Singapore won the gold medal in BWF World Badminton Championships in Spain by defeating Indian badminton player Kidambi Srikanth.

- 16. Sportsperson Lewis Hamilton** has been bestowed with the knighthood by the Prince of Wales Charles at Windsor Castle in Windsor.

Note: The Mercedes driver was made a Knight Bachelor by Prince of Wales Charles at Windsor Castle in Windsor. Hamilton holds an incredible seven Formula One World Titles. Hamilton missed out on his record eighth title at the Yas Marina circuit during the Abu Dhabi Grand Prix.

- 17. India** will host Women's Under-18 and Under-19 SAFF championships in 2022.

Note: While SAFF Under-18 Women's Championship will be held from 3rd to 14th March and SAFF Under-19 Championship will take place from July 25 to August 3. Participants for SAFF U-18 Women's Championship: Bangladesh, Bhutan, Nepal, Sri Lanka and India

- 18. Pankaj Advani** has won 2021 National Billiards Title.

Note: Sitwala, displaying excellent in-offs, pots and cannons, surged ahead by pocketing the third game with a sizeable break of 84. He was on course to even wrest the fourth game after he compiled a wonderful effort of 101, but a costly lapse by him gave a window of opportunity to Advani.

- 19. Bangladesh** Under-19 Women's team won SAFF U-19 Women's Football Championship in Dhaka.

Note: Only goal of the game came in the 80th minute when Anai Mogini scored a goal to make Bangladesh victorious. 2021 SAFF U-19 Women's Championship:

It is an international football competition for women's under-19 national teams organized by SAFF. It was the 2nd edition of SAFF U-19 Women's Championship.

- 20. Aanchal Thakur** associated with **Skiing** sports.

Note: She finished 3rd with an overall timing of 1:54:30. With this, Aanchal has become first Indian Ski athlete to win two medals at international level. She has previously won bronze medal in the 2018 FIS Alpine 3200 Cup held in Turkey.

- 21. Himachal Pradesh** has won their maiden Vijay Hazare Trophy beating Tamil Nadu in the final in Jaipur.

Note: Himachal Pradesh skipper Rishi Dhawan won the toss and put Dinesh Karthik-led Tamil Nadu to bat. Youngster Shubham Arora came out all guns blazing with his maiden List A century as Himachal downed five-time champions Tamil Nadu. Tamil Nadu have been the best domestic side in the country in white-ball cricket since the 2019-20 season.

- 22. Team Radiant** has won the Pro Tennis League 2021.

Note: Davis Cupper Saketh Myneni led the Team Radiant. Saketh outclassed reigning National champion Niki Poonacha 5-0 in the third rubber to gain a four-point lead for the team which proved decisive in the eventual analysis.

- 23. Moyuka Uchijima** has won her maiden 20th edition of the NECC Deccan \$25,000 Women's ITF Championships.

Note: The 20-year-old outlasted Diana Marcinkevica of Latvia 6-2, 7-5 in the singles final. With junior Sara Saito winning two back-to-back ITF junior events earlier in December, Uchijima capped the hat-trick for Japan with her victory.

- 24. Uttar Pradesh** has won the 11th Junior National Men's Hockey Championship 2021.

Note: UP maintained its 100 percent record in the tournament. Top scorer of tournament: Sharda Nand Tiwari. Hockey Association of Odisha edged out Haryana by 3 - 2 in a closely contested affair to clinch 3rd place in the Championship.

Books and Authors

- 1. Prabhat Kumar** has authored the book titled 'Public Service Ethics – A Quest for Naitik Bharat'.

Note: The book was released by the Vice President M. Venkaiah Naidu. The book is published by IC

Centre for Governance. The book deals with ethics in governance and public service and proposes a collective quest for ethical India or Naitik Bharat.

2. **Gautam Chintamani** has authored the book titled 'The Midway Battle: Modi's Roller-coaster Second Term'.

Note: The book mentioned the political scenario of India. It marks the second tenure of the current Prime Minister (PM) Narendra Modi. The Midway Battle shed light on the various legislations like the Jammu and Kashmir Reorganisation Act, triple talaq, the Citizenship (Amendment) Act as well as farming laws.

3. **Ayaz Memon** has authored the book titled 'Indian Innings: The Journey of Indian Cricket from 1947'.

Note: It is an anthology of Indian Cricket and marked several insights of Indian cricket of the last 70 years. The book has covered the era of veteran cricketers K N Prabhu to P N Sundareshan and Dicky Rutnagar to Ramachandra Guha and Suresh Menon, those years of famous victories consist of experiences about World Cups, various Test cricket, etc.

