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PREFACE

This is our special edition of Current Affairs Magazine for various Central & State level Competitive Examinations, covering content from the month of December 2021.

The Magazine is divided into three sections:

Section 1: Topic Wise Current Affairs in Short

The first section is dedicated to Topic Wise Current Affairs with a short description to provide information about all major happenings this month.

Section 2: Practice Questions with Answers

The Second Section contains 150 Multiple Choice Questions based on daily current affairs.

Section 3: Detailed Analysis of important Events

The Third Section covers some major happenings in this month along with analysis. The content has been covered from various online & offline sources including reputed newspapers like The Hindu, Indian Express etc. All the news topics have been explained keeping in mind their underlying issues. Every issue has been covered comprehensively. Some of the information provided may not be directly relevant for the examination. As the content is very wide, we have only covered a limited set of issues. You can utilize it smartly along with the Daily Study of News Papers as well as your other sources.



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SECTION 1



Topic Wise Current Affairs in Short

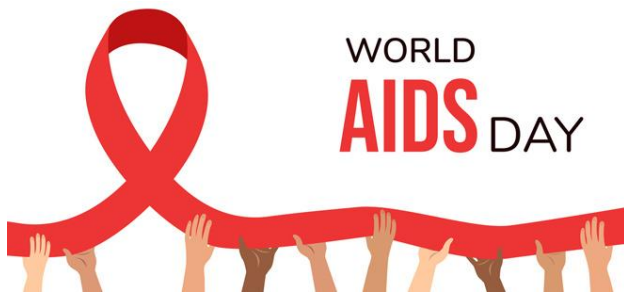


1: IMPORTANT DAYS



BSF Celebrates 57th Raising Day On December 01, 2021 :-

The Border Security Force (BSF) Jammu Frontier on December 01 celebrated its 57th Raising Day here at the Paloura based headquarters in the city outskirts with traditional fervour. The day was also celebrated in command battalions deployed at the International Border of Jammu and the Line of Control (LoC) in Rajouri, Poonch sectors. D K Boora, Inspector General (IG) Frontier BSF Jammu paid tributes to the brave martyrs of BSF who had made the supreme sacrifice and laid down their lives for the nation.



World AIDS Day 2021 : 01 December :-

World AIDS Day is observed every year on December 1 to educate people and honour those who have lost their lives due to this deadly disease. Acquired Immunodeficiency Syndrome or AIDS is a life-threatening

disease in which a person's immune system becomes weak and redundant, thereby causing it to easily get affected by various common infections which in most cases lead to death. This year the theme of the day is "End Inequalities, End AIDS".



World Computer Literacy Day : 2 December :-

World Computer Literacy Day is observed on December 2, every year, to raise awareness about the role of computers in our lives and enhance digital literacy in all communities across the world. Computers are behind the wheel, driving the world wagon towards development, and people are expected to keep up with the increasing pace that this wagon is maintaining. The theme of this year's World Computer Literacy Day is "Literacy for human-centered recovery: Narrowing the digital divide."



International Day For The Abolition Of Slavery: 2 December :-

December 2 marks the International Day for the Abolition of Slavery. The day commemorates the brutal history of slavery practiced by colonial rulers of past centuries and aims to eradicate modern forms of slavery, such as trafficking in persons, sexual exploitation, child labour, forced marriage, and the forced recruitment of children for use in armed conflict. This day is a reminder of how, conditions in the current era of globalisation, which has given a platform for growth of informal economies and economic disparities between nations, increasing flows of labour and commodities across international borders are causing human trafficking to flourish on a global scale.



International Day of People with Disabilities - 3rd December

International Day of People with Disabilities is observed on 3rd December every year to raise awareness about understanding and accepting people with disabilities. Every year a theme is organised to celebrate this day. In this year the theme will be “Leadership and participation of persons with disabilities toward an inclusive, accessible and sustainable post-COVID-19 world”.



Indian Navy Day : 04 December :-

Navy Day in India is celebrated on 4 December every year to recognise the achievements and role of the Indian Navy to the country. 4 December was chosen as on that day in 1971, during Operation Trident, the Indian Navy sank four Pakistani vessels including PNS Khaibar, killing hundreds of Pakistani Navy personnel. The theme of Indian Navy Day 2021 is ‘Swarnim Vijay Varsh’.



International Day Of Banks: 04 December :-

International Day of Banks is celebrated on December 4 to recognise the importance of multilateral and international development banks in financing sustainable developments. 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. India is now one of the fastest-growing economies in the world. From April to September 2020, India received the highest Foreign Direct Investment. As of now, there are around 46 Foreign banks that are operating in India in 2021.



World Soil Day : 5 December :-

World Soil Day (WSD) is held annually on 5 December as a means to focus attention on the importance of healthy soil and to advocate for the sustainable management of soil resources. The theme of World Soil Day 2021 is 'Halt soil salinization, boost soil productivity' with a motive to raise awareness of the importance of maintaining healthy ecosystems and human well-being.



International Volunteer Day 2021 : 5 December :-

Also known as International Volunteer Day (IVD), every year, the world observes International Volunteer Day for Economic and Social Development on 5 December to recognise and promote the contributions of volunteers

around the world. The day celebrates the work of volunteers, at the local, national and international levels, towards the achievement of Sustainable Development Goals (SDGs). This year the theme for the day is "Volunteer now for our common future".



International Civil Aviation Day : 7 December` :-

International Civil Aviation Day is an annual UN observation day held on December 7 in order to recognize the socio-economic and development importance of aviation and international air travel. Additionally, it acknowledges the unique role played by the International Civil Aviation Organization (ICAO) in providing global aviation safety, efficiency, and uniformity. From now until 2023, the council has decided upon the theme: "Advancing Innovation for Global Aviation Development."



ARMED FORCES FLAG DAY 7 DECEMBER

National Armed Forces Flag Day Celebrated On 7th December :-

The day is meant to honour martyrs, and the brave soldiers that serve this country. Also known as India's Flag Day, the day is dedicated to raising funds from Indian citizens for the welfare of the Indian Army. Established in August 1949, India has celebrated this day of significance every year. Flag Day was created when India had just gained independence and the welfare of soldiers had to be looked after. On this day, Indian flags were distributed to the public in exchange for a small donation.

**SAARC Charter Day 2021: 8th December :-**

The South Asian Association for Regional Cooperation (SAARC) Charter Day is observed annually on 8 December to commemorate the adoption of the SAARC Charter. This year marks the 37th anniversary of the regional group. As per its official website, the aim of SAARC members is to promote stability, peace, and progress in the region. SAARC has organised 18 summits since 1985. It is currently focusing on regional cooperation in all fields of development activity which impact the livelihood of people. In September this year, the meeting of the foreign ministers of SAARC countries was cancelled.

**International Anti-Corruption Day: 09 December :-**

The International Anti-Corruption Day is observed on December 9. The International Anti-Corruption Day is observed to raise awareness and find newer ways to combat corruption. Society is largely affected by corruption and preventing it will help progress towards sustainable development goals and promote equity. International Anti-Corruption Day 2021 will highlight the rights and responsibilities of every individual which includes States, Government officials, civil servants, law enforcement officers, media representatives, the private sector, civil society and so on. The theme of International Anti-Corruption Day 2021: "Your right, your role: say no to corruption".

**Human Right Day - 10th December**

On 10th December every year, Human Right Day is celebrated. The Universal Declaration of Human Rights was adopted in 1948 by the United Nations General Assembly. This day is observed to protect the fundamental human rights of all people and their basic human freedom.



International Mountain Day : 11 December :-

International Mountain Day is celebrated annually to promote awareness for mountain communities around the globe. December 11th is officially declared as International Mountain Day by the United Nations General Assembly. The conservation of mountains is a key factor for sustainable development. It is also part of Goal 15 of the Sustainable Development Goals set up by the United National General Assembly in 2015. The theme of this year's International Mountain Day (IMD) on 11 December will be sustainable mountain tourism.



International Universal Health Coverage Day :12 December :-

Every year on December 12, Universal Health Coverage Day serves as a reminder to renew global efforts to ensure that people have access to health care when they need it. Universal Health Coverage Day provides an opportunity to assess progress and highlight gaps in ensuring that everyone, everywhere, has access to the health care they require, close to home and without financial burden. According to UN, this year's theme is 'Leave No One Behind When It Comes to Health: Invest in Health Systems for All'



International Day of Neutrality

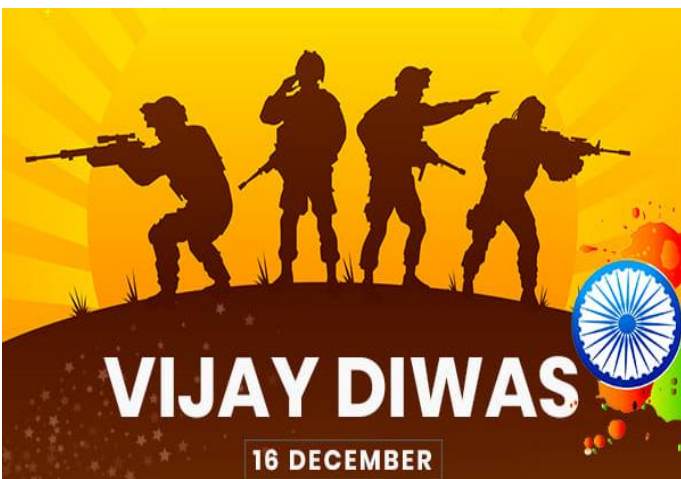
12 December

International Day Of Neutrality: 12 December :-

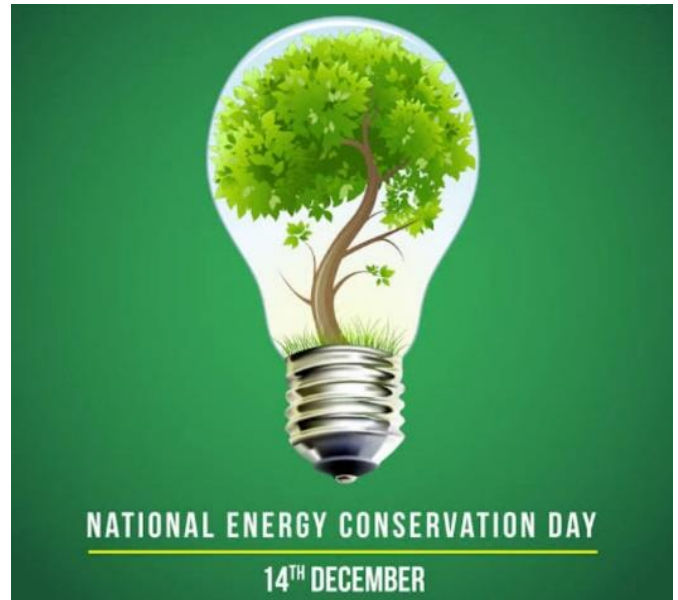
Resolution for this day was introduced by Turkmenistan, which has been a neutral state since December 12, 1995. Marking the most historic day ever, UN General Assembly declared December 12 as the International Day of Neutrality on February 2, 2017. Many countries have maintained a neutral stand on war, thus providing a peaceful atmosphere to their citizens. International Day of Neutrality allows for friendly relations between the countries, which will avoid a war like situation thus keeping the citizens safe and secure.

**UNICEF Day : December 11 :-**

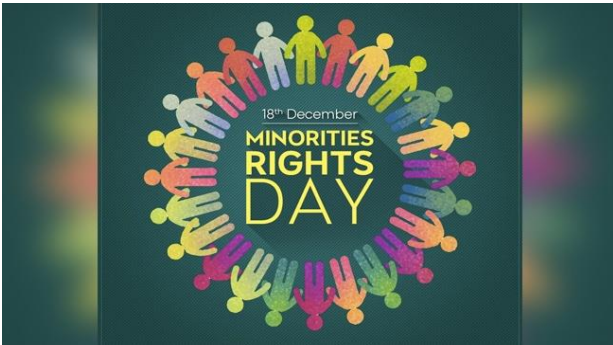
UNICEF Day is observed on December 11 every year, to spread awareness on saving children's lives, defending their rights and helping them fulfil their potential from childhood to adolescence. The United Nations General Assembly announced this day on December 11 in year 1946. This was done to ensure the United Nations International Children's Emergency Fund. The theme for this year is to help children recover from interruptions and learning losses experienced through pandemics in the last two years.

**Vijay Diwas : 16 December :-**

Bijoy Dibos (Bengali) or Vijay Diwas (Victory Day) is commemorated every 16th December in Bangladesh and India, to observe India and Bangladesh's victory over Pakistan in War of 1971 for the liberation of Bangladesh from Pakistan. The end of the war also resulted in the unilateral and unconditional surrender of the Pakistan Army and subsequent secession of East Pakistan into Bangladesh. On 16 December every year, Citizens, senior officials, students & war veterans lay wreaths and remember the sacrifices of the soldiers.

**National Energy Conservative Day - 14th December**

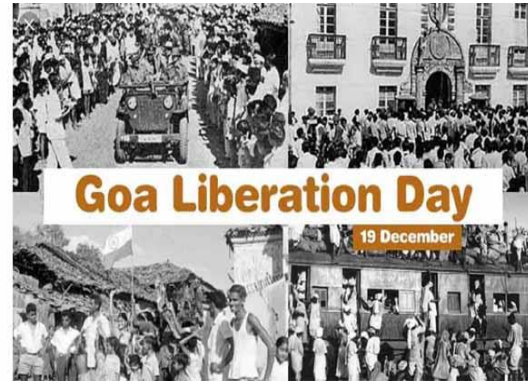
14th December is observed as the National Energy Conservative Day which is celebrated to raise awareness about the need for energy and its conservation in daily life. During 1991, this day was celebrated by the Bureau of Energy Efficiency (BEE), under the Ministry of Power. This day is used to showcase the Nation's contribution to energy conservation and steps taken towards becoming an energy-efficient nation.

**Minorities day in India : December 18 :-**

Minorities day is celebrated in India on December 18 every year. The day aims at promoting the rights of the minority community across the country. It looks forward to protect the rights of minority communities, as a contribution to nation-building, to ensure the security of minorities in their particular language, caste, religion, culture, tradition, etc. Human rights are rights of every human on this planet, while the minority rights day promote the idea of upholding the rights of all human beings despite the number.

**International Migrants Day : 18 December :-**

Due to the pandemic, there is a huge crisis faced by migrants all over the world. The issue of migration is a vast problem including the social, economic, and political aspects that have attracted a lot of responses from different individuals across the world. Therefore, every year on December 18, the International Migrant Day is observed, to tackle the problem and challenges of global migration. The theme for the year 2021 is 'Harnessing the potential of human mobility'.

**Goa's Liberation Day : 19 December :-**

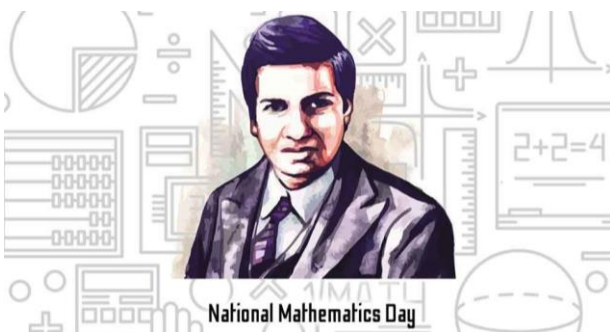
Goa Liberation Day is celebrated on 19th December every year to mark the success of 'Operation Vijay' undertaken by the Indian Armed Forces that liberated Goa from Portuguese rule. Prime Minister Narendra Modi will visit Goa on 19th December and attend the function marking Goa Liberation Day celebrations at Dr. Shyama Prasad Mukherjee Stadium. He will felicitate the freedom fighters and veterans of 'Operation Vijay' at the function.

**International Human Solidarity Day : 20 December :-**

On December 20 International Human Solidarity Day is observed to raise public awareness of the importance of solidarity, especially in the global arena. As per the United Nations, the day is marked to celebrate unity and diversity that is present across the globe. It also serves as a reminder for governments to respect their commitments to international agreements. International Human Solidarity Day also encourage new initiatives and plans for eradication of poverty and other global issues.

**World Arabic Language Day: 18 December :-**

December 18 marks World Arabic Language Day which celebrates the cultural diversity of the Middle Eastern region and the language spoken. The annual celebration of Arabic culture falls on the same day in 1973 when the General Assembly of the United Nations adopted Arabic as the sixth official language of the Organization. UNESCO has announced the theme of 2021 World Arabic Language Day as, 'Arabic Language, a bridge between civilisations.' In a statement shared by the UNESCO.

**National Mathematics Day : 22 December :-**

National Mathematics Day is celebrated every year on December 22 across the nation to recognise and celebrate the works of Srinivasa Ramanujan. It was on this day in 1887, the Indian mathematical genius Srinivasa Ramanujan was born. The mathematical genius Ramanujan was born to a Tamil Brahmin Iyengar family at Erode, Tamil Nadu. The former Prime Minister Manmohan Singh, on February 26, 2012, declared

December 22 as the National Mathematics Day to mark the mathematician's birth anniversary.

**Kisan Diwas : 23 December :-**

National Farmers' Day, or Kisan Diwas, is celebrated across the country on December 23 to honour India's farmers and mark the birth anniversary of the nation's fifth prime minister, Choudhary Charan Singh. In 2001, the government decided to recognise Choudhary Charan Singh's contribution to the agriculture sector and welfare of farmers by celebrating his birth anniversary as Kisan Diwas. Generally, awareness campaigns and drives are organised across the country to educate people on the role of farmers and their contribution to the economy.

**National Consumer Rights Day : 24 December :-**

The day which shows the rights and power of a consumer and customer, National Consumer Day which is

celebrated on 24th of December, the day has been presented to make people aware about the rights of consumers. It becomes important to celebrate National Consumer Day because the relationship between buyer and seller involves money and money is the most useful thing as well as the biggest threat to humanity. Government has fixed prices and rates for almost every goods and every service but most of the sellers play their tricky part and quote prices other than government prices which leads to threat of Consumer rights.



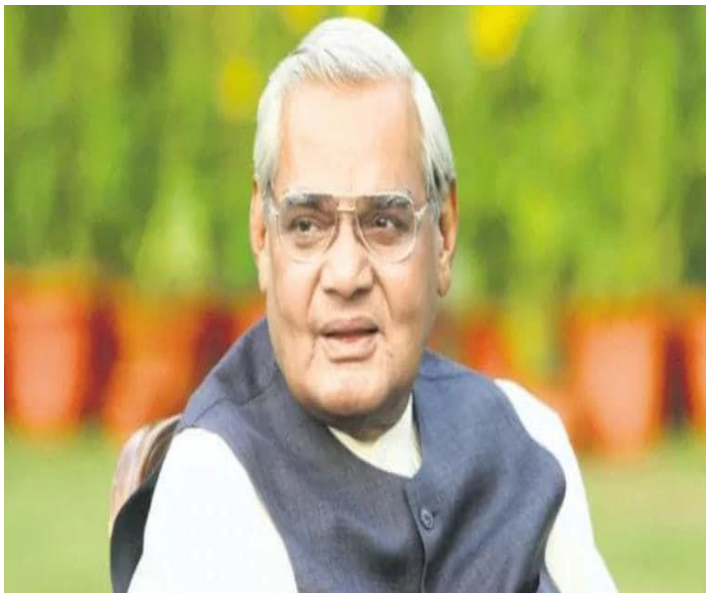
International Day of Epidemic Preparedness : 27 December :-

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, the United Nations and World Health Organization marked December 27 as the International day for Epidemic Preparedness. The day was first observed on December 2020 when the United Nations General Assembly had emphasised on the need to advocate the importance of the preparedness for, prevention of and partnership against epidemics.



New Year's Eve - 31st December

New Year's Eve is celebrated on 31st December every year as it is the last day of the year. On this day, people celebrate together in the evening and do dancing, eating, singing, etc. and welcome New Year with Joy.



Good Governance Day: 25 December :-

With the Good Governance Day falling on December 25, 2021, the Central government is celebrating 'Good Governance Week' from December 20, according to the Department of Administrative Reforms and Public Grievance (DARPG). Union Minister Jitendra Singh inaugurated the campaign at Bhim Auditorium, Dr Ambedkar International Centre, New Delhi. Various events are conducted from December 20 to December 25. In India, Good Governance Day (Sushasan Divas) is observed annually on 25th December. In this day nation celebrates the birth anniversary of Bharat Ratna and former-Prime Minister Atal Bihari Vajpayee.

2: Agreements



SBI Signs MoU With Usha International For Empowering Women :-

State Bank of India (SBI) has signed an agreement with Usha International Limited (UIL) for empowering women entrepreneurs by providing financial assistance. The financial assistance will be provided under the Joint Liability Group model, SBI said in a statement. 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, it said.