4. **Bala Krishna Madhur** has authored the book titled 'At Home in The Universe'.

Note: The book is the autobiography of B K Madhur, a former Chief Executive Officer at DHFL Property Services Ltd, and one of the key personalities in establishing Dewan Housing. The book is published by Bookworld Enterprises of Mumbai. The book offers an inside view into the policy environment in the 1980s and 1990s in the Housing Finance Sector.

5. **Shashi Tharoor** has authored the book titled 'Pride, Prejudice and Punditry'.

Note: The book, published by Aleph Book Company, was earlier launched in Delhi. There are ten sections in this book, each devoted to a particular topic such as modern Indian history, Indian Politics etc.

6. **Rahul Rawail** has authored the book titled 'Raj Kapoor: The Master At Work' that was released by the Vice President M Venkaiah Naidu.

Note: The book launch event was held at India Habitat Centre in New Delhi, coinciding with Raj Kapoor's 97th birth anniversary. The vice president described the book as a "labour of love and dedication". The book is also dedicated to Raj Kapoor's second son and father of Ranbir Kapoor, Rishi Kapoor, who passed away in April 2020.

7. **S S Oberoi** has authored the book titled 'Rewinding of First 25 years of Ministry of Electronics and Information Technology'.

Note: The book consists of life experience, challenges working as an advisor under the MeitY. S. S. Oberoi is a retired adviser in the Department of Electronics (DoE). He was the first head of the Software Development Agency and the first adviser of Information Technology.

8. **Yarlagadda Lakshmi Prasad** has authored the book titled 'Gandhi Topi Governor'.

Note: The book chronicles the life of Barrister Idpuganti Raghavendra Rao. The book is published by Emesco Books. Idpuganti Raghavendra Rao was a prominent freedom fighter, Legislator and the Governor of the Central Provinces in the British Administration.

9. **Rekha Chaudhari** has authored the book titled "India's Ancient Legacy of Wellness".

Note: It was launched on the occasion of World Digital Day (WDD) celebration. The book highlights how important it is for human beings to be close to nature which helps to revive and recharge to do productive work. Dr Rekha has also published many of her research works in the World Health Organization (WHO).

10. **Tusar Kapoor** is the author of the book titled 'Bachelor Dad'.

Note: He has shared his journey of being a single father in the new book. The actor has shared his journey of the 'slightly unconventional road to fatherhood' in his debut book, Bachelor Dad. On the cover of the book, he can be seen carrying his son.

Science and Defence

1. 'Ekuverin' is a Joint Military Exercise between Indian army and military forces of **Maldives**.

Note: The exercise will enhance synergy and interoperability between Armed Forces of both the nations in terms of understanding transnational terrorism both on land and at sea, conducting Counter-Terrorism and Counter-Insurgency Operations and sharing best military practices and experiences. Besides rigorous training, the joint

military exercise will also include cultural and sports activities to enhance defence cooperation and bilateral relations. The exercise will go a long way in strengthening India's relations with Maldives amidst emerging security dynamics in the Indian Ocean Region.

2. **IIT Madras** will launch a Global Energy Consortium to boost the transformation towards a low carbon future.

Note: The institute believes that the energy challenges of the next generation will require interdisciplinary approaches across multiple domains and need a strong collaborative effort across academia and industry, which will be a key focus of this initiative. The consortium will be launched at the IIT Madras Energy Summit to be held from December 14 to 16. IIT-Madras has seven dedicated research initiatives working on the energy sector. These initiatives will form the core of the Global Energy Consortium.

3. India has signed a contract with **Russia** for the indigenous production of over 6 Lakh AK-203 Assault Rifles at Korwa, UP.

Note: It envisages complete transfer of technology to IRRPL by Kalashnikov in manufacturing of first 70,000 weapons. Rest of the 5.31 lakh weapons will be completely indigenous realizing Govt's vision of Make in India and expanding defence exports. The whole order will be produced in 10 years.

4. The missile has an operational range of 50 to km distance and features mid course inertial guidance through fiber optic gyroscope and active radar homing in terminal phase.

Note: The VL-SRSAM, indigenously designed and developed by DRDO for the Indian Navy, is meant for neutralising various aerial threats at close ranges, including sea-skimming targets.

5. The Indian Army is organizing a multi-nation disaster management exercise PANEX-21 involving BIMSTEC countries in **Pune**.

Note: The exercise has been called PANEX 21 and will involve Bangladesh, Bhutan, Nepal, Sri Lanka, Myanmar, Thailand and India—BIMSTEC countries. The aim of the exercise is to foster joint planning and build regional cooperation for responding to natural disasters.