Walmart & Flipkart Signed An MoU With MP Govt To Support MSMEs :-

Walmart and its subsidiary Flipkart on 30 November announced they will sign a Memorandum of Understanding (MoU) with the Madhya Pradesh government to create an ecosystem of capacity building for MSMEs in the state. Under the partnership with Department of Micro, Small and Medium Enterprises (MSME) of the MP government, Walmart and Flipkart will help MSMEs digitize their businesses and enable them to sell products across India through online retail, said a joint statement.



ADB Approves \$500-Million Loan To Improve Quality Of School Education In India :-

The Asian Development Bank (ADB) on December 02 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. "The loan supports the Integrated Scheme for School Education (Samagra Shiksha) and the new Exemplar School Initiative of the Ministry of Education (MOE) to improve education quality by focussing on inclusive and equitable learning outcomes," said a ADB statement.



India And EU Will Set Up Clean Energy And Climate Partnership :-

India and the European Union have vowed to scale up cooperation in areas of clean energy with a focus on offshore wind, green hydrogen and solar power besides deciding to encourage investments in the field of energy efficiency. Various aspects of deepening clean energy cooperation were discussed at a meeting of the India-EU Energy Panel on December 1. The Ministry of External Affairs (MEA) said the panel agreed on a detailed work programme until 2023 to implement clean energy and climate partnership that was agreed in 2016.



SBI Signed MoU With Kendriya Sainik Board :-

State Bank of India (SBI) said it 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. India's largest bank said it will provide a grant of Rs1,000 per month to 8,333 war veterans' children. According to the statement, the bank has contributed Rs10 crore to the Armed Forces Flag Day Fund. The Armed Forces Flag Day is celebrated on December 7.



Federal Bank And Star Health Insurance Tie-Up For Bancassurance :-

Federal Bank has joined hands with Star Health and Allied Insurance Co Ltd as a corporate agent to provide a wide range of innovative health insurance products for the Bank's 8.90 million customers spread over 1,291 banking outlets across the country. The Bank's customers can avail benefits of Star Health's retail products and group affinity products through the bank's various distribution channels thus helping customers address their complete financial needs under one roof.



ISRO, Oppo Collaborate To Strengthen R&D Of NavIC Messaging Service :-

The Indian Space Research Organisation has signed an agreement with Chinese smart devices maker Oppo's Indian arm to strengthen the research and development of the NavIC messaging service. The NavIC system provides regional navigation services covering the Indian mainland and an area up to 1,500 km beyond the Indian mainland. In addition to its primary function of providing PNT (position, navigation and timing) services, NavIC is also capable of broadcasting short messages.



Axis Bank tied up with Swift to provide digital banking solution :-

Axis Bank is integrating completely different digitisation initiatives by authorities bodies and repair suppliers to prolong an end-to-end service to enterprise purchasers. The financial institution's B2B (business-to-business) digitisation efforts are being supported by Swift — a cooperative of worldwide banks that acts as an middleman between banks and units requirements. Besides digitising bank guarantees, Swift is helping the private lender digitise application forms for payment through Asian Clearing Union and other legal forms, which are required under the Foreign Exchange Management Act.



Adani Tie-Up Agreement With SECI For Green Power :-

Adani Green Energy Ltd (AGEL), the renewable energy arm of diversified Adani Group, has signed an agreement with the Solar Energy Corporation of India (SECI) to supply 4,667 MW of green power. This is the world's largest ever green power purchase agreement, said Adani in a release on 14 December. The AGEL-SECI agreement to supply 4,667 MW is part of a

manufacturing-linked solar tender of 8,000 MW awarded to AGEL by SECI in June 2020, which set a record for being the world's largest solar development tender ever awarded. So far, AGEL has signed PPAs with SECI for a total generation capacity of close to 6000 MW of the 8,000 MW awarded in 2020. AGEL expects to close the balance 2000 MW PPA in the next two to three months.



TVS Motor And BMW Motorrad Tie Up To Make Electric Vehicles :-

TVS Motor Company said on 15 December that it will develop electric vehicles (EV) with BMW's motorcycle brand in the country, joining a host of Indian automakers that have sought to expand their clean mobility offering. The tie-up comes at a time when new-age start-ups like Ola Electric and Ather are ramping up investment in electric scooters, forcing legacy two-wheeler makers like TVS and Bajaj Auto to follow suit. Top automakers like Mahindra & Mahindra and Tata Motors are also investing heavily in EVs as government has been encouraging automakers to go electric in a bid to reduce pollution and fuel imports.



NCC, NHAI sign Memorandum of Understanding to reuse plastic wastes :-

The National Highways Authority of India (NHAI) has signed a memorandum of understanding with the National Cadet Corps (NCC) to reuse plastic waste, collected by the cadets during its latest campaign, for construction of roads across the country, the Defence Ministry said on 18 December. NCC started a month-long Puneet Sagar Abhiyan on December 1 to clean the beaches. According to the ministry, 3.4 lakh cadets from 127 coastal area NCC units have so far collected approximately six tons of plastic waste.



ISRO signed six agreements with four countries for launching foreign satellites :-

Union Minister Jitendra Singh said on 16 December said that the Indian Space Research Organisation (ISRO) has signed six agreements with four countries for launching foreign satellites during 2021-2023. In a written reply to a question in the Rajya Sabha, Mr Singh informed that about 132 million Euros would be earned through launching of these foreign satellites on a commercial basis.



HAL Signed Contract With BEL For 83 LCA Tejas Mk1A Fighters :-

State-run Hindustan Aeronautics Limited (HAL) on 16 December signed a Rs2,400 crore contract with defence public sector unit Bharat Electronics Limited (BEL) for development and supply of 20 types of systems for LCA (Light Combat Aircraft) Tejas Mk1A program. The five-year contract, spanning from 2023 to 2028, would give a major boost to indigenization programs and is the "biggest ever order that HAL has placed on any Indian company boosting 'Atmanirbhar Bharat' campaign," a statement from HAL said.



ICICI Pru Life Insurance Became First Insurer To Sign UNPRI On ESG Issues :-

ICICI Prudential Life Insurance has signed United Nations supported Principles for Responsible Investment (UNPRI) demonstrating its commitment towards Environment, Social and Governance (ESG) issues. It is the first Indian insurance company to do so. In its journey towards promoting sustainability, the Company is integrating ESG factors into its investment management framework. As a responsible corporate it has also adopted sustainability principles across its business activities.



Gol & German Bank signed Euro 442.26 mn loan for Surat Metro Rail Project :-

The government of India and the Germany Development Bank KfW (Kreditanstalt für Wiederaufbau) on 17 December signed a 442.26 million euro loan pact for Surat Metro Rail project. The total cost of the project is estimated to be Euro 1.50 billion (Rs12,020 crore), of which KfW is financing Euro 442.26 million. Prime Minister Narendra Modi had launched the Ahmedabad Metro Rail Project Phase-II and the Surat Metro Rail Project in January this year.



Equitas Small Finance Bank Became Partner Of Maharashtra State Govt :-

Equitas Small Finance Bank Limited on December 20 announced it has been empanelled as a banking partner to the Government of Maharashtra with a view to offer its services to the state government employees. The agreement will enable Equitas Small Finance Bank to distribute salaries and allowances to the existing employees apart from making provision of pension to pensioners. The Maharashtra government has granted authority to Equitas Small Finance Bank to open salary and pension accounts for the existing and retired employees across 58 of its branches in Maharashtra.



IOCL Acquired 4.93% Stake In Indian Gas Exchange :-

State-run oil refiner Indian Oil Corporation Limited (IOCL) announced on December 21 that it has acquired a 4.93 per cent equity share in Indian Gas Exchange Limited - the country's first automated national level gas exchange. Indian Oil's board of directors approved the deal at its meeting held on December 20, according to a regulatory filing by Indian Oil to the stock exchanges. The acquisition of an equity stake in IGX is a strategic opportunity for the country's top oil refiner to become part of India's natural gas market. IGX is a subsidiary of the Indian Energy Exchange (IEX).



State Bank Of India Acquired Minority Stake In JSW Cement For INR 100 Crore :-

State Bank of India (SBI) has acquired a minority stake in JSW Cement Limited at an investment of ₹100 crore, the cement company said on December 21. The public sector bank has invested in the company, a part of the \$13 billion JSW Group, via compulsorily convertible preference shares (CCPS). The conversion of such CCPS into common equity will be linked to the company's future business performance and valuation determined at the time of the proposed initial public offering.



Mastercard and Google Pay tie-up for tokenisation for card-based payments :-

Mastercard and Google announced the rollout of tokenisation for Google Pay users, who will be able to make hassle-free transactions using their Mastercard credit and debit cards. Through tokenisation, Mastercard cardholders will be able to make payments through a secure digital token without having to share their credit or debit card details such as card number, expiry date etc. Google Pay Android users will be able to scan and pay across all Bharat QR-enabled merchants, tap-and-pay, and make in-app transactions through their Mastercard debit and credit card. To register, users can do a one-time setup by entering card details and OTP to add their card on the Google Pay app.



NPCI announced partnership with Udemy to upskill employees :-

National Payments Corporation of India (NPCI) on 21 December said it has partnered with Udemy Business, a destination for learning and teaching online, to encourage continuous learning and skill development for its employees. NPCI said it offers programmes to build capability in Artificial Intelligence (AI), Machine Learning (ML), Blockchain, Distributed Ledger Technology (DLT), Advance Open Source, Robotic Process Automation (RPA), Product Strategy and Relationship Management, among others.



Central Bank of India signed a co-lending agreement with U GRO Capital :-

MSME lending fintech platform, U GRO Capital on December 22 announced that it has signed a co-lending agreement with Central Bank of India. Under this partnership, the two entities aim to disburse up to Rs1000 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, it said in a statement.



NITI Aayog Tie-Up With UN WFP To Diversify Food Basket :-

Aiming at a more diversified food basket under its free food distribution programme with focus on coarse grains and millets, 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. Under the statement of intent signed between the Aayog and the United Nations World Food Program (WFP), the focus will be on mainstreaming millets and strengthening of climate resilient agriculture for enhanced food and nutrition security in India, the Aayog said on 21 December.



paytm payments Bank



Paytm Payments Bank tie-up with MoneyGram to enable international fund transfer :-

Paytm Payments Bank has partnered with MoneyGram — a peer-to-peer remittance company — to enable international fund transfer directly to Paytm Wallet. With this partnership, MoneyGram users abroad can now transfer money to any full KYC-compliant Paytm wallet. This is MoneyGram’s first mobile wallet partnership in India. MoneyGram transactions in India received digitally currently represent nearly 50 per cent of all transactions received in the country. The number

of transactions sent directly to bank accounts is up about six times from just under 10 per cent two years ago



BOB Financial
— Credit reimagined —

A wholly owned subsidiary of Bank of Baroda

BOB Financial And Indian Navy Unveil Co-Branded Credit Card :-

BOB Financial Solutions Ltd, a wholly-owned subsidiary of Bank of Baroda, and Indian Navy have launched a co-branded credit card for navy personnel. The credit card will be equipped with contactless features and will be offered on the RuPay platform. A navy personnel up to the age of 64 years will be eligible to choose from three variants of the co-branded credit card. While the base variant will be offered as a lifetime free credit card, the other two variants will be offered at joining and annual fees, with welcome gifts and easily achievable spend-based fee reversal/waiver.

3: Appointments



Harshwanti Bisht becomes 1st women President of Indian Mountaineering Foundation :-

Noted mountaineer from Uttarakhand Harshwanti Bisht has earned the distinction of being elected the first woman president of the Indian Mountaineering Foundation (IMF). She was elected to the coveted post

on November 20, winning 60 out of a total of 107 votes. It is for the first time that a woman has been elected as the president of the IMF, which was founded in the year 1958.

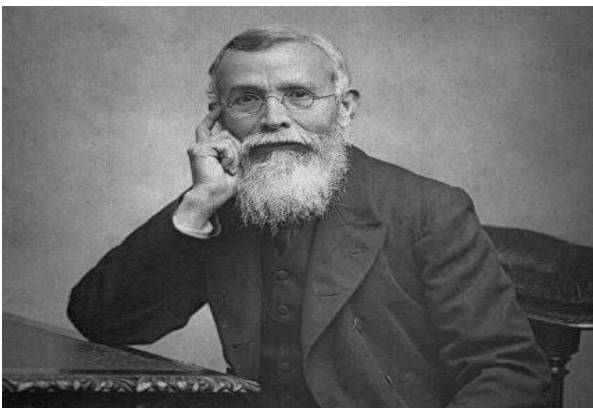


Petr Fiala Appointed As New Prime Minister Of Czech Republic :-

Czech President Milos Zeman named Petr Fiala as the prime minister of the Czech Republic on November 28 following Fiala's electoral win in October. Fiala leads a center-right coalition and was able to oust the outgoing populist Prime Minister Andrej Babis with the support of several left-wing parties.

**Rajnish Kumar Becomes Non-Executive Director On Hero MotoCorp :-**

Hero Motocorp appoints former SBI chairman Rajnish Kumar to the board. Hero Motocorp said that Rajnish Kumar, former chairman of State Bank of India (SBI), has been appointed as an independent non-executive director on the board of the company. Mr. Kumar completed his three-year term as chairman of SBI in October 2020.

**'Naoroji: Pioneer of Indian Nationalism' by Dinyar Patel wins NIF Book Prize 2021 :-**

A biography of Dadabhai Naoroji, one of the founders of the Indian National Congress, by Dinyar Patel was on 01 December named winner of the Kamaladevi Chattopadhyay NIF Book Prize 2021. "Naoroji: Pioneer of Indian Nationalism" was selected from the six shortlisted books that covered a variety of themes and subjects and showcased some of the finest non-fiction writing about India, organisers New India Foundation said.

**Sambit Patra named as chairman of India Tourism Development Corporation :-**

BJP national spokesperson Sambit Patra has been appointed as the Chairman of India Tourism Development Corporation (ITDC). As per an order dated November 30, the Appointments Committee of the Cabinet (ACC) has approved the Tourism Ministry's proposal to split the post of chairman and managing director of ITDC. The order added that 1990 batch IAS officer Ganji Kamala V. Rao will continue to hold the post of MD, ITDC, till further orders.



Gita Gopinath To Replace Okamoto As IMF's No. 2 Official :-

Gita Gopinath, who was the chief economist of IMF, is all set to take up her new role as the first deputy managing director of the global fund, it said recently. The economist, who hails from India's Mysuru, will replace Geoffrey Okamoto, who is likely to leave IMF early next year. Gopinath was the first ever woman chief economist of the International Monetary Fund, and now she has made history again, making Indians proud of her achievements. "Both Geoffrey and Gita are tremendous colleagues I am sad to see Geoffrey go but, at the same time, I am delighted that Gita has decided to stay and accept the new responsibility of being our FDMD," said Kristalina Georgieva, IMF's Managing Director, while announcing the decision.



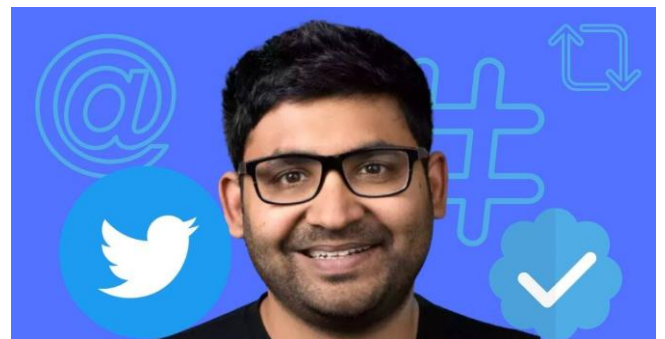
Pradip Shah appointed as Chairman of National Asset Reconstruction Company :-

Pradip Shah, founder of IndAsia Fund Advisors, has been appointed chairman of National Asset Reconstruction Company (NARCL) while Aditya Birla Asset Reconstruction Company managing director Sanjay Jain will be the chief executive of India Debt Resolution Company (IDRCL), the privately owned asset management company (AMC) mandated to resolve bad loans acquired by NARCL, said people with knowledge of the matter. Also, Diwakar Gupta, former managing director of State Bank of India, is selected as chairman of IDRCL, the people said.



Lt Gen Manoj Kumar Mago appoints to head National Defence College :-

Lieutenant General Manoj Kumar Mago, on 30 November took over as the 34th Commandant of National Defence College after the superannuation of Air Marshal D Choudhury. Prior to taking over as the Commandant NDC, Lt Gen Mago, who hailed from Ludhiana, was commanding the prestigious 10 Corps. Lt Gen Mago is an alumnus of Indian Military Academy, Dehradun and commissioned into the elite 7th Battalion Brigade of the GUARDS on December 15, 1984 and later commanded 16 GUARDS.



Indian-origin executive Parag Agrawal is new CEO of Twitter :-

Twitter co-founder Jack Dorsey has stepped down as CEO of the social media platform, the company announced on 29 November. He was succeeded by Twitter's current Chief Technology Officer and former IIT Bombay alumnus Parag Agrawal. Dorsey will remain on the board until his

term expires in 2022. Dorsey became Twitter CEO in 2007, but was forced out the next year. He returned to the role in 2015.



Alka Upadhyaya Appointed As Chairperson Of NHAI :-

Senior bureaucrat Alka Upadhyaya has been appointed as the chairperson of National Highways Authority of India (NHA) as part of a major bureaucratic reshuffle effected by the Centre on 04 December. Upadhyaya, a 1990-batch IAS officer of Madhya Pradesh cadre, is currently Additional Secretary, Department of Rural Development.



Ravindra Jadeja Ropes As Brand Ambassador Of Kinara Capital :-

Kinara Capital, the fintech company, has announced that it has signed Indian cricketer Ravindra Jadeja as its official brand ambassador on the occasion of the company's 10th anniversary. With this partnership, Kinara Capital aims to boost its outreach in financing the MSME sector

in the country. Seeking to support even more MSMEs and promote its growing presence in over 90 cities in six states of India, Kinara Capital has signed up the all-rounder cricketer as its brand ambassador.



Unix Signs Jasprit Bumrah As Brand Ambassador :-

Unix has signed Indian International cricketer Jasprit Bumrah as their Brand Ambassador and the promotional shoot for Unix. UNIX is a popular Indian brand which offers latest and widest range of mobile accessories for smartphones. Since its inception in 2006, UNIX has been headquartered in Mumbai and a manufacturing facility in Gujarat. With 15 years of industry experience and 2 million-plus customers, Unix has a favorable voice of customers for its quality and popular products.



Olaf Scholz Is Sworn In As New German Chancellor :-

Center-left leader Olaf Scholz on 08 December became Germany's ninth post-World War II chancellor, opening a new era for the European Union's most populous nation and largest economy after Angela Merkel's 16-year tenure. Scholz's government takes office with high hopes

of modernizing Germany and combating climate change but faces the immediate challenge of handling the country's toughest phase yet of the coronavirus pandemic.



Former SBI chairman Rajnish Kumar becomes new strategic group advisor of OYO :-

Global travel technology platform OYO on 02 December announced the appointment of Rajnish Kumar, former Chairman of State Bank of India (SBI), as its strategic group advisor. Kumar, who has spent over 40 years in the financial sector, will play a key role in advising OYO's management on short-term and long-term strategy, regulatory and stakeholder engagement and enhancing the brand of the company globally, the company said in a statement.



FICCI Appoints Sanjiv Mehta As Its President :-

The Federation of Indian Chambers of Commerce and Industry (FICCI) on December 6 announced that Sanjiv Mehta, the chairman and managing Director of Hindustan Unilever Limited will be appointed as its president on December 18. Currently, Sanjiv Mehta is also the President of Unilever South Asia and is a member of the 'Unilever Leadership Executive' which is Unilever's Global Executive Board. He will be succeeding Uday Shankar, the current President of FICCI. Alongside HUL, Mehta is also a Director on the Board of Indian School of Business, a member of the Breach Candy Hospital Trust, and the South Asia Advisory Board of Harvard Business School.



Ujjivan Small Finance Bank Named Ittira Davis As MD & CEO :-

The Board of Directors of Ujjivan Small Finance Bank on December 6 appointed Ittira Davis as the MD and CEO of the bank. However, the appointment is subject to approval of the members of the bank and the Reserve Bank of India (RBI). Davis has been appointed as the MD and CEO for a period of 3 years from the date of approval of the RBI or such other period as may be approved by RBI, the bank said in an exchange filing. Davis has been appointed as MD and CEO to fill the vacancy caused by the resignation of former MD and CEO Nitin Chugh.



Indian Origin Anil Menon Selected by NASA as 1 of 10 Astronauts For Moon Mission :-

Indian-origin physician Anil Menon, a lieutenant colonel at the US Air Force, has been selected by NASA along with nine others to be astronauts for future missions, the American space agency has announced. NASA Administrator Bill Nelson introduced the members of the 2021 astronaut class, the first new class in four years, at Ellington Field near NASA’s Johnson Space Center in Houston. Anil Menon, 45, lieutenant colonel, U.S. Air Force, was born and raised in Minneapolis, Minnesota. He was SpaceX’s first flight surgeon, helping to launch the company’s first humans to space.



Catherine Russell appointed as the new head of UNICEF :-

UN Secretary-General Antonio Guterres has appointed Catherine Russell, an adviser to to US President Joe Biden, as Executive Director of Unicef, a UN spokesman said on December 10. She replaces Henrietta Fore, to

whom Guterres expressed his gratitude for her commitment and dedicated service to the UN agency. Russell currently serves as Director of the White House Office of Presidential Personnel. From 2013 to 2017, she served as ambassador-at-large for global women's issues in the Department of State.



Indian-American Gautam Raghavan elevated to key White House position :-

US President Joe Biden has elevated Indian-American political advisor Gautam Raghavan as the head of the White House Office of Presidential Personnel. White House Presidential Personnel Office (PPO), also written as Office of Presidential Personnel, is the White House office tasked with vetting new appointees. The PPO is one of the offices most responsible for assessing candidates to work at or for the White House. President Biden on December 10 elevated Raghavan, who was currently posted as the PPO Deputy Director, to the key White House post after UN Secretary-General Antonio Guterres announced his intent to appoint Cathy Russell as the next executive director of UNICEF.



Ravinder Bhakar assumed charge of NFDC, films division and CFSI :-

Chief executive officer of Central Board of Film Certification (CBFC) Ravinder Bhakar assumed charge of National Film Development Corporation (NFDC), films division and Children Films Society of India (CFSI) on 13 December. This is consequent to the Ministry of Information and Broadcasting's order on 10 December, appointing him as managing director (MD) of NFDC, director general (DG) of films division and CEO of CFSI. With this, all film-related departments of Ministry of Information and Broadcasting, headquartered in Mumbai, have come under a single command.



British-Indian Leena Nair Is The New Global CEO Of Chanel :-

French luxury fashion house Chanel has named Leena Nair, who previously served as Unilever's top HR executive, as its new global CEO. With this, Nair has joined a growing list of Indian-origin executives who have taken up top roles in some of the world's biggest companies in recent years. According to a statement released by Chanel, Nair will be joining the company at the end of January and will be based in London. It added that the new appointments would ensure its "long-term success as a private company".



Arvind Kumar Joins Software Technology Parks Of India As Director General :-

Arvind Kumar has joined as Director General of Software Technology of India (STPI). Software Technology Parks of India (STPI) is an autonomous body under the Ministry of Electronics and Information Technology (MeitY), Government of India. STPI is fuelling the culture of tech entrepreneurship and innovation in the country by launching 25-plus Centres of Entrepreneurship in emerging technology domains. Before joining STPI, Arvind Kumar was working in the Telecom Regulatory Authority of India (TRAI) since 2004.



Army Chief Naravane Takes Charge As Chairman Of Chiefs Of Staff Committee :-

Army Chief Gen M M Naravane has assumed the charge as the chairman of the Chiefs of Staff Committee that comprises the three service chiefs. After the demise of India's first Chief of Defence Staff (CDS) General Bipin Rawat, the old system is back for the time being with the General Naravane taking the mantle as Chairman of the

Chiefs of Staff Committee (CoSC) to ensure synergy among the three forces. Before the creation of the post of the Chief of Defence Staff (CDS), the senior-most among the three service chiefs used to be the chairman of the Chiefs of Staff Committee.



Unsoo Kim Appointed As MD Of Hyundai Motor India Limited :-

South Korean auto major Hyundai Motor Company on 17 December announced a top level change in its Indian operations with Unsoo Kim slated to take over as managing director from January 1, 2022. Unsoo Kim, currently with the parent company in South Korea, will replace Seon Seob Kim (SS Kim) who will lead a global role at Hyundai Motor Company headquarters in Seoul after his successful stint of three years in India, Hyundai Motor India Ltd (HMIL) said in a statement.



Mohit Jain Elected As New President Of Indian Newspaper Society :-

Mohit Jain of The Economic Times was elected as president of the Indian Newspaper Society (INS) president at its 82nd Annual General Meeting (AGM) held through video conference on 17 December. He succeeds Lakshmi pathy 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. Mary Paul is the Secretary-General.



Karl Nehammer Sworn In As Chancellor Of Austria :-

Karl Nehammer was sworn in on 6th December as Austria's third chancellor in two months, capping a round of upheaval triggered by the decision last week of Sebastian Kurz, the country's dominant political figure of recent years, to bow out of politics. Nehammer, 49, has been Austria's interior minister since early 2020. He also is taking over as leader of the conservative Austrian People's Party, which Kurz led to election wins in 2017 and 2019.



Gabriel Boric Elected As Youngest-Ever President-Elect Of Chile :-

Leftist former student leader, 35-year-old Gabriel Boric, will become Chile's youngest president and one of the youngest political leaders in the world. Boric won with 56% of the votes, while his opponent 55-year-old José Antonio Kast trailed with 44% of the votes. These elections have been one of the most polarised in Chile's history and there have been several socio-political and economic factors that have contributed to it.

**Atul Dinkar Rane Appointed As BrahMos Aerospace CEO & MD :-**

Atul Dinkar Rane has been appointed as the new Chief Executive Officer and Managing Director of the BrahMos Aerospace Limited that manufactures the BrahMos supersonic cruise missile. Rane is renowned for his decades of sustained R&D contributions in the indigenous design and development of mission critical Onboard Computers (OBC), hardware in loop simulation studies, systems analysis, development of mission software and avionics technologies for defence applications.

**Pradeep Kumar Rawat appointed as India's new envoy to China :-**

Senior diplomat Pradeep Kumar Rawat was on December 20 appointed as India's next Ambassador to China. An Indian Foreign Service (IFS) officer of 1990 batch, Mr Rawat is currently serving as Indian envoy to the Netherlands. "He is expected to take up the assignment shortly," the Ministry of External Affairs said in a brief statement. Mr Rawat will succeed Vikram Misri. Mr Rawat's appointment comes in the midst of the lingering eastern Ladakh border standoff.

**Harjinder Singh Named India's Chef De Mission For Beijing Olympics :-**

Ice Hockey Association of India general secretary Harjinder Singh was appointed as India's Chef De Mission for the upcoming 2022 Winter Olympics in Beijing. Singh led the Indian contingent in the 2018 Winter Olympics as well, which was held in Pyeongchang in South Korea. The

Beijing Games, the 24th edition of the showpiece that started way back in 1924, will be held from February 4 to 20. US, UK, Australia, Lithuania and Canada have decided to boycott the Beijing Winter Olympics due to the alleged human rights abuse in China.



IFFCO-TOKIO General Insurance Appoints HO Suri As MD & CEO :-

IFFCO-TOKIO General Insurance on December 22 announced the appointment of HO Suri as its new managing director and chief executive officer. Suri was the financial advisor, head, internal audit & legal, at the company and the new position took effect from October 1. Suri, who was the Financial Advisor, head, internal audit & legal at the insurer, began his professional journey in 1982 with Indian Farmers Fertiliser Cooperative Limited (IFFCO). A chartered accountant by profession, he is one of the founder-members of IFFCO-TOKIO General Insurance Company in 2000.



Kamlesh Gandhi Named New Co-Chairman Of FIDC :-

Finance Industry Development Council (FIDC), which is a representative body of asset and loan financing NBFCs, has announced fresh appointments to its board of directors. Kamlesh Gandhi, CMD of MAS Financial Services has been appointed as Co-Chairman, FIDC in addition to Umesh Revankar, CEO and MD of Shriram Transport Finance Group. Sanjay Chamria has resigned as the Co-Chairman and Director, FIDC. The appointments were approved at a board meeting of FIDC on December 21.



Mohammed Ben Sulayem Elected FIA President :-

Mohammed ben Sulayem became the first non-European to be elected president of the International Automobile Federation (FIA) on 24 December, succeeding the retiring Jean Todt. The 60-year-old Emirati gained 61.62% of the votes against the 36.62% for his sole rival Britain's Graham Stoker. The former rally driver replaces Todt, who stands down after 12 years at the helm. Ben Sulayem, from Dubai, has been campaigning for several months as the non-establishment candidate against Stoker who was Todt's right hand man.



Eishin Chihana named as new chairman of Yamaha Motor India Group :-

Yamaha India has appointed Eishin Chihana as the new chairman of the company. Chihana replaces Motofumi Shitara who held the position since 2018. Chihana has been associated with Yamaha Motor Company and its group companies across the globe since 1991. The company says he holds strong expertise across different verticals like sales, marketing and business management, with a major focus on motorcycle business operations in European, North American, African, Middle Eastern and ASEAN markets. His experience also includes managing overseas sales of a wide variety of Yamaha Motor's product ranges, comprising not just motorcycles but also

ATVs, marine engines, personal watercrafts and generators.



Indian-origin judge appointed to South Africa's highest judicial bench :-

Narandran 'Jody' Kollapen, who is Indian origin, has been appointed to South Africa's highest judicial bench, the Constitutional Court. President Cyril Ramaphosa on 24 December announced the appointment of 64-year-old Kollapen and Rammaka Steven Mathopo as the latest additions to the Constitutional Court after a lengthy process of public interviews. Kollapen and Mathopo were among the five candidates recommended to Ramaphosa in October this year for the two vacancies. Both will take office from January 1, 2022.

4: Awards



International Press Institute Honours For NDTV, The Week Teams :-

The International Press Institute (IPI) India Award for Excellence in Journalism-2021 has been awarded jointly to Sreenivasan Jain and Mariyam Alavi of NDTV, and Lakshmi Subramanian and Bhanu Praksh Chandra of The Week. The award has been jointly given to Subramanian and Praksh Chandra of The Week on their report on tracing Indians, especially women, who were trapped in

refugee camps in the civil war-torn regions of Syria and Iraq.



6th BRICS Film Festival Awards 2021 Announced :-

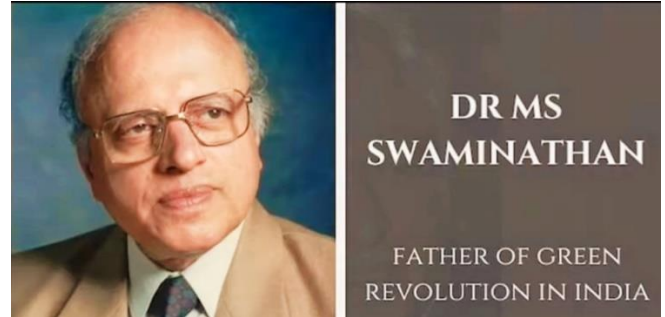
South African Film Barakat by Director Amy Jephta and Russian Film The Sun above Me Never Sets by Director Lyubov Borisova has shared the Best film Award in the Sixth edition BRICS Film Festival. For the first time the BRICS Film Festival was held alongside the 52nd International Film Festival of India in Goa during November 20-28, 2021. The awards were given to these films for their brilliant cinematic portrayal of human emotions and magnificent storytelling on screen.



Lionel Messi Wins A Seventh Ballon D'Or :-

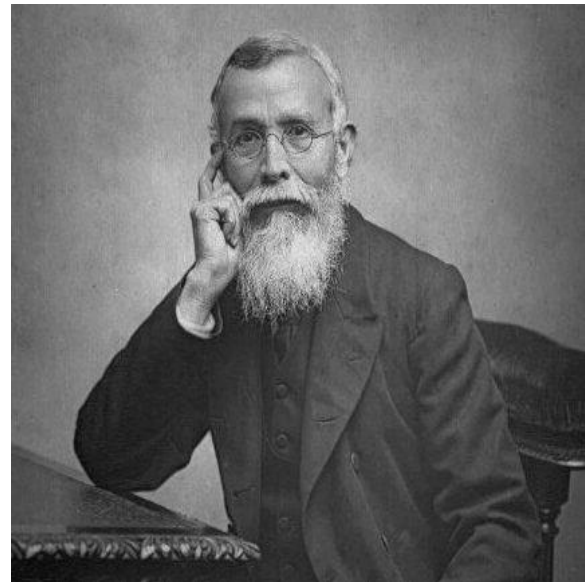
Lionel Messi has won the Ballon d'Or for a seventh time after being named as the best player in 2021 by France Football. Messi scored 41 goals and registered 17 assists in 56 appearances in all competitions for club and country and led Argentina to a long-awaited Copa

America win in the summer. He also scored two goals as Barcelona beat Athletic Bilbao 4-0 in the Copa Del Rey final in April.



V Praveen Rao Wins 7th Dr. M.S. Swaminathan Award For 2017-19 :-

V Praveen Rao, Vice-Chancellor of Prof. Jayashankar Telangana State Agricultural University (PJTSAU), has been selected for Dr M S Swaminathan Award for the period 2017-19. The biennial national award was constituted by Retired ICAR Employees Association (RICAREA) and Nuziveedu Seeds Limited. It carries a cash prizes of Rs 2 lakh and a citation. Praveen Rao has handled 13 research and six consultancy projects in micro irrigation in India.



‘Naoroji: Pioneer of Indian Nationalism’ by Dinyar Patel wins NIF Book Prize 2021 :-

A biography of Dadabhai Naoroji, one of the founders of the Indian National Congress, by Dinyar Patel was on 01 December named winner of the Kamaladevi Chattopadhyay NIF Book Prize 2021. "Naoroji: Pioneer of Indian Nationalism" was selected from the six shortlisted books that covered a variety of themes and subjects and showcased some of the finest non-fiction writing about India, organisers New India Foundation said.

**Himachal Pradesh Police Honoured With ‘President’s Colour’ Award :-**

The ‘President’s Colour Award’ ceremony was organised by Himachal Pradesh Police on The Ridge here on December 01 wherein state governor Rajendra Vishwanath Arlekar was the chief guest , accompanied by chief minister Jai Ram Thakur as a special guest. The governor honoured the state police with the ‘President’s Colour Award’, which was received by HP director general of police Sanjay Kundu. The governor said HP’s was the eighth state police of the country to get this distinction.

**Anju Bobby George : Crowned Woman Of The Year By World Athletics :-**

Legendary Indian athlete Anju Bobby George has been bestowed with the Woman of the Year Award by World Athletics (WA) for grooming talent in the country and advocating gender equality. The 44-year-old Anju, the only Indian to have won a medal in the World Championships with a long jump bronze in the 2003 edition, was named for the award in the world body's annual awards night on December 1. World Athletics added that her efforts in advancing the sport in India as well as inspiring more women to follow in her footsteps make her "more than a worthy recipient" of this year's award.

**Ratan Tata To Get Assam’s Highest Civilian Award :-**

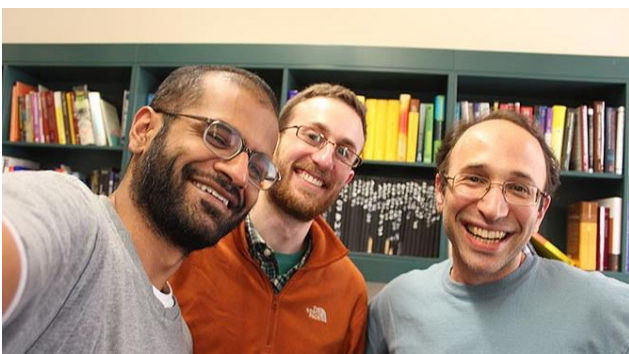
The Assam government will confer the state’s highest civilian awards to industrialist Ratan Naval Tata, Olympian Lovlina Borgohain and an array of personalities from diverse fields. Assam Chief Minister Dr Himanta Biswa Sarma on 04 December said that the state government has decided to confer Assam Baibhav, Assam Saurav and Assam Gaurav Awards, 2021 to 19

personalities and the award ceremony will be held on January 24, 2022.



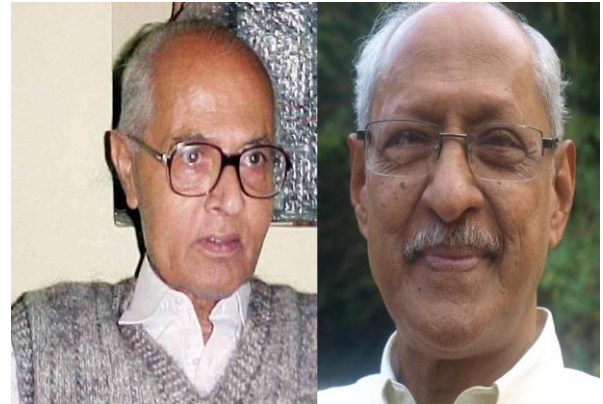
Nizamuddin Basti Project Wins Two UNESCO Heritage Awards :-

In double joy for India, a project on holistic urban revitalisation of the historic Nizamuddin Basti community in Delhi, has brought laurels for the country in two categories in this year's UNESCO Asia-Pacific Awards for Cultural Heritage Conservation. The project has won the prestigious Award of Excellence, and another award in the Special Recognition for Sustainable Development category, the UNESCO said. The project in south Delhi began in 2007 and a multiple initiatives have been taken under it which have improved the quality of life, livelihood of the people in the centuries-old neighbourhood, said a senior official of Aga Khan Trust for Culture, which executed it in partnership with local civic body, Archaeological Survey of India and a few other agencies.



Mathematician Nikhil Srivastava selected for inaugural AMS's Ciprian Foias Award :-

Eminent 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). Along with Prof. Srivastava, who teaches at the University of California, Berkeley, the two other awardees are Adam Marcus and Daniel Spielman. The prize will be presented to Professor Srivastava and his colleagues on January 5 next year at the 2022 Joint Mathematics Meeting in Seattle, described as "the largest mathematics gathering in the world."



Nilmani Phookan Jr and Damodar Mauzo receive Jnanpith Award :-

Renowned Konkani novelist and short story writer Damodar Mauzo won the 57th Jnanpith Award on November 7, along with Assamese poet Nilmani Phookan Jr, who won the 56th Jnanpith Award. The Jnanpith Award is the oldest and the highest Indian literary award presented annually by the Bharatiya Jnanpith to an author for their "outstanding contribution towards literature." Instituted in 1961, the award is bestowed only on Indian writers writing in Indian languages included in the Eighth Schedule to the Constitution of India and English, with no posthumous conferral.



IIT-Kanpur Scientist Ropesh Goyal bags “Young Geospatial Scientist” Award :-

On December 07, Ropesh Goyal from IIT-Kanpur won the 'Young Geospatial Scientist' award in recognition of his unique contribution to developing the Indian Geoid Model and computation software. Member of Space Commission, Government of India, and former ISRO Chairman AS Kiran Kumar presented the award to Goyal during the inaugural event of the DigiSmart India 2021 conference hosted by the Geospatial World.



Balkrishna Doshi Awarded 2022 RIBA Royal Gold Medal For Architecture :-

The 94-year-old renowned Indian architect Balakrishna Doshi has won the Royal Gold Medal 2022, the highest honor for architecture in the United Kingdom. On December 09, the Royal Institute of British Architects (RIBA) made the announcement praising Doshi's influence on the architecture of India and its neighbouring regions. RIBA further added that with a 70

year career, which included 100 projects, the acclaimed architect's influence has been two-fold through his practice and his teaching.



Indian Mathematician Neena Gupta Receives Ramanujan Prize 2021 :-

Indian mathematician Neena Gupta has been awarded the Ramanujan Prize for Young Mathematicians, 2021. Gupta, who is a mathematician faculty member of the prestigious Indian Statistical Institute, Kolkata, was awarded the '2021 DST-ICTP-IMU Ramanujan Prize for Young Mathematicians from developing countries' for exemplary work in geometry and commutative algebra. She has become only the fourth Indian to win this award. Out of the four Indians who have won the Ramanujan prize, three are faculty members of the Indian Statistical Institute. Gupta is also the third woman to receive the Ramanujan Prize that's given internationally to young mathematicians under the age of 45 for their innovative work in the field.



India's Harnaaz Sandhu Crowned 70th Miss Universe 2021 :-

India's Harnaaz Sandhu is the new Miss Universe, 21 years after Lara Dutta won the title in 2000. Ms Sandhu represented India at the 70th Miss Universe 2021, held in Eilat, Israel. 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. Before the Chandigarh-based Harnaaz Sandhu, only two Indians have won the title of Miss Universe - actors Sushmita Sen in 1994 and Lara Dutta in 2000.

**Bhutan Confers PM Modi With Its Highest Civilian Award :-**

Prime Minister Narendra Modi expressed gratitude towards the King of Bhutan for conferring on him Bhutan's highest civilian honour, the Order of the Druk Gyalpo. He also thanked his Bhutanese counterpart Lotay Tshering for his words, saying he was “deeply touched” by the warm gesture on the occasion of the National Day of Bhutan. “I have been privileged to receive the utmost love and affection from our Bhutanese brother and sisters, and take this occasion to convey my greetings to all of them on the auspicious occasion of the National Day of Bhutan,” the prime minister said in a series of tweets.