6. NASA has launched new X-ray Mission titled as Imaging X-ray Polarimetry Explorer (IXPE) in collaboration with space agency **Italian Space Agency**.

Note: It is built to study some of the most energetic objects in the universe like the remnants of exploded stars, powerful particle jets spewing from feeding black holes, and much more.

7. India's maiden crewed space mission, Gaganyaan will be launched in **2023**.

Note: This will be followed by the second uncrewed mission at the end of 2022 carrying 'Vyommित्रा', a spacefaring human robot developed by ISRO.

8. **Supersonic Missile Assisted Torpedo System (SMAT)** was successfully launched by India from Abdul Kalam island, formerly known as Wheeler Island.

Note: During the mission, the full range capability of the missile was successfully demonstrated. The system has been designed to enhance anti-submarine warfare capability far beyond the conventional range of the torpedo. The missile carried a torpedo, parachute delivery system and release mechanisms.

9. Recently, **IIT Delhi** has signed an MoU with the Indian Air Force (IAF) for various developmental projects to support the requirements of the IAF.
Note: The joint partnership between the IAF and IIT Delhi aims to accelerate IAF's indigenisation efforts for achieving self-reliance. Under the ambit of the MoU, the IAF has identified key focus areas involving technology development and finding indigenous solutions towards sustenance of various weapon systems. IIT Delhi will provide cooperation and consultancy, duly supported by research, for feasibility studies and prototype development.

10. Automotive manufacturer **Ashok Leyland** has partnered with Combat Vehicles Research and Development Establishment (CVRDE) to develop and manufacture 600-HP indigenous engine to power futuristic combat vehicles under Atmanirbhar Bharat mission.

Note: The 600-HP engine will undergo rigorous testing in lab and will be qualified for application in tanks. Ashok Leyland will undertake series production of the engine post induction into service. For over five decades, Ashok Leyland has developed and expanded its scope within the defence space. This partnership with CVRDE has given the company an opportunity to further innovate in the mobility space for defence requirements.

11. The first batch of indigenously developed next-generation armoured engineer reconnaissance vehicles was inducted into the Army. The vehicles were manufactured by **Ordnance Factory Medak & Bharat Electronics Limited**.

Note: The vehicle has been designed by Defence Research and Development Organisation (DRDO) and manufactured by Ordnance Factory Medak and Bharat Electronics Limited, Pune. It is capable of carrying out reconnaissance of water obstacles and boggy patches for execution of engineer tasks with capabilities to carry out reconnaissance.

12. The strike range of the indigenously developed surface-to-surface missile 'Pralay' -- **150-500 kilometres**.

Note: The missile is powered with solid propellant rocket motor and many new technologies. The missile has a range of 150-500 kilometre and can be launched from a mobile launcher. The missile

guidance system includes state-of-the-art navigation system and integrated avionics.

- 13.** Minister of Defence Rajnath Singh unveiled indigenously built Multi-terrain Artillery Gun (MArG 155) – BR which is the only 155mm 39 calibre gun system mounted on 4×4 HMT (High Mobility Vehicle) in the world. It is developed by **Bharat Forge Ltd.**

Note: The Made-In-India Multi-terrain Artillery Gun (MArG) 155 – BR is the only 155mm 39 caliber gun system mounted on 4×4 HMT in the world. The vehicle weighs 18 ton and has the capability to be deployed even in mountain regions. The gun system is equipped with shoot and scoot capability, providing advanced technical performance and high integration.

- 14.** The Defence Research and Development Organisation (DRDO) successfully conducted the flight test of indigenously developed HEAT (**High-speed Expendable Aerial Target**) Abhyas.
Note: During its trial, high subsonic speed trajectory at a very low altitude with high endurance was demonstrated. Two boosters provided initial acceleration during launch and small turbojet engine

was used to sustain high subsonic speed with long endurance. Developed by: Aeronautical Development Establishment (ADE), Bengaluru, along with other DRDO laboratories.

- 15.** Indian Navy has decommissioned INS Khukri after 32 years of service at a solemn ceremony held at Visakhapatnam. It is the first of the indigenously built **corvettes**.

Note: It had the distinction of being part of both the Western and Eastern Fleets. The corvette was built by the Mazagaon Dock Shipbuilders and commissioned on August 23, 1989.

- 16.** The Indian army, along with the National Security Council Secretariat (NSCS), established a Quantum Lab in **Military College of Telecommunication and Engineering (MCTE), Mhow.**

Note: Military College of Telecommunication Engineering (MCTE) is a leading government college based in Mhow which provides an array of academic courses and programmes. Indian Army has also established an Artificial Intelligence (AI) Centre at MCTE with over 140 deployments in necessary fields.

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