**Azim Premji receives Dr. Ida S. Scudder Oration award :-**

Azim Premji, founder chairman of Wipro limited and founder of Azim Premji Foundation is this year's recipient of 10th annual Dr. Ida S. Scudder Humanitarian Oration, jointly established by Christian Medical College Vellore (CMC) and the U.S.-based Vellore CMC Foundation. The award being presented to Mr. Premji in recognition of his contributions to the society through the foundation. Established in 2001, the Foundation has contributed immensely towards education, runs Azim Premji University in Bengaluru and also supports several not-for-profit organisations with financial grants.

**Kumar Mangalam Birla receives Global Entrepreneur of the Year Award :-**

Aditya Birla Group's chairman, Kumar Mangalam Birla received the Global Entrepreneur of the Year Award-Business Transformation from The Indus Entrepreneurs

(TiE) based out of Silicon Valley on December 16. Birla is the first Indian Industrialist to receive the award for global entrepreneurship along with top global business leaders Satya Nadella, Elon Musk, and Jeff Bezos. "It is an honour to receive this prestigious award in a year that has been marked by such unprecedented change. The Aditya Birla Group stands out for its pace of activity, range of businesses and breadth of its geographical presence," Birla said in a media statement.



SAIL Honoured Golden Peacock Environment Management Award 2021 :-

The Steel Authority of India Ltd. (SAIL), under the Ministry of Steel has been awarded with the prestigious Golden Peacock Environment Management Award for the year 2021 in the Steel Sector by the Institute of Directors. SAIL has been the winner of this award for successive three years. This bears testimony to the efforts made by the Company for sustainable and environmentally responsible steel making. Carbon footprint reduction has become an integral part of the company's corporate policies and operations. Deployment of state-of-the-art environment friendly technology, R&D initiatives in association with academic institutes of repute for resource efficiency, creation of carbon sinks by massive plantation drives, gradual shift to LED lighting, enhancing share of renewable energy etc are some of the major initiatives undertaken by SAIL in this area.



Divya Hegde won UN Women's Award for Leadership Commitment 2021 :-

Divya Hegde from Udupi, coastal Karnataka, has won the UN Women's Award for Leadership Commitment at the 2021 Regional Asia-Pacific Women's Empowerment Principles Awards ceremony. She has been recognised for her sustained efforts in advancing gender equality through climate action efforts. Her organisation, Baeru Environmental Services, works in the areas of waste management, creation of livelihoods for rural women, and developing a circular economy in the region.



O.P. Jindal Global University Won "Digital Innovation Of The Year" Award :-

O.P. Jindal Global University (JGU) has won the "Digital Innovation of the Year" award at the distinguished Times Higher Education (THE) Asia Awards 2021. 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. This award is also a reflection of JGU's commitment to ensure continued education for its students during the ongoing pandemic. In March 2020 we were faced with one of the most unprecedented crises of our time.



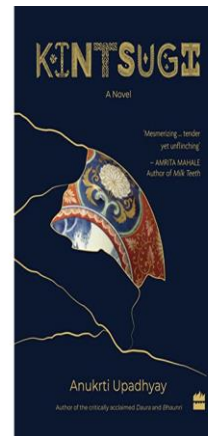
Padma Bhushan Anil Prakash Joshi Wins Mother Teresa Memorial Award :-

Environmentalist Dr Anil Prakash Joshi, who was conferred upon the Padma Bhushan this year, has been awarded the Mother Teresa Memorial Award for Social Justice 2021. Vidyut Mohan, the winner of the Earthshot Prize, and Ridhima Pandey, a young environmental activist from Uttarakhand, were also the recipients of the award. The Harmony Foundation identifies a theme each year for the Mother Teresa Memorial Awards and felicitates individuals and organisations who work in the realm of augmenting environmental sustainability.



Federal Bank & Vayana Network won the 'Most Effective Bank-Fintech Partnership' award :-

Vayana Network, one of India's largest trade finance platform, and Federal Bank, a leading Private Sector Bank have been awarded the 'Most Effective BankFintech Partnership: Agile and Adaptable' at the IBSi-Global Fintech Innovation Awards 2021. The award was conferred in recognition of Vayana Network's partnership with Federal Bank, for automating and simplifying Supply Chain Finance, a press release said on 22 December.



Anukruti Upadhyay's Kintsugi Wins The Sushila Devi Award 2021 :-

HarperCollins India has announced that Anukruti Upadhyay has won the Sushila Devi Award 2021 for the Best Book of Fiction for her critically acclaimed novel, Kintsugi, which was published under its prestigious Fourth Estate imprint. The Ratanlal Foundation and the organizing Committee of the Bhopal Literature and Art Festival announced the winner on December 24, for this notable award for fiction written by a woman author and published in 2020. This prize has been instituted by the Shri Ratanlal Foundation.

5: Banking



RBI Raises Higher Cap On Promoter Stake In Private Banks At 26% :-

The Reserve Bank of India has raised the long-term cap on promoters' stakes in private sector banks, allowing them to hold 26% instead of the 15% in force currently. Though the RBI did not say that the proposal to allow corporate houses to operate private banks, had been shelved, it said that the remaining 12 proposals were under examination. An Internal Working Group in 2020 had suggested that corporates may be considered for running private sector banks.



RBI Imposes Rs 1 Crore Penalty On SBI For Not Following Norms :-

Reserve Bank on November 26 said it has imposed a penalty of Rs 1 crore on State Bank of India (SBI) for deficiencies in regulatory compliance. The penalty has

been imposed by an order dated November 16, 2021, Reserve Bank of India (RBI) said in a statement. RBI said the penalty is based on deficiencies in regulatory compliance and was not intended to pronounce upon the validity of any transaction or agreement entered into by SBI with its customers.



Bajaj Allianz General Insurance Tied Up With TropoGo For Drone Insurance :-

Bajaj Allianz General Insurance on 26 November announced its association with TropoGo, a deep-tech start-up, for the distribution of one-of-its-kind drone insurance products in India. The product will cover damage to the drone and payload it carries, third-party liability along with additional covers for BVLOS (Beyond Visual Line of Sight), endorsement and night flying endorsement.



RBI superseded Reliance Capital board & appoints Nageswar Rao as administrator :-

The Reserve Bank of India (RBI) on 29 November superseded the board of directors of Reliance Capital Ltd (RCL), belonging to the Anil Ambani group, in view of the defaults by RCL in meeting the various payment obligations to its creditors and serious governance concerns which the board has not been able to address effectively. The central bank has appointed Nageswar Rao Y, former Executive Director, Bank of Maharashtra, as the Administrator of the company under Section 45-IE (2) of the RBI Act. "The Reserve Bank will shortly initiate the process of resolution of the company under the Insolvency and Bankruptcy Rules, 2019," RBI said.



SBI Listed USD 650-Million Green Bonds On India INX And LuxSE :-

State Bank of India (SBI) on November 22 listed its USD 650-million green bonds simultaneously on the India International Exchange (India INX) and the Luxembourg Stock Exchange. This dual listing is in line with this year's topic of the World Investor Week, 'sustainable finance', as indicated by regulatory body International Financial Services Centres Authority (IFSCA), India INX said in a statement.



Federal Bank Launches An Exclusive Feature-Rich Scheme For Women :-

Private sector lender Federal Bank has launched a feature-rich savings bank product for women. "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," it said in a statement on 02 December. The special features include exclusive preferential interest rates on housing loans, processing fee waiver for home loans, complimentary and customised insurance cover.



IDFC FIRST Bank Debuts India's First Standalone Metal Debit Card :-

IDFC FIRST Bank on December 1 announced the launch of FIRST Private Infinite, the country's first-ever standalone metal debit card, in partnership with Visa, the global leader in digital payments. FIRST Private Infinite is a lifetime free card designed specifically for customers who are part of the Bank's FIRST Private

program, a premium savings and wealth offering. The FIRST Private program offers an unrivalled banking and investment experience to customers and comes with a range of exceptional investment, banking, lifestyle and wellness benefits.



City Union Bank & NPCI Launched 'On-The-Go' Wearable Keychain :-

City Union Bank (CUB), in collaboration with National Payments Corporation of India (NPCI) and its manufacturing partner Sessaasai, has announced the launch of RuPay On-the-Go contactless wearable keychain for its debit card customers. This contactless wearable keychain will be part of their daily lifestyle and enable customers to tap and make cashless payments securely. This would increase digital payment behaviour among customers, especially the younger generation and student



RBI Imposed Restrictions On Nagar Urban Co-Operative Bank :-

The RBI on 06 December imposed several restrictions on Nagar Urban Co-operative Bank Ltd, Ahmednagar, Maharashtra, including a cap of Rs 10,000 on

withdrawals for customers in the wake of deterioration of its financial position. The restrictions, imposed through directions under the Banking Regulation Act (as applicable to co-operative societies), 1949, shall remain in force for a period of six months from the close of business on December 6, 2021 and are subject to review, the Reserve Bank said in a statement.



PayPhi Launches Tokenization Service That Supports RuPay Cards :-

PayPhi, Phi Commerce's API-first digital payments platform has become the first certified tokenization service for NPCI Tokenization System (NTS) that supports the tokenization of RuPay cards. To further enhance the safety of online transactions, RBI has issued a set of guidelines to store sensitive customer information in the form of encrypted 'token'. To comply with this guideline, NPCI announced the launch of NPCI Tokenization system (NTS) to support tokenization of cards as an alternate to storing card details with merchants. NPCI's NTS platform enables PayPhi Tokenization service to provide partner merchants and aggregators with Token Reference On File (TROF).



White-Label ATMs : India1 Payments Installed 10,000 White-Label ATMs :-

India1 Payments Ltd (formerly BTI Payments Pvt Ltd) has crossed the ATM deployment milestone of 10,000 White Label ATMs. K Srinivas, Managing Director and Chief Executive Officer, India1 Payments, said, "With an average deployment of over 300 ATMs per month for the previous four months, we are committed to ensuring cash availability to customers even in the remotest corners of the country." The Bengaluru-headquartered company is planning an initial public offer comprising fresh issue of equity shares aggregating up to Rs 150 crore and offer for sale of up to 1.03 crore equity shares.



Paytm Payments Bank Receives Scheduled Bank Status From RBI :-

Paytm Payments Bank on December 09 said it has been given the scheduled bank status by the Reserve Bank of India. The bank has been included in the Second Schedule to the Reserve Bank of India Act, 1934 and the approval will help it to bring more financial services and products. With the scheduled bank status, the bank can explore new business opportunities, including participation in government and other large corporations issued request for proposals, primary auctions, fixed-rate and variable rate repos, and reverse repos.



Karnataka Bank Won 2 DigiDhan Awards By MeitY :-

Karnataka Bank has been conferred with two DigiDhan awards instituted by the Union Ministry of Electronics and Information Technology (MeitY). According to a statement, the bank received these awards for achieving the target with the highest percentage in BHIM-UPI transactions under the private sector bank category consecutively for two years – 2019-20 and 2020-21.



RBI enforces 20-digit LEI for cross-border deals :-

The Reserve Bank of India (RBI) on 10 December made Legal Entity Identifier (LEI) mandatory for cross-border transactions for capital or current account transactions of Rs 50 crore and above, from October 1 next year. 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.



Bank Of Baroda Launches Bob World Wave :-

Bank of Baroda (BoB) has launched a solution for digital banking payments, named bob World Wave. Wearable technology is witnessing the rise of tremendous interest across the world and lenders are using this opportunity to adopt the more convenient and cashless digital payments systems. It is anticipated that 10% of the small ticket payments will be made via wearable devices in the next two years.



DBS Bank India Clinches Two Awards At ET BFSI Excellence Awards 2021 :-

DBS Bank India's persistent efforts to drive digital transformation for its customers have been awarded at the ET BFSI Excellence Awards 2021. The bank has won two awards – for the 'DBS Rapid (Real-time API)' solution in the 'Innovative API/Open Banking model' category and 'for 'Intelligent Banking' in the 'Best Digital Customer Experience initiative' category. An initiative of The Economic Times, ET BFSI Excellence Awards honours the best innovations & practices implemented by the BFSI industry in a dynamic and competitive environment.



RBI Imposes Penalty On PNB And ICICI Bank :-

The Reserve Bank of India (RBI) has imposed monetary penalty on ICICI Bank and Punjab National Bank. RBI has slapped Rs30 lakh fine on ICICI and Rs1.80 crore penalty on PNB. The penalty on ICICI Bank has been imposed "for non-compliance with certain directions issued by RBI on 'Levy of penal charges on non-maintenance of minimum balances in savings bank accounts' dated November 20, 2014". In a statement, the RBI said that the statutory inspection for supervisory evaluation of the bank was conducted by RBI with reference to its financial position as on March 31, 2019.



Oriental Insurance Categorised As Public Shareholder In Axis Bank :-

Axis Bank on December 21 said The Oriental Insurance Company has been categorised to public category from promoter category shareholder in the bank. In October, applications were made to BSE and NSE for reclassification of The New Oriental Insurance Co to public category from promoter category. As per the shareholding pattern, The Oriental Insurance Co Ltd held

0.17 per cent stake in Axis Bank as on September 30, 2021.



Formerly The Catholic Syrian Bank Ltd.

CSB Bank Has Been Impaneled As Agency Bank By RBI :-

Private sector lender CSB Bank on December 21 said it has been empanelled as an 'agency bank' by the Reserve Bank of India (RBI) to undertake general banking business of central and state governments. This appointment will allow CSB Bank to undertake general banking business of the central and state governments which may be entrusted by the RBI, the bank said in a statement. It will also enable CSB Bank to handle a broad range of transactions related to government business.



Tokenisation RBI : Extends Card Tokenisation Deadline Till June 2022 :-

Amid repeated requests from industry stakeholders, the Reserve Bank of India (RBI) on December 23 extended the deadline for cards tokenisation till June 30, 2022. Tokenisation means replacement of credit and debit cards details with an alternate code called a "token". Tokenised cards are considered safe for online transactions, as the card details are not shared with the merchant during transaction processing. The earlier deadline set by the RBI was to expire on December 31, 2021.

6: Books and Author



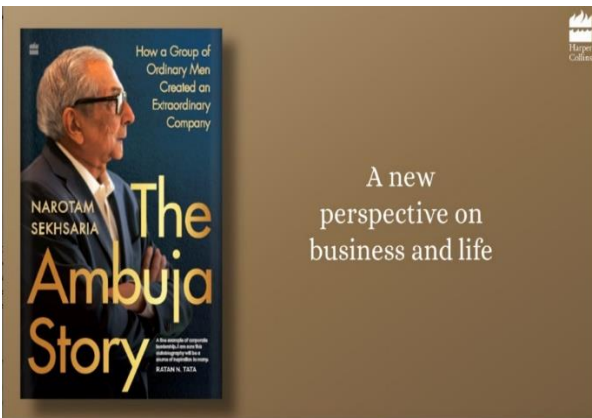
A Book On India-Pakistan War 1971 Released By MM Naravane :-

A Seminar titled "India-Bangladesh: Fifty Years of Friendship" was organised by the Centre for Land Warfare Studies (CLAWS) at the India International Centre (IIC), on 24 November 2021 to commemorate 50 Years of India-Bangladesh Friendship as well as the decisive victory in the India- Pakistan War 1971. A book titled "Bangladesh Liberation@50 Years: Bijoy' with Synergy: India-Pakistan War 1971" was also released by General MM Naravane, Chief of the Army Staff (Indian Army) during event. The book is a mixture of historical and anecdotal accounts of the 1971 War and comprises authors from both India and Bangladesh, many who actually fought the war.



“Indian Innings: The Journey of Indian Cricket from 1947” authored by Ayaz Memon :-

Published by Westland Language a new book “Indian Innings: The Journey of Indian Cricket from 1947” authored by Ayaz Memon, is an informative book for any cricket fan. For a fan who enjoys reading on cricket, it is a delight. With his latest book, seasoned journalist Ayaz Memon has done a commendable job by coming up with an anthology of Indian writing on cricket.



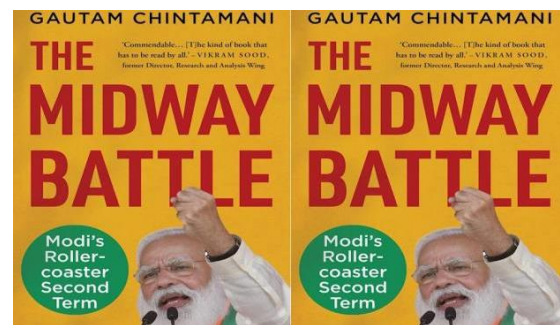
Narotam Sekhsaria’s Autobiography “The Ambuja Story” Released Soon :-

Narotam Sekhsaria’s Autobiography “The Ambuja Story” is published by HarperCollins. Narotam Sekhsaria is among the most accomplished of the new-age industrialists who emerged in the free market-driven economy of post-liberalization India. This book vividly captures that engaging story, the determination and perseverance that went into building one of India’s finest companies.



A Book On ‘Public Service Ethics’ Authored By Prabhat Kumar :-

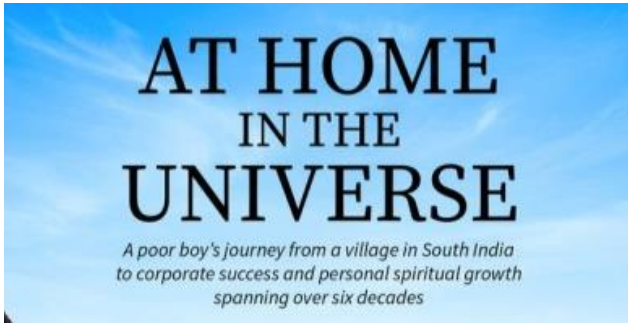
Vice President of India, M Venkaiah Naidu launched 'Public Service Ethics - A Quest for Ethical India' authored by Prabhat Kumar, published by IC Centre for Governance, at Upa-Rashtrapati Nivas, New Delhi. In this regard, Shri Naidu called for celebrating the achievements of honest civil servants and recognizing their contributions. This, he suggested, will not only be an incentive for younger officials to push for excellence, but such publicity will also encourage the replication of innovative efforts by others. He advised the media to highlight such contributions of local civil servants and encourage them.



Vice President Launched Book ‘The Midway Battle: Modi’s Roller-Coaster Second Term’ :-

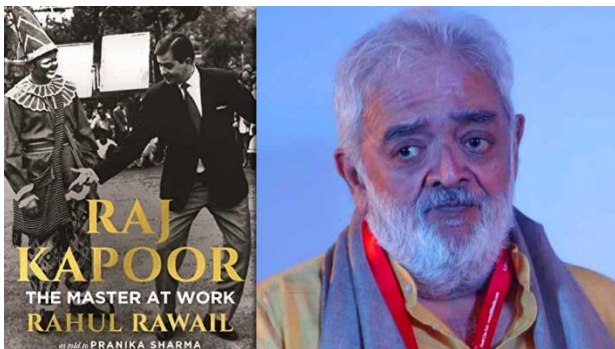
Vice President (VP) M. Venkaiah Naidu launched a book titled ‘The Midway Battle: Modi's Roller-Coaster Second Term’, by Gautam Chintamani, a new book Published by Bloomsbury India. The book is divided into three sections: the run-up to the 2019 Lok Sabha elections, the

BJP's win and the involvement of the opposition, and numerous events that occurred between 2019 and 2021, culminating in the second wave of the Covid-19 pandemic. However, in the prologue, author the author focuses on the impact of the farmer demonstrations since September 2020, and offers some background about agricultural reforms in India.



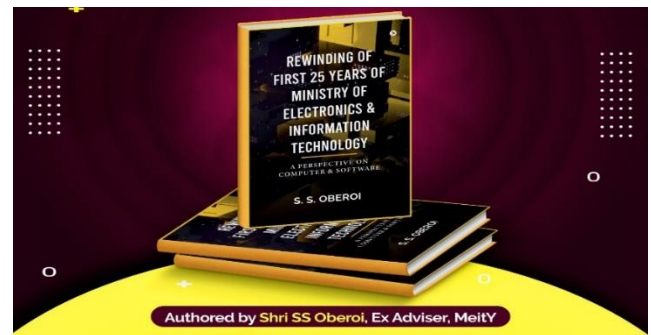
Bala Krishna Madhur's autobiography titled 'At Home In The Universe' released :-

An autobiography titled 'At Home In The Universe' by Bala Krishna Madhur was released by R.C. Sinha, IAS (Rtd), advisor to the Ministry of Road Development in Mumbai, Maharashtra. 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 offers an inside view into the policy environment in the 1980s and 1990s in the Housing Finance Sector.



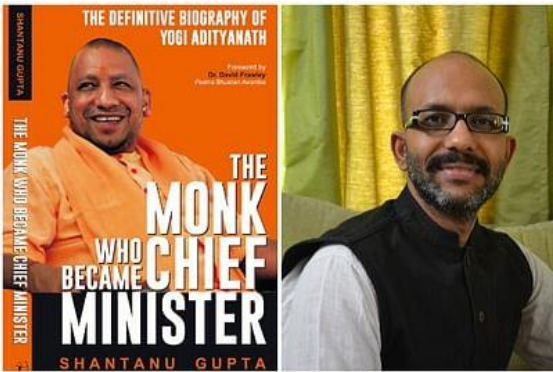
The Book 'Raj Kapoor: The Master At Work' Authored By Rahul Rawail Released :-

On 14 December, Vice President M Venkaiah Naidu released the book "Raj Kapoor: The Master At Work" and remembered the late showman for his invaluable contribution to making Indian cinema "a vehicle of cultural diplomacy" across the world. Published by Bloomsbury India, the book is written by filmmaker Rahul Rawail, who served as an assistant director to Raj Kapoor on films like "Bobby". The book launch, held at India Habit Centre's Stein Auditorium here, coincided with Raj Kapoor's 97th birth anniversary and was also attended by the late director's eldest son Randhir Kapoor and grandson Ranbir Kapoor.



A Book Title "Rewinding The First 25 Years Of MeitY! By SS Oberoi :-

"India has added nearly 40 unicorns in the last 50 weeks in the Startup world," said, Shri Ajay Prakash Sawhney in an event on 14 December. Speaking at the unveiling of book titled 'Rewinding of First 25 years of Ministry of Electronics and Information Technology', he said that today if we see Indians as CEOs of the world's top most IT and Software corporates, the foundations were laid in these last 30 years by people like Mr Oberoi. He said that India has added nearly 40 unicorns in the last 50 weeks in the Startup world and this too is an outcome of those foundational years. The book- 'Rewinding of First 25 years of Ministry of Electronics and Information Technology', narrating the first 25 years of MeitY, is authored by Shri S.S. Oberoi, the former adviser at the Ministry of Electronics and Information Technology (MeitY).



A book on Yogi Adityanath "The Monk Who Transformed Uttar Pradesh" released :-

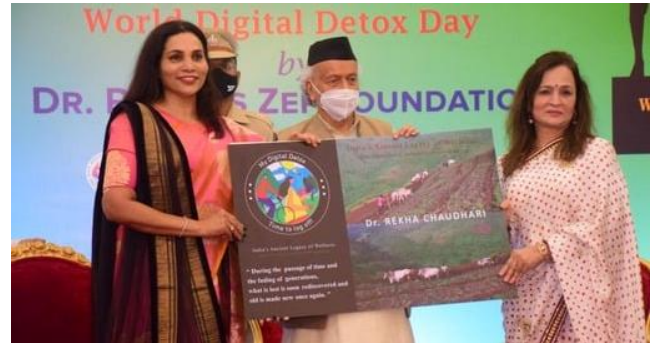
Written by author Shantanu Gupta, "The Monk Who Transformed Uttar Pradesh" a new book chronicles how Uttar Pradesh Chief Minister Yogi Adityanath transformed the state in various aspects like law and order, connectivity, education, health infrastructure, and overall growth. Gupta's previously authored books include "BHARATIYA JANATA PARTY: Past, Present and Future: Story of the World's Largest Political Party" (2019) and "The Monk Who Became Chief Minister" (2017).



Venkaiah Naidu Released Telugu Book Titled 'Gandhi Topi Governor' :-

At a time when demands are being raised from some quarters for changing the history books, Vice-President M Venkaiah Naidu on 15 December called for an "objective" re-evaluation of Indian history through better fact-based research. Suggesting that the colonial perspective of India's past has distorted facts, he called

for a fresh approach to Indian history, with more books on Indian freedom fighters and leaders. Naidu's unconventional remarks came while speaking at the release of the book 'Gandhitopi Governor' authored by Yarlagadda Lakshmi Prasad, chairman of the Official Language Commission, Andhra Pradesh, Upa-Rashtrapati Nivas (Vice-President's Residence) in New Delhi



A Book Titled "India's Ancient Legacy Of Wellness" By Dr Rekha Chaudhari :-

A book titled "India's Ancient Legacy of Wellness" authored by Dr Rekha Chaudhari was launched in the presence of the Governor of Maharashtra, Bhagat Singh Koshiyari. The book reveals to us that how important it is for us human beings to be close to nature which helps us to revive and recharge us to do productive work. Dr Rekha, during her speech, pointed out one of the burning issues of our society, which is the rampant use of social media and technology. Digital detox is an essential step towards a healthy lifestyle and mental health.



Tusshar Kapoor Released His Debut Book 'Bachelor Dad' :-

Actor-producer Tusshar Kapoor on Monday (December 20) announced his book titled 'Bachelor Dad', which revolves around his unconventional journey of fatherhood as a single parent. The 45-year-old became a proud father to Lakshya Kapoor through surrogacy in 2016. The book has been published by Penguin India and is set to release in January 2022.



M Venkaiah Naidu released a book titled “The Turnover Wizard – Saviour Of Thousands” :-

Vice-President M Venkaiah Naidu on 23 December released the autobiography of former NTPC and NBCC chief Arup Roy Choudhury, titled "The Turnover Wizard". The launch ceremony, that took place at the vice-president's residence here, was attended by Shekhar Dutt, former governor of Chhattisgarh; PK Gupta,

chairman, and CMD of NBCC. The book, published by HP Hamilton, is touted to encourage professionals and novices across tiers in the corporate world to hold the turf and tackle every crisis. It is also endorsed by 'Metro Man' E Sreedharan.



Former Chief of Army Staff, Gen. Nirmal Chander Vij releases his new book :-

A new book by India's former Chief of Army Staff, Gen. Nirmal Chander Vij (retd), claims to offer a “complete picture” of the conflicts in Jammu and Kashmir, and the way forward. Published by HarperCollins India, Gen. Vij's book, The Kashmir Conundrum: The Quest for Peace in a Troubled Land, will be released on 28 December. In the book Gen. Vij argues that the conflicts in Jammu and Kashmir are “symptomatic of the India-Pakistan rivalry” post-Partition, and contextualises the issue by beginning the book with a summation of the region's history.

7: Defence



Army Chief Observes Military Exercise ‘Dakshin Shakti’ In Jaisalmer :-

Army chief General M M Naravane on November 25 observed military exercise 'Dakshin Shakti' being held in Jaisalmer with the Army and the Air Force taking part in it, officials said. The exercise began on November 20 in

the deserts of Jaisalmer and will conclude on November 26. T-72, T-90 as well as Vijayanta tanks of the Army and the IAF's Dhruv and Rudha helicopters, and the Jaguar fighter aircraft participated in the joint exercise. The drill aims to establish the best coordination among the wings of the armed forces, space technology and artificial intelligence.



Indian Navy launched First Large Survey Vessel 'Sandhayak' :-

The Indian Navy launched 'Sandhayak', the first of the four large survey vessels, in Kolkata on December 5. The ship was launched by Pushpa Bhatt, spouse of Minister of State for Defence Ajay Bhatt, who was the Chief Guest at the event. The primary role of these survey ships would be to conduct full-scale coastal and deep-water hydrographic survey of ports and harbours, and determination of navigational channels and routes.



Pune To Host Joint Military Exercise PANEX-21 With BIMSTEC Countries :-

Pune will host a multilateral and multi-agency exercise titled 'PANEX-21' for the member countries of BIMSTEC (Bay of Bengal Initiative for Multi Sectoral Technical and Economic Cooperation) between December 20 and 22,

which will focus on Humanitarian Assistance and Disaster Relief (HADR) operations. The exercise is slated to be conducted from December 20 to 22 will witness participation from subject matter experts and delegates from India, Bangladesh, Nepal, Bhutan, Myanmar, Sri Lanka and Thailand.



DRDO Test-Fired Air Version Of The BrahMos Supersonic Cruise Missile :-

India successfully test-fired the air version of the BrahMos supersonic cruise missile, the ministry of defence said on December 08, describing the launch as a 'major milestone' in BrahMos development. In a statement, the ministry noted that the missile was successfully test-fired from Indian Air Force's (IAF) Sukhoi 30 MKI supersonic fighter aircraft from the Integrated Test Range (ITR), based in Chandipur, off the coast of Odisha. BrahMos is a joint India-Russia venture, between the DRDO and Russia's NPO Mashinostroyeniya, which, together, formed the Brahmos Aerospace. The missile derives its name from two rivers: the Brahmaputra in India and the Moskva of Russia.



DRDO Successfully Tests Pinaka Extended Range 2021 :-

A series of successful test-firing of the Extended Range Pinaka rocket system (Pinaka-ER) was carried in the last three days, the defence ministry said on December 11. The rocket systems that were tested at Pokharan field firing ranges were manufactured by a private industry following transfer of technology by the Defence Research and Development Organisation (DRDO). "The DRDO, along with the Army, conducted series of performance evaluation trials of these industry produced rockets at field firing ranges during the last three days," the defence ministry said.



India Successfully Test-Fired The 'Agni P' Missile :-

India on 18 December successfully test-fired the Agni Prime missile off the coast of Odisha in Balasore, government officials said. Agni-P is a new generation advanced variant of Agni class of missiles. It is a two-stage canisterised missile with range capability between 1,000 and 2,000 km. This was the second test of the Agni Prime missile. The test was conducted at 11am off the APJ Abdul Kalam island in Balasore. An ANI report said a lot of new features have been added to the nuclear-capable strategic missile Agni Prime during this test.



Indian Navy's 2nd Indigenous Stealth Destroyer 'Mormugao' Sailed :-

On Goa Liberation Day, Mormugao, the Indian Navy's second indigenous stealth destroyer of the P15B class, proceeded on her maiden sea sortie. In an official statement the Indian government confirmed the news. The act took place in Goa where Prime Minister Narendra Modi was visiting to commemorate the Goa Liberation Day. The ship's name was dedicated to the maritime state of Goa with the goal to enhance the bonding between the Indian Navy and the people of Goa and to link the ship's identity permanently to the crucial role the Navy played in nation-building.



India Successfully Tests 'Pralay' Missile Off Odisha Coast :-

India on 22 December successfully test fired short-range, surface to surface-guided ballistic missile 'Pralay' off the

Odisha coast here, PTI reports quoting DRDO sources . The solid-fuel, battlefield missile developed by Defence Research Development Organisation is based on Prithvi Defence Vehicle from the Indian ballistic missile programme. The missile, launched from the APJ Abdul Kalam Island around 10.30 am, met all the mission objectives, the sources said. A battery of tracking instruments monitored its trajectory along the coast line, they said. 'Pralay' is a 350-500 km short-range, surface-to-surface missile with a payload capacity of 500-1,000 kg.



IAF Deployed The First S-400 Air Defence System In Punjab :-

Boosting its capability to tackle aerial threats from both China and Pakistan, India has started deploying its S-400 air defence missile system in the Punjab sector. "The first S-400 air defence missile system squadron is being deployed in the Punjab sector," top government sources told. Russia has started supplying the S-400 Triumf air defence systems to India, the first unit of which will be deployed near the western front.



ASIGMA: Indian Army Launched In-House Messaging App :-

The Indian Army has launched a messaging application with features such as multi-level security and message prioritisation. In a statement on 23 December, the defence ministry said the Army Secure IndiGenous Messaging Application (ASIGMA) is a new generation, state-of-the-art, web-based application. It added that a team of Corps of Signals has developed it in-house. The ministry said the application was being deployed as a replacement of the Army Wide Area Network messaging application, which has been in service for 15 years.



Indian Navy Decommissioned INS Khukri After 32 Years :-

INS Khukri (Pennant number 49), the first of the indigenously built missile corvettes, in Visakhapatnam on December 23 evening was decommissioned after 32 years of service to the nation at Eastern Naval Command in Visakhapatnam. At the solemn ceremony, the national flag, naval ensign and the decommissioning pennant were lowered at sunset in the presence of Vice-Admiral Biswajit Dasgupta, the Flag Officer Commanding-in-Chief of Eastern Naval Command and some serving and retired former commanding officers of the ship. The corvette was built by the Mazagaon Dock Shipbuilders and commissioned on August 23, 1989. It had the distinction of being part of both the Western and Eastern Fleets.



DRDO Successfully Conducted Flight Test Of 'Abhyas' :-

The Defence Research and Development Organisation (DRDO) successfully conducted a flight test of indigenously-developed high-speed expendable aerial target 'Abhyas' off the Chandipur coast in Odisha on December 23. "During the flight trial, high subsonic speed trajectory (of Abhyas) at a very low altitude with high endurance was demonstrated," the DRDO's statement noted. Two boosters provided initial acceleration during launch and a small turbojet engine was used to sustain high subsonic speed with long endurance, it mentioned. "The indigenous data link designed by a Bengaluru-based industry partner has been successfully flown and tested during the flight," it noted.

8: Economy



RBI Approves To Increase LIC's Stake In Kotak Mahindra Bank :-

Life Insurance Corporation of India has received approval from the RBI to raise its stake in Kotak Mahindra Bank to up to 9.99%, the bank informed the stock exchanges on Monday. LIC held 4.96% stake in the private lender as on 30 September 2021. The RBI norms mandate that every person or an entity who intends to make an acquisition

in private banks of more than 5% stake, has to take prior approval from the central bank.



Government Collected Rs 1.31 Lakh Crores As GST For November :-

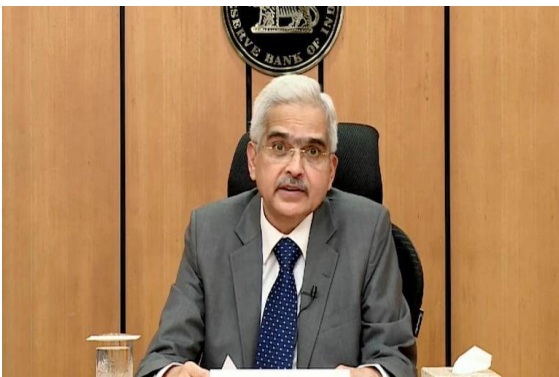
The Goods and Services Tax (GST) collection jumped to over Rs 1.31 lakh crore in November, the second highest since its rollout in July 2017, in line with the trend in economic recovery, the Finance Ministry said on 01 December. "The gross GST revenue collected in

November 2021 is Rs 1,31,526 crore of which CGST is Rs 23,978 crore, SGST is Rs 31,127 crore, IGST is Rs 66,815 crore (including Rs 32,165 crore collected on import of goods) and Cess is Rs 9,606 crore (including Rs 653 crore collected on import of goods)," the ministry said.



RBI: Gujarat Became India's Largest Manufacturing Hub :-

Gujarat has pipped Maharashtra to emerge the largest manufacturing hub in the country, with the former's Gross Value Addition (GVA) in manufacturing growing 15.9 per cent annually on average between FY12 and FY20 to touch Rs 5.11 lakh crore, according to the data released by the Reserve Bank of India (RBI). Maharashtra's annual growth rate during the period was 7.5 per cent per annum, taking the state's total manufacturing GVA to Rs 4.34 lakh crore in FY20. It continues to lead as the nation's biggest services hub.



RBI Monetary Policy: Repo rate unchanged for the 9th consecutive time :-

The Reserve Bank of India's (RBI) Monetary Policy Committee (MPC) kept the repo rate unchanged at 4 per cent for the ninth consecutive time while maintaining an 'accommodative stance' as long as necessary, RBI Governor Shaktikanta Das announced on December 8. The central bank governor said that the MPC had voted unanimously 5:1 to maintain the accommodative stance and added that the reverse repo rate too was kept unchanged at 3.35 per cent.



Shivalik SFB With Indiagold Launches Loan Against Digital Gold :-

Shivalik Small Finance Bank (SSFB) on 07 December announced a partnership with fintech firm Indiagold to launch a loan product against digital gold. Digital gold is an affordable medium to own and save with gold without the trouble of physically handling and storing the asset, SSFB said in a statement. "This collaboration will enable customers to use their digital gold balance to avail instant and digital loans up to Rs 60,000. On repayment of the loan, customers will have an option to either renew the loan or get their gold home delivered," it said.



Airtel, Invest India Launch 'Startup Innovation Challenge' :-

Bharti Airtel on December 9 launched 'Airtel India Startup Innovation Challenge' in partnership with Invest India that will let early-stage technology companies demonstrate differentiated solutions. The challenge invites early-stage Indian startups to demonstrate solutions for 5G, IoT, Cloud Communications, Digital Advertising and Digital Entertainment. The top 10 winners will win cash prizes, get access to Airtel's Innovation Lab and will be able to leverage Airtel's advanced technology infrastructure to scale up their use cases and even co-innovate with Airtel's engineering teams.



SEBI Form 'ALERTs' Committee For Early Detection Of Market Anomalies :-

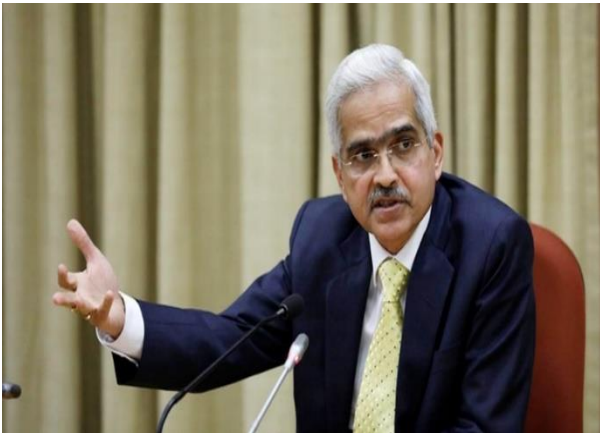
Markets regulator SEBI on December 14 said it has constituted an advisory committee for guiding it to enhance technological capabilities and explore appropriate technological solutions for early detection of market anomalies. The Advisory Committee for

Leveraging Regulatory and Technology Solutions (ALeRTS) will be headed by SEBI's ex-whole time member Madhabi Puri Buch, a release said. It would also comprise of experts from various technology domains as members.



RBI Comes Up With PCA Framework For Large NBFCs :-

The Reserve Bank of India (RBI) on 14 December introduced a prompt corrective action (PCA) framework for large non-banking financial companies (NBFCs), putting restrictions on para-banks whenever vital financial metrics dip below the prescribed threshold. This brings them almost on a par with banks in terms of supervision and regulatory reach. This follows the scale-based regulations and revision in non-performing asset (NPA) norms brought in by the regulator for the sector. The PCA framework for NBFCs comes into effect on October 1 next year on the basis of their financial position on or after March 31. It will be applicable for all deposit-taking NBFCs and other large ones that sit in the middle, upper, and top layers of the central bank's scale-based regulation for the sector.



RBI Allowed SFBs As Agency Bank To Conduct Govt Business :-

Scheduled payments banks and scheduled small finance banks will be eligible to conduct Government agency business, according to the Reserve Bank of India (RBI). 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.



CCI Approves Acquisition Of Shareholding In Air India By Tata Sons :-

The Competition Commission of India (CCI) December 20 approved acquisition of shareholding in Air India by Talace Private Limited -- a wholly-owned subsidiary of Tata Sons. The proposed combination envisages acquisition of 100 per cent equity share capital of Air India Limited and Air India Express Limited (AIXL), and 50 per cent equity share capital of Air India SATS Airport Services Private Limited (AISATS) by Talace Private Limited (Talace), an official statement from CCI said.

9: International



WHO Classifies New COVID-19 Variant B.1.1.529 As Omicron :-

On 26 November, the World Health Organization (WHO) classified a new variant of SARS-CoV-2, currently circulating in South Africa, as a 'variant of concern'. It also named it Omicron. The Network for Genomics Surveillance in South Africa (NGS-SA) had identified the variant on November 30. It had detected a group of related SARS-CoV-2 viruses, which belong to a lineage named B.1.1.529. Early indications are that this variant is

possibly even more transmissible than the highly infectious Delta variant, and that current vaccines may be less effective against it.



Merriam-Webster Dictionary Declares “Vaccine” As Word Of The Year For 2021 :-

From questions over mandates to concerns over global distribution, “vaccine” has been the clear word of the year, according to dictionary publisher Merriam-Webster. The choice of word of 2021 was a seemingly obvious one for the US publisher, which said searches for “vaccine” on its website increased by 601% compared with last year, amid a broad rollout of vaccinations for Covid-19.



Bangladesh, US Kick Off Bilateral Exercise CARAT :-

Bangladesh Navy (BN) and the US military personnel kicked off the annual Cooperation Afloat Readiness and Training (CARAT) maritime exercise on December 01. The exercise will be carried out virtually and in the Bay of Bengal, said the Commander of the US 7th Fleet. The nine-day engagement focuses on a full spectrum of naval

capabilities and features Cooperative activities that highlight the ability of US and Bangladesh to work together toward the common goal of ensuring a free and open Indo-pacific.



India, Bangladesh To Celebrate Maitri Diwas On 6 December :-

India and Bangladesh will jointly observe Maitri Divas or friendship day on December 6 in Dhaka and New Delhi and 18 countries around the world, including Russia, Saudi Arabia and the US. The two countries had decided during Prime Minister Narendra Modi’s visit to Bangladesh in March to commemorate December 6 as Maitri Divas as it was on this day in 1971 that India recognised the new country. This was done 10 days before the liberation of Bangladesh and India was one of the first countries to establish diplomatic ties with Bangladesh, external affairs ministry spokesperson Arindam Bagchi told a regular news briefing.



Barbados Becomes The World’s Newest Republic :-

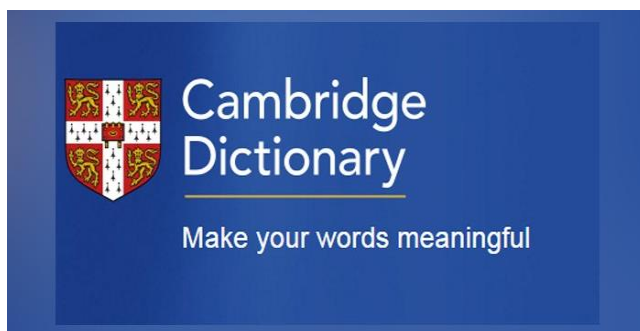
Nearly 400 years after the country became a British colony, Barbados has become the world’s newest

republic. Dame Sandra Prunella Mason, who was selected to become the first president of Barbados last month, took over as the President of the country. At a joint meeting of both the Houses of Parliament of Barbados, Speaker of the House of Assembly Arthur Holder announced the selection of Mason as the President of the country.



Sweden elects 1st Female Prime Minister Magdalena Andersson :-

Magdalena Andersson, Sweden's first ever female prime minister has resigned just hours after she was appointed. Just hours after her first appointment, Andersson resigned from the post when a member of the ruling coalition at the time, from the center-left Green Party, quit in protest after lawmakers passed a budget backed by three right-wing parties. Andersson's Social Democratic Party had put forward an alternative proposal that did not pass.



Cambridge Dictionary Names 'Perseverance' Word Of The Year 2021 :-

Cambridge Dictionary has announced "perseverance" as its Word of the Year 2021, after a spike of searches as Nasa's Perseverance Rover made its final descent to Mars in February. The team described it as "a word which perfectly captures the undaunted will of people across the world to never give up, despite the many challenges of 2021—and, of course, global interest in the Nasa mission to Mars". Perseverance is defined by Cambridge Dictionary as "continued effort to do or achieve something, even when this is difficult or takes a long time" and has been looked up globally more than 243,000 times during 2021.



Adama Barrow Wins Second Term As Gambia's President :-

Adama Barrow comfortably won a second term in The Gambia's presidential election, with thousands of his supporters celebrating in the streets of Banjul, although his opponents disputed the results announced late On 05 December. Barrow, whose assumption of the presidency five years ago ended more than 20 years of dictatorship, garnered more than 53 percent of the vote, according to results released by the electoral commission. His main challenger Ousainou Darboe won 27.7 percent.



US Announces Diplomatic Boycott Of Beijing Winter Olympics :-

The United States on December 06 announced a diplomatic boycott of the 2022 Beijing Winter Olympics, a calibrated rebuke of China's human rights record that stops short of preventing US athletes from competing. The decision comes after Washington spent months wrangling with what position to take on the Games, hosted in February next year by a country it accuses of perpetrating "genocide" against Uyghur Muslims in the northwestern Xinjiang region. There was no immediate reaction from Beijing, but the Chinese foreign ministry had earlier threatened "resolute countermeasures" to any such boycott.



Asia Power Index 2021: India Ranked As Fourth :-

The Covid-19 pandemic has driven down the power of Asian giants like China and India in the Indo-Pacific region and has weakened their capacity to shape the external

environment, the Lowy Institute said in a report. The report said that while leading Asian countries witnessed a decline in influence, the US managed to expand its power through better diplomacy and retained its position as the most influential nation in the region. India, which is the fourth most powerful country in the region after US, Japan and China, was among the hardest hit nations in comparison to its pre-Covid growth paths.



Canada, Australia And UK Join US Boycott Of Beijing Olympic :-

Canada joined Australia, Britain and the United States in a diplomatic boycott of the Winter Olympics in Beijing on December 08, with China calling the boycotts "political posturing" and a smear campaign. The United States was the first to announce the boycott this week, saying on December 06 its government officials would not attend February's Beijing Olympics because of China's human rights "atrocities", weeks after talks aimed at easing tense relations between the world's two largest economies.



Myanmar's Aung San Suu Kyi Sentenced To Jail :-

A special court in Myanmar's capital found the country's ousted leader, Aung San Suu Kyi, guilty of incitement and violating coronavirus restrictions, sentencing her to four years in prison. The judgment is the first in a series of cases against the National League for Democracy leader following the junta's overthrow of her government. The 76-year-old Nobel Peace Prize laureate is facing a total of 11 charges which can bring in a maximum imprisonment of 102 years.



UNGA Granted Observer Status To International Solar Alliance :-

The United Nations General Assembly (UNGA) has granted Observer Status to International Solar Alliance (ISA), India's Permanent Ambassador to United Nations, T S Tirumurti announced on December 09 (local time). Terming this as a historic decision, Tirumurti said that ISA has become an example of positive global climate action through partnerships to benefit global energy growth and development. "Historic decision by UN General Assembly today to grant Observer Status to International Solar Alliance. In 6 years, International Solar Alliance has become an example of positive global climate action through partnerships to benefit global energy growth and development. Thank all Member States," Tirumurti tweeted. The fourth general assembly of the International Solar Alliance (ISA), was held earlier in October.



UAE Becomes First Country To Transition To 4.5-Day Work Week :-

The United Arab Emirates on December 07 announced to change its existing five-day workweek to a four-and-a-half day starting January 1, becoming the world's first country to make the employee-friendly transition as part of its efforts to improve productivity and work-life balance. According to the new schedule, Monday to Thursday the work timings would be from 7.30 am to 3.30 pm, followed by a half day on Friday from 7.30 am to 12.00 pm, said the UAE Government Media Office. Saturdays and Sundays are full-day holidays under the new rule.



Dubai 1st In World To Go 100% Paperless :-

Dubai has become the world's first government to turn 100% paperless, the Emirate's Crown Prince, Sheikh Hamdan bin Mohammed bin Rashid Al Maktoum, has announced, pointing at savings of 1.3 billion Dirham (\$350 million) and 14-million-man hours. All internal, external transactions and procedures in the government of Dubai are now 100% digital and managed from a comprehensive digital government services platform.



China Launches "Shijian-6 05" Satellites For Space Exploration :-

China successfully sent a new group of satellites into space from the Jiuquan Satellite Launch Center in northwest China on December 10. The satellites, Shijian-6 05, were launched by a Long March-4B rocket, have entered the planned orbit successfully. They will be used for space exploration and new technology test. The launch marked the 400th mission of Long March series carrier rockets.



7-time champion Lewis Hamilton receives knighthood at Windsor Castle :-

Seven times Formula One champion Lewis Hamilton received his knighthood for services to motorsport on December 15, days after he lost out on what would have been a record eighth title after a tense last lap at the Abu Dhabi Grand Prix. Hamilton holds the record for most race wins with 103, while he is tied with German great Michael Schumacher on seven drivers' championships. The 36-year-old Briton, the sport's only Black driver, was made a Knight Bachelor by Britain's Prince Charles during an investiture ceremony at Windsor Castle in England.



WTO panel asks India to withdraw subsidies in sugar dispute :-

A World Trade Organization (WTO) panel has asked India to withdraw its subsidies under the Production Assistance, the Buffer Stock, and the Marketing and Transportation Schemes. Ruling in favour of Brazil, Australia and Guatemala in their trade dispute with India over sugar subsidies, the WTO panel said, "We recommend that India bring its WTO-inconsistent measures into conformity with its obligations under the Agreement on Agriculture and the SCM Agreement." It asked India to withdraw the subsidies without delay within a time-period specified by the Panel.



Cabinet approves India-Poland treaty on mutual legal assistance in criminal matters :-

The Union Cabinet chaired by the Prime Minister Shri Narendra Modi has approved the Treaty on Mutual Legal Assistance in Criminal Matters between the Government of the Republic of India and the Republic of Poland with a view to enhance capability and effectiveness of both countries in investigation and prosecution of crimes, including crimes related to terrorism through mutual legal assistance. The Treaty aims to enhance effectiveness of both the countries in investigation and prosecution of crime, through cooperation and mutual legal assistance in criminal matters. In the context of transnational crime and its linkages to terrorism, the proposed Treaty will provide a broad legal framework for bilateral cooperation with Poland in investigation and prosecution of crime as well as in tracing, restrain and

confiscation of proceeds and instruments of crime as well as the funds meant to finance terrorist acts.



Somalia's President Suspends PM Mohamed Hussein Roble:-

Somalia's President Mohamed Abdullahi Farmajo has suspended the Prime Minister Mohamed Hussein Roble, who is facing allegations of involvement in the theft of land. Mr Farmajo said, he was suspending the Prime Minister pending the outcome of an investigation into the corruption allegations. Mohamed Hussein Roble accused the President of trying to stage a coup and said, he would continue in office. He urged the security forces to take orders from him rather than Mr Farmajo. The term of Farmajo officially ended in February but was extended because of disagreements over how to choose a new incumbent.

10: Miscellaneous



Smriti Mandhana Signed As Brand Ambassador Of GUVI :-

GUVI is India's first vernacular Ed-tech Startup to impart tech & programming skills to aspiring individuals in their preferred native languages. GUVI has now appointed Smriti Mandhana, one of India and Worlds best cricketers, as its face. Smriti Mandhana will take up the role of a brand ambassador of GUVI that catalyses the

awareness of technological education among everyone & especially among women.



Cyclone Jawad To Hit Odisha, Andhra And West Bengal :-

The India Meteorological Department said on December 5 that cyclonic storm 'Jawad' is likely to weaken into a deep depression before it reaches the Odisha-Andhra Pradesh coast by noon today. "It is likely to weaken gradually and move northwards during the next 12 hours and then north-northwards along the Odisha coast, reaching close to Puri... as a deep depression," the Met department said. The IMD said in its latest bulletin that cyclone Jawad is expected to weaken further and continue to move north-northeastwards along the Odisha coast towards the West Bengal coast.



1st Indian Young Water Professionals Programme launched :-

The first edition of the India Young Water Professional Programme was launched virtually on 29 November in the presence of Mr. Manpreet Vohra, Indian High Commissioner to Australia, Barry O' Farrell, Australian

High Commissioner to India and Ms. Debashree Mukherjee, Additional Secretary, DOWR, RD & GR, Ministry of Jal Shakti. More than 100 participants joined the launch of India Young Water Professional Program. This program has been taken up under National Hydrology Project, a Central Scheme of DOWR, and RD & GR and supported by the Australian Water Partnership.



WhatsApp announces Digital Payments Utsav for 500 villages in India :-

At the Fuel For India 2021 event WhatsApp announced the Digital Payments Utsav - a pilot program that is going to adopt 500 villages in Karnataka and Maharashtra in an effort to "accelerate financial inclusion". The aim is to empower villagers with access to digital payments via the 'payments on WhatsApp'. This new pilot program is an intervention of sorts for the "new-to-digital" users and Digital Payments Utsav hopes to bring about a "behavioral transformation to digital payments at the grassroots".



Malta Becomes First European Nation To Approve Cannabis For Personal Use :-

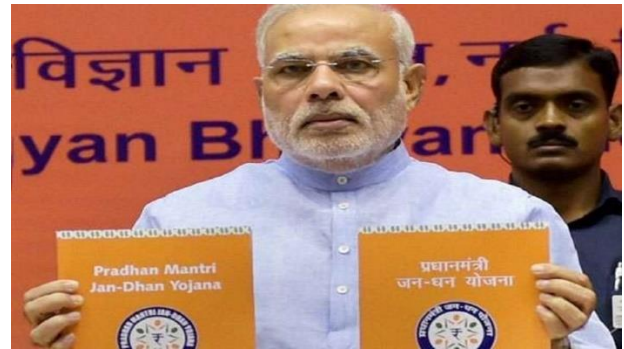
Malta has become the first European country to legalise the cultivation and possession of cannabis for personal use, pipping Luxembourg to the post, as the continent undergoes a wave of change to its drug laws. The legislation, expected to pass through the Maltese parliament in a vote, will also let those who are 18-and-over to possess up to seven grams of cannabis (about a quarter of an ounce). It will also permit people to grow up to four cannabis plants at their homes, but it must be out of sight of the public.



Rishabh Pant Named As Uttarakhand's Brand Ambassador :-

The Uttarakhand government named India wicketkeeper Rishabh Pant as the state's brand ambassador for promoting sports and general health. Uttarakhand chief minister Pushkar Singh Dhami called up Pant and shared his vision before getting him on board. "Rishabh Pant is

one of India's finest cricketers. He is an inspiration for the youth and also a son of Uttarakhand. He has been appointed as the state's brand ambassador for sports and general health. I spoke to him over video call to congratulate him and also invited him for a meeting," Dhami said in a tweet.



PM Jan Dhan Yojana Accounts Surpass The 44-Cr Mark :-

As the calendar year draws to a close, the total number of beneficiaries under the Centre's financial inclusion scheme, Pradhan Mantri Jan Dhan Yojana (PMJDY), has crossed the 44 crore mark. According to the latest government data, the total number of accounts opened under PMJDY stood at 44.05 crore, with a total balance of Rs1,47,812 crore as on December 8. The total number of accounts stood at 41.43 crore in the same period last year. In terms of performance of States in implementing the scheme, Uttar Pradesh tops the list with highest number of accounts followed by Bihar.

11: National



Indian Railways Constructing World's Tallest Pier Bridge In Manipur :-

World's tallest rail bridge pier coming up in Northeast, Indian Railways is constructing the world's tallest railway bridge pier at Noney Valley in the state of Manipur with a height of 141 metres. As a part of the ambitious 111

Kilometre long Jiribam-Imphal railway line, which aims to connect the capital of Manipur with the broad gauge network of the country, the travel time of 10 to 12 hours will be reduced to just 2.5 hours. The bridge at Noney Valley, which is being developed at a pier height of 141 metres, will surpass the Mala – Rijeka viaduct's existing record of 139 meters, located in Montenegro, Europe, according to an ANI report.



Bihar Won Gold Medal Award At 40th Edition India International Trade Fair :-

Bihar bagged gold medal in the 40th India International Trade Fair (IITF) held at Pragati Maidan in Delhi for “excellence in display” in state government/union territory pavilion category. The Bihar Pavilion comprised 41 stalls exhibiting the finest products from the state to reflect the traditional folk art culture. Bihar’s state industries minister Syed Shahnawaz Hussain expressed happiness on the state winning the gold medal for the sixth time in the past seven years.



Ministry of Power kickstarts celebration of Energy Conservation Week :-

Ministry of Power is celebrating the Energy Conservation Week from 8th to 14th December 2021 under "Azadi ka Amrit Mahotsav". Celebration by Bureau of Energy Efficiency will include three major activities i.e. National Painting Competition for school children, National Energy Conservation Awards (NECA) for Industries and establishments and National Energy Efficiency Innovation Awards (NEEIA) to recognize innovative



Centre Appoints Committee To Revisit Criteria For Determining EWS :-

The Ministry of Social Justice and Empowerment on 28 November announced the formation of a three-member committee to review the criteria for Economically Weaker Section (EWS) reservations. 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.

energy efficiency technologies. The Bureau of Energy Efficiency has been organising National Level Painting Competitions on Energy Conservation for school children studying in 4th to 10th standard. This year, the themes for the competition are "Azadi ka Amrit Mahotsav: Energy Efficient India" and "Azadi ka Amrit Mahotsav: Cleaner Planet".



PM Modi Inaugurates Kashi-Vishwanath Dham Project In Kashi :-

Prime Minister Narendra Modi inaugurated the ambitious Kashi Vishwanath Corridor in the heart of Varanasi on 13 December, a mega project that is expected to boost tourism in the ancient city in a big way. The inauguration of the state-of-the-art infrastructure surrounding the historic Kashi Vishwanath Temple near the iconic Dashashwamedh Ghat comes ahead of the assembly polls in Uttar Pradesh early next year.



PM Modi Inaugurates The Saryu Nahar National Project In UP :-

In an attempt to realise the vision of farmer welfare and empowerment, Prime Minister Narendra Modi inaugurates the Saryu Nahar National Project in Balrampur, Uttar Pradesh. PM Narendra Modi highlighted that "we will make India even more powerful, even more prosperous." The Saryu Canal National Project which will provide assured water for irrigation to over 14 lakh hectares of land and benefit about 29 lakh farmers, mainly in eastern Uttar Pradesh.



India To Raise Legal Marriage Age For Women :-

The Centre has decided to raise the legal age of marriage of women from 18 to 21 years and is likely to move legislative amendments in the ongoing winter session of Parliament. The Union Cabinet on 15 December cleared a proposal to bring uniformity in the marriageable age of men and women, adding that a Bill to amend the Prohibition of Child Marriage Act (PCMA), 2006, will be introduced during this session. The proposed Bill may also contain amendments to various personal laws relating to marriage of various communities to ensure a uniform age of marriage.



PM Narendra Modi Launched Development Projects In Goa :-

Prime Minister Narendra Modi on 19 December inaugurated and laid the foundation stone of multiple development projects worth over Rs600 core in Goa, including the renovated Fort Aguada Jail Museum. On the occasion of Goa Liberation Day, PM Modi inaugurated a super speciality block at Goa Medical College, New South Goa District Hospital, aviation skill development centre at Mopa Airport and the gas-insulated substation at Dabolim-Navelim in Margao. During the event organised at Dr Shyama Prasad Mukherjee Stadium, Modi also felicitated the freedom fighters and veterans of 'Operation Vijay' as part of Goa Liberation Day celebrations.



3 Big Announcement By PM Modi For Covid-19 Vaccine :-

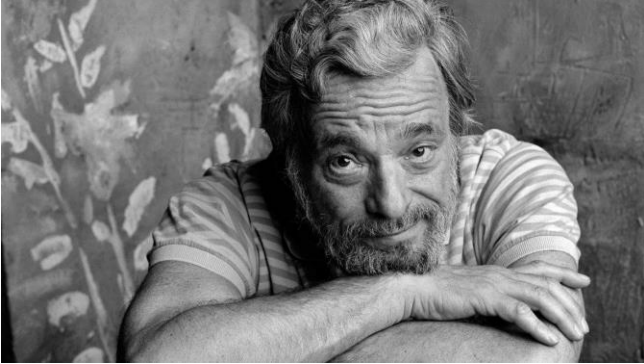
Amid Omicron surge in the country, Prime Minister Narendra Modi, while addressing the nation on 26 December, announced that India will start another vaccination programme to inoculate the children aged 15-18 years from January 3, 2022. He also said citizens above 60 years of age with co-morbidities will also have the option of taking "precaution dose" of the vaccine on the advice of their doctor. "This will also be available from January 10," the Prime Minister said.



Docprime tech launched India's first ABDM integrated Health Locker :-

Docprime Technologies, a wholly owned subsidiary of PB Fintech (parent company of Policybazaar and Paisabazaar), launched Docprime health locker integrated with Ayushman Bharat Digital Mission (ABDM). "Docprime Health Locker received the ABDM Sandbox approval and went live on 6 August, becoming India's 1st ABDM integrated Health Locker. The health locker, a completely free offering for users, is a gateway for users to connect with the digital health ecosystem by empowering them with a digital and self-consented health data management system at the click of a button," PB Fintech said in a press release.

12: Obituaries



Veteran Broadway composer & lyricist Stephen Sondheim passes away :-

Veteran songwriter Stephen Sondheim, who redefined the American musical theatre, has passed away. He was 91. He's a recipient of Tony Awards plus a 2008 Special Tony Award for lifetime achievement in the theatre. He also received a Pulitzer Prize ('Sunday in the Park'), and an Academy Award for the song 'Sooner or Later'.



Renowned Scholar Of Bangladesh Professor Rafiqul Islam passes away :-

Renowned scholar and national professor of Bangladesh Professor Rafiqul Islam passed away in Dhaka on 30 November. He was 87. Prof. Rafiqul Islam was one of the greatest scholars on the national poet of Bangladesh Kazi Nazrul Islam. He was honoured with Swadhinta Padak

and the Ekushey padak, which is the highest civilian award of Bangladesh. He was a recipient of the Bangla Academy Literary Award. He had written close to 30 scholarly books.



Former Andhra Pradesh CM Konijeti Rosaiah Passes Away :-

Former chief minister of undivided Andhra Pradesh and veteran Congress leader Konijeti Rosaiah passed away following a cardiac arrest on 04 December. He was 88. Rosaiah worked as a minister in various cabinets of the Congress governments in the state, right from Marri Channa Reddy in 1978 to Y S Rajasekhara Reddy in 2004-09. While he held several important portfolios, he was popular as finance minister during the Y S Rajasekhara Reddy regime.



Veteran Journalist Vinod Dua Passes Away :-

Veteran journalist Vinod Dua, who was admitted to Apollo Hospital's intensive care unit, has died on December 04. He was 67. Dua was known for questioning the government of the day in shows he anchored. In a long and varied career as a news anchor and television presenter, Dua worked at a number of news organisations, including the national broadcaster Doordarshan and NDTV. He was a contributing editor at The Wire from 2016 to 2018. As a journalist, he was one of the pioneers of news and current affairs television in India.

**India's 1st Woman Psychiatrist Sarada Menon Passes Away :-**

Sarada Menon, considered India's first woman psychiatrist, passed away at the age of 98 at her home in Chennai on December 5. 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 in Chennai.

**World's Oldest Test Cricketer, Eileen Ash Passes Away :-**

Eileen Ash, the oldest living Test cricketer, has died at the age of 110, the England and Wales Cricket Board (ECB) said on December 4. Ash played seven Tests for England on either side of the second world war, taking 10 wickets at an average of 23 with her right-arm pace bowling. Ash was the oldest-ever Test cricketer at the time of her death having debuted against Australia in 1937. She was part of the Ashes tour of Australia in 1949 apart from playing representative cricket for Civil Service Women, Middlesex Women and South Women in the domestic arena.

**Chief Of Defence Staff Gen Bipin Rawat Passes Away :-**

General Bipin Rawat, the Chief of Defence Staff(CDS) passed away on December 8 in a helicopter crash in Coonoor, Tamil Nadu. CDS Bipin Rawat, and 12 others lost their lives when the Mi-17VH helicopter they were travelling in crashed, leaving only one survivor. General Rawat was on his way from the Sulur IAF Station to the Defence Services Staff College in Wellington in Coonoor when the IAF Mi-17V5 helicopter in which he was

travelling crashed in a forested area in the Nilgiris district around 12:20 pm.



Serum Institute Of India ED Suresh Jadhav Passes Away :-

Dr Suresh Jadhav, Serum Institute of India's (SII) executive director passed away in Pune following a brief illness, his family members said on December 08. Jadhav, 72, was suffering from renal inefficiency and cancer, his family said. Associated with SII since 1979, Dr Jadhav mainly looked after manufacturing and quality control at the company. Dr Jadhav was instrumental in setting up the vaccine manufacturing process at Serum's Manjri unit near Pune where the company is producing the Covishield vaccine.



Former Union Minister R L Jalappa Passes Away :-

Veteran Congress leader and former Union Minister R.L. Jalappa passed away in Kolar on December 17 following age-related issues. He was 96. Born on October 19, 1925, Mr. Jalappa was elected to the Lok Sabha from Chickballapur constituency on the Janata Dal ticket in 1996 and became the Union Minister for Textiles in the governments headed by former Prime Minister H.D. Deve Gowda.



Pritzker Prize-Winning Architect Richard Rogers Passes Away :-

British architect Richard Rogers designed a series of landmark buildings around the world, including London's "Cheesegrater" and the famous multi-coloured, pipe-covered Pompidou arts centre in Paris. Rogers died 18 December aged 88, according to Britain's Press Association, which cited his spokesperson. One of his sons also confirmed his death to the New York Times, but did not give the cause. An Italian immigrant and winner of the prestigious Pritzker prize in 2007, Rogers was a leading member of the "High Tech" school of architecture that also included Norman Foster and Renzo Piano.

**Malayalam Director KS Sethumadhavan Passes Away :-**

Award-winning legendary filmmaker KS Sethumadhavan, who helmed a handful of iconic and path-breaking movies in Malayalam, died at his residence in Chennai, film industry sources said on 24 December. He was 90 and was not keeping well for some time due to age-related ailments, they said. A multi-time recipient of the national and state awards, Sethumadhavan directed over 60 movies in five languages during his career spanning many decades since early 1960s.

13: Ranks & Reports**National Family And Health Survey: India Has More Women Than Men :-**

According to the latest National Family Health Survey (NFHS) data, released by the Indian government in November 2021, there are now 1,020 women for every 1,000 men. Experts advise caution while interpreting the data - the survey covers only about 630,000 of India's 300 million households - and say the real picture will emerge only once we get the census data. The health ministry said this was the first time ever that the female population had surpassed the male population in India.

**Niti Aayog's Poverty Index: Bihar Poorest In Multidimensional Poverty :-**

Bihar, Jharkhand and Uttar Pradesh have emerged as the poorest states in India, according to Niti Aayog's first Multidimensional Poverty Index (MPI) report. As per the index, 51.91 per cent population of Bihar is poor, followed by 42.16 per cent in Jharkhand, 37.79 per cent in Uttar Pradesh. While Madhya Pradesh (36.65 per cent) has been placed fourth in the index, Meghalaya (32.67 per cent) is at the fifth spot. Kerala (0.71 per cent), Goa (3.76 per cent), Sikkim (3.82 per cent), Tamil Nadu (4.89

per cent) and Punjab (5.59 per cent) have registered the lowest poverty across India.



DBS Revises India's FY2023 Growth Forecast To 7 Per Cent :-

The Singapore-based Bank's economic research team observed that the 7 per cent y-o-y growth rate in FY23 will be amongst the fastest in its Asia-10 universe. The MNC bank maintained India's full-year FY22 forecast at 9.5 per cent. It noted that with a receding Covid case count, India's recovery is turning more broad-based. The DBS team assessed that into FY23, beyond the thrust from reopening gains, precautionary savings and sectoral normalisation to pre-pandemic levels, capex generation is likely to be the next driver in raising and maintaining growth on a higher plane.



World Cooperative Monitor Report 2021: IFFCO Ranks First :-

The Indian Farmers Fertiliser Cooperative Limited (IFFCO) has been ranked 'number one Cooperative' among the top 300 cooperatives in the world, withholding its position from last year, informed an official statement on 03 December. According to the statement, the ranking is based on the ratio of turnover over the gross domestic product (GDP) per capita. It signifies that IFFCO is contributing significantly to the GDP and economic growth of the nation. Dr U S Awasthi, MD, IFFCO said, "It is a proud moment for IFFCO and Indian Cooperative Movement as well. At IFFCO, we are always committed to the mission of Prime Minister Narendra Modi for doubling farmers' income ensuring wholesome growth of farmers across the nation strengthening the cooperative movement."



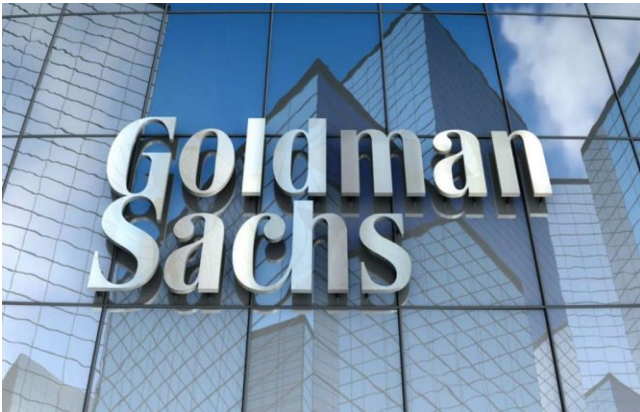
OECD Projected India Growth Forecast To 9.4% For FY22 :-

The Organisation for Economic Co-operation and Development (OECD) on 01 December pared its growth forecast for India from 9.7% estimated earlier to 9.4% for this fiscal even as it maintained that the ongoing economic recovery is gaining traction, supported by progress in vaccination, which is boosting consumer sentiment. In September, while paring India's FY22 growth projection from 9.9% to 9.7%, OECD had cited still persisting risk of lasting costs from the pandemic.



S&P Projected India's GDP Growth Forecast At 9.5% In FY22 :-

S&P Global Ratings has kept India's economic growth forecast for the current fiscal year unchanged at 9.5 per cent but raised its projections for the next fiscal as impact of the Covid-19-mandated lockdowns dissipate. India saw its gross domestic product (GDP) shrink by 7.3 per cent in financial year 2020-21 as economic activities took a massive hit due to the pandemic-induced restrictions. The gradual lifting of these restrictions has helped the economy to rebound from pandemic lows.



Goldman Sachs : India's GDP To Grow 9.1% In 2022 :-

Goldman Sachs on November 23 forecast India's GDP to grow to 9.1% year-on-year in 2022 from 8% in 2021, following a sharp contraction of 7% in 2020, driven by consumption. Offering its views and analysis on major economic metrics for the forthcoming year, Goldman Sachs forecast consumer price index (CPI) inflation to rise to 5.8% year-over-year (YoY) in 2022 from 5.2% in 2021, driven by a rise in core inflation as manufacturers pass

on input cost increases to consumers, considering demand recovers as the economy recovers fully.



Fortune India's Most Powerful Women 2021 Announced :-

India's Most Powerful Women: The list released by Fortune India mentions names of the 50 most powerful women in the country. Finance Nirmala Sitharaman is on top while Reliance's Nita Ambani has grabbed second place. The other names are Soumya Swaminathan, Chief Scientist of WHO, Gita Gopinath of the International Monetary Fund, and Priyanka Chopra Jonas. The list mentions the names of various popular figures who are known for their accomplishments in their respective fields.



India Skills Report 2022 : Maharashtra Retains Top Position :-

Maharashtra has retained the top position in the list of states with the most employable talent followed by Uttar Pradesh and Kerala, according to the India Skills Report 2022 which was released on December 09. West Bengal emerged as the fourth most employable concentration of talent. Karnataka, Delhi, Andhra Pradesh, Tamil Nadu, Gujarat and Haryana made up the remaining top 10 states for youth employability. Overall youth employability in India has increased to 48.7% compared to last year.



TIME Magazine's 'Person Of The Year' For 2021: Elon Musk :-

Tesla CEO Elon Musk has been named Time Magazine's "person of the year 2021". "For creating solutions to an existential crisis, for embodying the possibilities and the perils of the age of tech titans, for driving society's most daring and disruptive transformations, Elon Musk is our 2021 Person of the Year," Time's editor-in-chief, Edward Felsenthal, said on Twitter. Musk, age 50 is also the Founder and Chief Executive of space exploration company SpaceX.



Simone Biles Named Time Magazine's 2021 Athlete Of The Year :-

Simone Biles was named Time's 2021 Athlete of the Year, the magazine announced. 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. Despite the setback, the 24-year-old managed to earn a team all-around silver and a bronze in balance beam at the Tokyo Games.



YouGov: PM Modi World's 8th Most Admired Man In 2021 :-

Prime Minister Narendra Modi has ranked 8th on the list of the world's top 20 most admired men, in a survey carried out by data analytics company YouGov. PM Modi is ahead of Shah Rukh Khan, Amitabh Bachchan and Virat Kohli. The list has been compiled taking feedback from 42,000 people in 38 countries, the survey company said. Apart from PM Modi, the other Indian men who, according to the survey, were the most admired in 2021 include Sachin Tendulkar, Shah Rukh Khan, Amitabh Bachchan and Virat Kohli.



Truecaller: India Fourth Most Affected Country By Spam Calls In 2021 :-

India has moved from the 9th position to the 4th spot in a list of countries that received the most number of spam calls, according to a new report by caller-identification application Truecaller. The upward movement is a direct result of a significant increase in sales and telemarketing calls, which in India make up about 93.5% of all spam calls. The report also showed that one particular company, the identity of which Truecaller did not reveal, was responsible for making over 202 million spam calls in 2021, which translates to about 27,000 calls on an hourly basis.



Kolkata Durga Puja Enters UNESCO's 'Intangible Heritage' List :-

Unesco's Intergovernmental Committee for the Safeguarding of the Intangible Cultural Heritage on 15 December put "Durga Puja in Kolkata" on the Representative List of the Intangible Cultural Heritage of Humanity. The Committee is meeting virtually in its 16th Session from December 13 to 18. Although celebrated across the country — notably in Tripura, Bihar, Jharkhand, Odisha, Assam, Maharashtra, Delhi, and Uttar Pradesh — and in neighbouring Bangladesh, the heart of the 10-day annual Sharodotsav festival is in Kolkata, where more than 3,000 community Durga Pujas are held.



Emma Raducanu Wins BBC Sports Personality Of The Year 2021 :-

Tennis player Emma Raducanu was voted BBC Sports Personality of the Year on December 19, receiving British sport's annual individual accolade as a reward for her remarkable U.S. Open triumph. Raducanu stunned the sporting world in September when she became the first qualifier to win a major after beating Canada's Leylah Fernandez in the final at Flushing Meadows. The 19-year-old was also the first British woman to claim a major title since Virginia Wade triumphed at Wimbledon in 1977. Raducanu beat off competition from diver Tom Daley, who was second, and swimmer Adam Peaty in third place, plus boxer Tyson Fury, soccer player Raheem Sterling and Para-cyclist Sarah Storey to win the award.



IIT Roorkee Bags First Position Among Most Innovative Institutions By CII :-

The Indian Institute of Technology (IIT Roorkee) has been awarded the top position under the most innovative research institutions category by the Confederation of Indian Industry (CII). The institute was selected for the award for the following innovations- Visco-elastic Energy Dissipating Link Elements for Earthquake resistant housing construction, Nitrogen-Doped Reduced

Graphene Oxide (N-rGO) for High-Performance Supercapacitor, Nitrogen-Doped Reduced Graphene Oxide (N-rGO) for High-Performance Supercapacitor. The second and third positions were received by IIT Madras and Indian National Centre for Ocean Information Services, Hyderabad (INCOIS), respectively.



Bank Of Baroda Grabbed Top Spot In Digital Payments :-

Bank of Baroda on December 20 announced it has won the #1 position in overall digital transactions amongst large banks for FY20-21. The bank showed the exceptional growth of digital payment transactions achievement and was felicitated by the Ministry of Electronics & Information Technology (MeitY), Govt. of India at the Digital Payments Utsav. To commemorate 75th anniversary of Independence of India, MeitY is celebrating "Digital Payments Utsav". As a part of the celebration, Bank of Baroda has been conferred with 5 DigiDhan awards for FY 2019-20 & 2020-21 in various categories. The award was received by Mr Akhil Handa, Chief Digital Officer, which was presented by Hon'ble Union Minister for Railways, Electronics, and IT, Mr Ashwini Vaishnav and MoS for Electronics and IT Shri Rajeev Chandrashekar.



WADA Report: India Among World's Top Three Dope Violators Country :-

Indian athletes were involved 152 times with their involvement in dope-related activities in the year 2019, revealed the latest report published by the WADA (World Anti-Doping Agency), which has put India into the top-three of the world's biggest violators behind Russia (167) and Italy (157). And it's the usual suspects - bodybuilders, weightlifters and track and field athletes – who have again sullied the country's image by resorting to the use of banned substances. Four Indian cricketers were also found to have committed the doping offence.



India Replace The UK To Be 3rd Top Country Hosting Unicorns :-

Adding 33 'unicorns' in a single year has helped India displace the United Kingdom to be third in the list of countries that are home to such enterprises valued at over \$1 billion each, according to a report released on December 22. India was placed fourth when it comes to the number of unicorns last year. However, the US and northern neighbour China, who occupy the first two ranks, are way ahead, according to the data compiled by Hurun Research Institute.

14: Schemes and Committee



PM Modi Inaugurated Multiple Projects Worth Rs 18,000 Crore In Uttarakhand :-

Prime Minister Narendra Modi inaugurated and laid the foundation stones of multiple development projects worth around Rs 18,000 crore in poll-bound Uttarakhand on December 4. He also inspected the models of the projects, including that of the Delhi-Dehradun Economic Corridor which will be built at a cost of around Rs 8,300 crore. Addressing a rally at Parade Ground in Dehradun to kickstart the BJP's campaign in the state's imminent Assembly election, PM Modi said, "These projects will help make this Uttarakhand's decade. In the last five years, the Centre has approved more than Rs 1 lakh crore for the development of Uttarakhand."



Ken-Betwa River Interlinking Project Approved By Cabinet :-

On December 8, the Union cabinet approved the Ken-Betwa river interlinking project, apparently intended to address water scarcity of the Bundelkhand region across Uttar Pradesh and Madhya Pradesh. In its current form, it entails the construction of a dam and a channel between the Ken and Betwa rivers. The project has a total outlay of Rs 44,605 crore. However, environmental experts and activists have called the government's move a "political decision" designed to grab votes in upcoming elections, and that the government continues to overlook numerous deleterious hydrological and environmental effects the interlink will have.



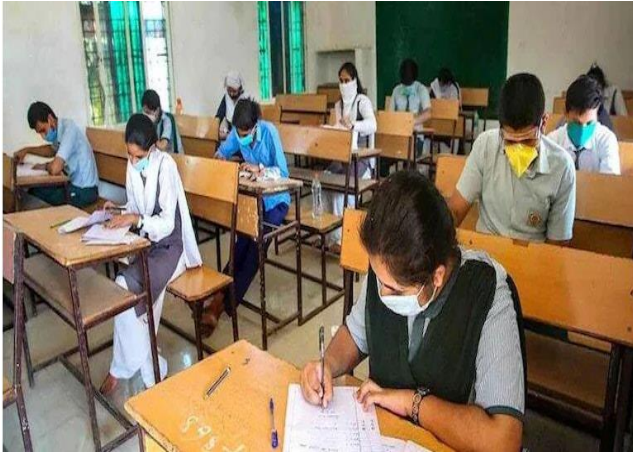
UP Cabinet Approves Atma Nirbhar Krishak Development Scheme :-

Ahead of the upcoming 2022 Assembly elections in the state, the UP Cabinet has approved a scheme aimed at boosting the agriculture sector, which will be implemented from the current financial year. In a meeting chaired by Chief Minister Yogi Adityanath, the Cabinet on December 03 gave its nod to implement Atma Nirbhar Krishak Integrated Development Scheme in Uttar Pradesh from 2021-22. Under this scheme, 1,475 Farmer Producer Organisations (FPOs) will be formed in the next three years in each development block of the state, the UP government said in a statement.



Uttarakhand CM Pushkar Singh Dhami launched 'Milk Price Incentive Scheme' :-

Uttarakhand Chief Minister Pushkar Singh Dhami on December 08 launched the 'Milk Price Incentive Scheme' which will benefit around 53,000 people in the state. During this, he announced to increase the incentive amount to 50 paise per liter of milk for the secretaries of milk societies of plain areas and Re 1 per liter of milk for secretaries of milk societies in hilly areas. Along with this, the Chief Minister announced to increase the milk price incentive amount from Rs 4 per liter to Rs 5 per litre.



NITI Aayog To Establish 1,000 Atal Tinkering Labs In J&K :-

The NITI Aayog will soon set up 1,000 Atal Tinkering Labs, 187 by the end of the current financial year, in Jammu and Kashmir, said the Union Territory (UT) administration December 09. The labs will be built as a part of an initiative to provide children with opportunities to experiment and widen their understanding of scientific phenomena. A statement issued by the administration said of the 187 labs, 31 will be established across government schools under the UT and 50 others in Kendriya Vidyalayas, Jawahar Navodaya Vidyalayas and private schools.



Centre to launch National Helpline against atrocities on SCs, STs :-

The government is going to launch a helpline with an aim to ensure a proper implementation of the Scheduled Castes and the Scheduled Tribes (Prevention of Atrocities) Act, 1989. In a statement, the Ministry of Social Justice and Empowerment said the National Helpline Against Atrocities (NHAA) will be available round the clock on toll-free number 14566 across the country. It can be accessed by making a voice call or VOIP either from a mobile or a landline number of any telecom operator, the ministry said. The service will be available in Hindi, English and the regional languages of the states and Union territories. The mobile application of the NHAA will also be available.



PM Modi Lays Foundation Stone Of Ganga Expressway In Uttar Pradesh :-

Prime Minister Narendra Modi on 18 December laid the foundation stone of the 594-km Ganga Expressway in Uttar Pradesh's Shahjahanpur district. Starting near Bijauli village in Meerut, the expressway is till Judapur Dandu village in Prayagraj. It passes through Meerut, Hapur, Bulandshahr, Amroha, Sambhal, Budaun, Shahjahanpur, Hardoi, Unnao, Rae Bareilly, Pratapgarh and Prayagraj districts of the state.



UP Govt To Launch 'Free Smartphone Yojna' On Dec 25 :-

Ahead of the 2022 Uttar Pradesh assembly elections, Chief Minister Yogi Adityanath will distribute free smartphones and tablets to about one crore final year students in the state. The first phase of the scheme is rolling out on December 25, which marks the birth anniversary of former prime minister Atal Bihari Vajpayee. The move is designed to increase the BJP's outreach among youth ahead of the Uttar Pradesh Assembly elections.



Atal Innovation Mission Unveils Vernacular Innovation Programme :-

With an ambition to empower innovators and entrepreneurs across the country, Atal Innovation Mission (AIM), NITI Aayog has come up with a first of its kind Vernacular Innovation Program (VIP), which will enable innovators and entrepreneurs in India to have access to the innovation ecosystem in 22 scheduled languages by the Government of India. To build the necessary capacity for the VIP, AIM has identified and will be training a Vernacular Task Force (VTF) in each of the 22 scheduled languages. Each task force comprises of vernacular language teachers, subject experts, technical writers, and the leadership of regional Atal Incubation Centers (AICs).



Maharashtra launched Chalo mobile app and smart card for bus travel :-

From ticket purchasing through e-wallet to live bus tracking, passengers can now enjoy smooth and convenient bus travel with Chalo smart cards and Chalo mobile application. On December 21, Tourism and Environment Minister of Maharashtra, Aaditya Thackeray launched Chalo mobile application as well as Chalo smart cards. This mobile app and smart card will facilitate digital, and advance purchase of BEST bus tickets. According to a report, Chalo mobile app will allow passengers to buy bus tickets and passes through e-wallet.



Tamil Nadu Govt launched monitoring system “CM Dashboard Tamil Nadu 360” :-

Hours of discussion in the chief minister’s chamber on the spike in cases of crimes against women and children, skyrocketing price rise of vegetables and fruits and current employment trends may be a thing of the past. In a bid to bring about a paradigm change in governance, chief minister M K Stalin is scheduled to launch on December 23 a real-time "CM Dashboard Tamil Nadu 360" to track, analyze and increase the efficiency in the decisionmaking process. Report of crimes with reference to the districts and poor performers in maintaining law and order will be looked at on a real-time basis.



PM Modi laid the foundation stone of 4 hydropower projects in Himachal Pradesh :-

Prime Minister Narendra Modi on 27 December has visited Mandi, Himachal Pradesh to inaugurate and lay the foundation stone of hydropower projects worth over ₹11,000 crore. Before the inauguration of the dam, PM Modi has preside over the second groundbreaking ceremony of Himachal Pradesh Global Investors’ Meet at around 11:30 AM. The Meet is expected to give a boost to investment in the region through the start of projects worth around ₹28,000 crore.

15: Science & Technology



Skyroot test-fired India’s 1st Privately Built Cryogenic Rocket Engine “Dhawan-1” :-

Skyroot Aerospace, a Hyderabad-based space technology startup, has test fired India’s first privately developed fully cryogenic rocket engine, successfully demonstrating the technology that will power the upper stages of its upcoming Vikram-2 orbital launch vehicle.

The rocket engine, named Dhawan-1 in honour of Indian rocket scientist Satish Dhawan, has been developed using 3D printing technology and is fuelled by liquefied natural gas and liquid oxygen—a high-performance, low-cost and clean rocket fuel, the company said.



South Korea To Get World's First Floating City By 2025

:-

South Korea to get the world's first floating city by 2025! As per the reports, it will be built off the coast of South Korea, and work on it will likely be completed as early as 2025. Reports have it that the project has been backed by the United Nations, and the city will be built off the coast of Busan to deal with the problem of rising sea levels. Referring to this, project leaders added that it will be a 'flood-proof infrastructure' that will comprise several man-made islands, aiming to eliminate the risk of flooding by rising with the sea. Reportedly, the floating city will be a self-sufficient city, which is a joint effort by the UN Human Settlement Programme (UN-Habit) and OCEANIX.



India Will Have Nine Nuclear Reactors By 2024 :-

The nation will have nine nuclear reactors by 2024 and a new nuclear project, the first in northern India, will come up 150 kms away from Delhi in Gorakhpur of Haryana, the government informed the Rajya Sabha. Minister of State for Personnel, Public Grievances and Pensions Jitendra Singh said, "By 2024 you will have nine nuclear reactors plus 12 new additional ones which were approved during the Covid times with a capacity of 9000 MW. Five new sites are also being identified in different parts of the country".



Jharkhand CM Launched 'Hamar Apan Budget' Web Portal :-

Chief Minister Hemant Soren 03 December launched 'Hamar Apan Budget' website and mobile App prepared by the Finance Department from the Chief Minister's residential office. Through this portal, the common masses of the State will be able to share their valuable suggestions for the 2022-23 budget. For giving suggestions to the government one needs to log in and register oneself on 'Hamar Apan Budget Portal. People can also give suggestions through Twitter, Facebook, WhatsApp and e-mail. Suggestions can also be made through the app by downloading the 'Hamar Budget mobile App from the Playstore through mobile.



Amitabh Kant Launches Genesys International's Digital Twin Platform :-

Genesys International, on December 2 launched its pan India program to make the Digital Twin of entire Urban India. The launch program was inaugurated by Amitabh Kant, CEO, Niti Aayog, Government of India. The creation of this very accurate 3D data will mean a host of applications would open up in high-definition mapping, which was hitherto not possible, for smart cars, e-commerce, logistics, gaming, utilities planning for next-generation networks in telecom, renewable energy and in disaster management and emergency response.



NITI Aayog Launches 'E-Sawaari India E-Bus Coalition' :-

Government think tank NITI Aayog on 07 December announced the launch of 'eSawaari India Electric Bus Coalition' in partnership with Convergence Energy Service Ltd (CESL) and World Resources Institute, India (WRI India), with support from Transformative Urban Mobility Initiative (TUMI). The coalition has been launched with the aim to share knowledge and learnings on e-bus adoption in India among various stakeholders, including central and state governments, city-level government agencies, transit service providers, original equipment manufacturers (OEMs), financing institutions and ancillary service providers.



PNB launched "PNB Pride-CRMD module" app for differently-abled employees :-

Punjab National Bank (PNB) said it has launched PNB Pride-CRMD module tool, an android-based application for differently-abled employees, to monitor and effectively follow up with the special mention account (SMA) borrowers. This tool shall be compatible with iOS also very soon, it said. SMA accounts are stressed loans recognized early, enabling banks to initiate timely remedial actions, and preventing such borrowers from slipping to non-performing asset (NPA).



Bhasha Sangam Mobile App Launched With 22 Languages :-

During a Parliament session, Union Minister of State for Education, Dr. Subhas Sarkar on December 8 informed that the government is all set to launch Bhasha Sangam mobile app. The mobile app is developed for both android and iOS platforms, to give users familiarity with common expressions of daily conversation in scheduled Indian languages. The app has 100+ sentences, designed on different themes that allow people to learn basic conversation in 22 Indian languages, test themselves and generate online certificates.



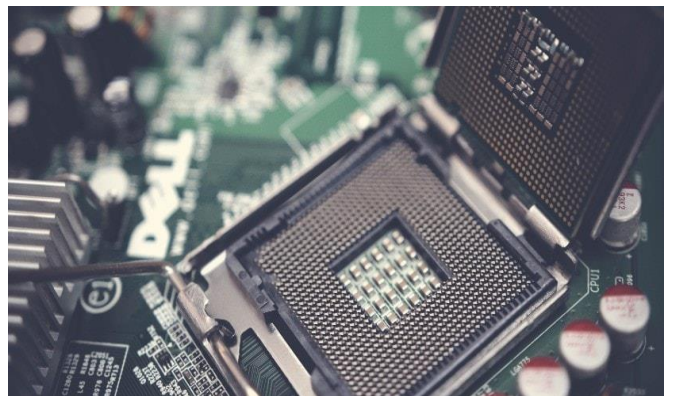
NASA's Parker Solar Probe Enters The Sun's Upper Atmosphere :-

For the first time ever, a manmade object has entered the Sun's outer atmosphere, the corona, which inexplicably is thousands of times hotter than our star's surface (or photosphere). Researchers led by a team at the University of Michigan in Ann Arbor were able to predict where the Sun's upper atmosphere began, and the probe was able to penetrate it for roughly five hours. The Parker probe was not only able to fly through the Sun's atmosphere but was also able to sample particles and magnetic fields there, says NASA.



Microsoft Launched Cybersecurity Skills Training Programme In India :-

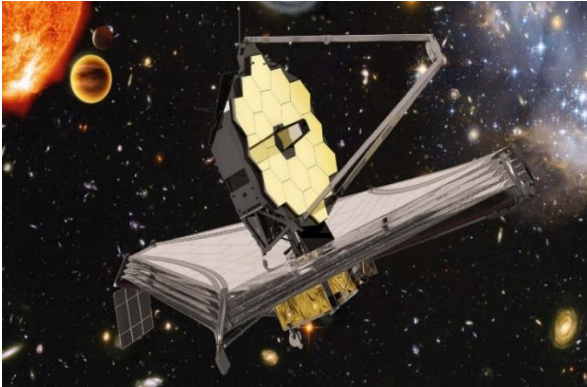
To address the skills gap and empower India's workforce for a career in cybersecurity, Microsoft launched a cybersecurity skilling program that aims to skill over 1 lakh learners by 2022. The program is designed to give learners hands-on experience in the fundamentals of security, compliance, and identity. Microsoft will conduct these courses along with its strategic consortium of partners including Cloudthat, Koenig, RPS, and Synergetics Learning. The course modules are designed to support all levels of learners, regardless of where they are in their cybersecurity journey.



Union cabinet approves Rs 76,000 crore push for semiconductor manufacturing :-

The Union Cabinet on 15 December approved a Rs76,000 crore scheme to boost semiconductor and display manufacturing in the country, taking the total amount of incentives announced for the electronics sector to Rs2.30 lakh crore, a government statement said. The

comprehensive programme for the “development of sustainable semiconductor and display ecosystem in the country” was aimed at making India a global hub of electronic system design and manufacturing, the statement noted.



NASA launched world's largest telescope named James Webb Space :-

The world's largest and most powerful space telescope rocketed away on December 25 on a high-stakes quest to behold light from the first stars and galaxies and scour the universe for hints of life. NASA's James Webb Space Telescope soared from French Guiana on South America's northeastern coast, riding a European Ariane rocket into the Christmas morning sky. The \$10 billion observatory hurtled toward its destination one million miles (1.6 million kilometers) away, or more than four times beyond the moon. It will take a month to get there and another five months before its infrared eyes are ready to start scanning the cosmos.



Japan launches Inmarsat-6 F1 Communications Satellite :-

Japan has launched Inmarsat-6 F1, a communication satellite, through a Mitsubishi Heavy Industries (MHI) H-IIA204 rocket from Japan's Tanegashima Space Center that will enter geostationary orbit, about 22,240 miles (35,790 kilometres) above the earth. It is developed by the London-based company Inmarsat as a part of its next-generation satellite broadband service. The satellite is 12,060-pound (5,470 kilograms) and is the first of two 'I-6' spacecraft.



China Launches New Camera Satellite With 5m Resolution :-

China on 26 December launched a new satellite with a camera that can take pictures of the ground with a resolution of five meters, the China National Space Administration (CNSA) said. The satellite, called "Ziyuan-1 02E " or "five-meter optical satellite 02," was launched by a Long March-4C rocket from the Taiyuan Satellite Launch Centre in north China's Shanxi province. Ziyuan-1 02E weighs about 2.5 kilograms and is equipped with infrared, near-infrared and hyperspectral cameras. The cameras can take full-colour panchromatic images of the

Earth, state-run News Agency reported.



Japan Introduced The World's 1st Dual-Mode Vehicle:-

Japan has created the world's first dual-mode vehicle (DMV) that can run on both roads and rail tracks. The railbus is set to make its public debut on 25 December in the town of Kaiyo in Japan. The CEO of Asa Coast Railway company, which operates the DMVs, said that the vehicles could help small towns like Kaiyo with an aging and shrinking population, where local transport companies struggle to make a profit. The DMV can carry up to 21 passengers and runs at a speed of 60km/h (37 mph) on rail tracks and can go as fast as around 100km/h (62 mph) on public roads, Asa Coast Railway said.

16: Sports



Ajaz Patel becomes third bowler in Tests to take all 10 wickets in an innings :-

New Zealand spinner Ajaz Patel achieved the rarest of rare feats as he took all 10 wickets to fall in India's first innings in Mumbai, on day 2 of the second Test at the Wankhede Stadium. Ajaz Patel became only the third player in the history of Test cricket to do so on Saturday, 04 December. He joins England's Jim Laker and former Indian captain Anil Kumble to dismiss 10 opposition players in an innings.



Argentina beat six-time champions Germany to lift Junior hockey world cup :-

Argentina on 05 December defeated the six-time champions Germany in the final to lift the FIH Men's Junior Hockey World Cup 2021 in Bhubaneswar, Odisha. Argentina defeated Germany by 4-2 at the Kalinga Stadium to finish on top of the podium. This was Argentina's second title, after their maiden win in 2005. With this South American team became only the third team after Germany and India (2001, 2016) to win multiple junior titles. France and the Indian hockey team finished third and fourth, respectively in the event.



Lewis Hamilton Wins Inaugural Edition Of Saudi Arabian GP :-

Mercedes driver Lewis Hamilton (Britain) won the inaugural edition of the Saudi Arabian Grand Prix (GP), by surpassing Max Verstappen (Netherlands) in the event held at the 30-kilometre (18.6-mile) coastal resort area in Jeddah, Saudi Arabia. Reema Juffali, has been appointed as an ambassador for the first edition of the Saudi Grand Prix, under the Formula 1 (F1) World Championship.



Indian Shuttler PV Sindhu Won Silver At BWF World Tour Finals 2021 :-

Indian badminton ace P V Sindhu settled for a silver medal at the BWF World Tour Finals after going down meekly against Korean teen sensation An Seyoung in the summit clash, on December 05. Sindhu, the reigning world champion and two-time Olympic medallist, could neither match the pace nor breach the defence of the

world number six Korean, losing 16-21 12-21 in the 40-minute lop-sided clash. It was Sindhu's third successive loss, all straight games, to the Korean in as many meetings. With this victory, An Seyoung became the first ever South Korean woman to win the season-ending title.



Russia Defeated Croatia To Win Davis Cup Tennis Tournament 2021 :-

Russia's 15-year wait for a Davis Cup title ended on 06 December after another clutch performance by Daniil Medvedev. Medvedev beat Marin Cilic 7-6 (7), 6-2 in the second singles match to give Russia an insurmountable 2-0 lead over Croatia in the final. It is Russia's third Davis Cup title, and first since 2006. The triumph also capped a special week for Russia captain Shamil Tarpishev, the longest-serving Davis Cup captain. He first captained in 1974, and appeared in his 100th match as captain in the semifinals against Germany.



Sanket Mahadev Sargar won gold in Commonwealth Weightlifting Championships 2021 :-

Sanket Mahadev Sargar on December 07 won the gold medal in the Men's 55kg snatch category at the ongoing Commonwealth Weightlifting Championships 2021 in Tashkent. 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. India, being a Commonwealth nation is competing in both.



India Won 41 Medals At Asian Youth Para Games 2021 :-

Indian para-athletes on December 08 returned from Bahrain after claiming a whopping 41 medals in their best-ever show at the Asian Youth Para Games. The Indian contingent won 12 gold, 15 silver, and 14 bronze medals at the continental Para youth games held in Riffa city. India won most medals in athletics with 22 players finishing at the podium — eight won gold, six bagged silver, and eight secured bronze.



Manipur Wins Senior Women's National Football Championship :-

Manipur retained their title at the national women's football championship 2021 after beating Railways 2-1 in a penalty shootout in the final at the EMS Corporation Stadium in Kozhikode, Kerala on 9 December. This was Manipur's 21st title in what was the 26th edition of the senior national women's football championship. Incidentally, Manipur had also beaten Railways in the final last year.



Norway's Magnus Carlsen Wins FIDE World Chess Championship :-

Norway's Magnus Carlsen claimed his fifth world chess crown in Dubai on December 10 with a crushing 7.5-3.5 victory against Ian Nepomniachtchi, who faded badly after going toe-to-toe with the Norwegian defending champion in the early games. The 31-year-old Carlsen benefited from a blunder by his Russian challenger to win his fourth game of the match, with the black pieces, to take an unassailable lead in the best-of-14 contest.



India Won Six Medals At Asian Rowing Championship :-

Indian rower Arvind Singh won the gold medal in the men's lightweight single sculls on the final day of the Asian Rowing Championships 2021 in Thailand on 12 December. This is the second straight medal for the 25-year-old Tokyo Olympian at the Asian Championships. Arvind Singh had won a silver in the men's lightweight double sculls at the previous continental meet. Indian rowers won three more silver medals on 12 December as India concluded the continental championships with a tally of six medals in all - two gold and four silver.



AIBA rebrands itself as IBA, to secure boxing's Olympic future :-

Promising a "new era" and "new ways of working", the International Boxing Association began the process of revamping itself in a virtual Extraordinary Congress which approved crucial constitutional amendments suggested by an independent group besides announcing a recertification programme for its under-fire referees

and judges. The International Boxing Association will now be called IBA in its abbreviated form instead of AIBA.



David Warner & Hayley Matthews Bags ICC Player Of The Month For November :-

Australia opener David Warner and West Indies all-rounder Hayley Matthews were on 13 December adjudged the men's and women's ICC Players of the Month of November after their superlative performances. Warner's crucial efforts in the ICC Men's T20 World Cup which Australia won for the first time helped him pip Pakistan opener Abid Ali and New Zealand seam bowler Tim Southee to grab the men's award. Matthews' all-round show in the ODIs won her the women's award ahead of left-arm spinners Anam Amin of Pakistan and Nahida Akter of Bangladesh.



BCCI forms committee for differently abled cricketers :-

The BCCI has formed a committee for the differently-abled cricketers of the country, paving the way for them to play under the Board's aegis. In April this year, the BCCI Apex Council had decided recognise the Differently Abled Cricket Council of India (DCCI) as the only body to

promote cricket among physically challenged, deaf, blind and wheelchair participants. Now, the Board has gone a step further, providing the differently-abled cricketers another major boost.



Sunil Gavaskar Honoured With SJFI Medal 2021 :-

The Sports Journalists' Federation of India (SJFI) on December 14 decided to confer the prestigious 'SJFI Medal' to legendary cricketer Sunil Gavaskar. The body took the decision at its Annual General Meeting (AGM) in Guwahati. Neeraj Chopra, who won India's lone gold medal at the Tokyo Olympics, was adjudged the SJFI Sportsman of the Year while weightlifter Mirabai Chanu, who won a silver at the quadrennial extravaganza, was voted as the Sportswoman of the Year, according to a media statement.



Sports Minister Anurag Thakur inaugurates Khelo India Women's Hockey League :-

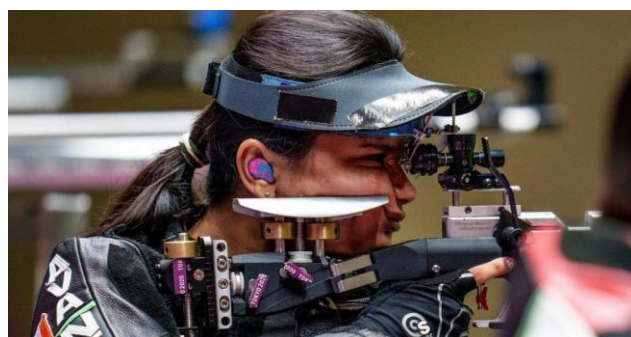
Union Minister of Youth Affairs and Sports Anurag Singh Thakur formally inaugurated the first-ever national-level Khelo India Women's Hockey League (Under 21) at the Major Dhyani Chand National Stadium in New Delhi on 15

December. Thakur was joined by Minister of State for Youth Affairs and Sports Nisith Pramanik and the Indian Olympic Association President Narendra Batra and other dignitaries. A total of 14 teams are competing in the first phase of the tournament to be held from December 15 to 21.



Olympics India inducts 148 athletes in list of TOPS athletes for 2024 :-

The Mission Olympics Cell (MOC) of the sports ministry has taken a decision to induct 20 more sportspersons under the Target Olympic Podium Scheme (TOPS), taking the total number to 148. These athletes will be provided support by the Sports Authority of India till the next Olympics at Paris 2024. This was the first instance where the MOC met after the Tokyo Olympics, where India went on to win seven medals, including gold in athletics. A number of athletes were identified under cycling, shooting, swimming, table tennis, weightlifting and wrestling.



Avani Lekhara won 'Best Female Debut' honour at 2021 Paralympic Sport Awards :-

Indian shooter Avani Lekhara on 16 December won the "Best Female Debut" honour at the 2021 Paralympic Awards for her record-breaking gold medal at the Tokyo Games. The 20-year-old from Jaipur, who sustained spinal cord injury in a car accident in 2012, won the gold in the women's 10m Air Rifle Standing SH1 event earlier this year. With that special feat, she had broken the Paralympic Games record besides equalling the world record. She also won a bronze in the 50m Rifle Three Positions Standing SH 1 event, becoming the first Indian female to win two medals in Games' history. She was awarded Major Dhyan Chand Khel Ratna, India's highest sporting honour, for the achievement.



PV Sindhu among 6 appointed members of BWF Athletes Commission till 2025 :-

Former world champion PV Sindhu has been appointed as member of the Badminton World Federation's (BWF) Athletes' Commission, along with five other people, on December 20. "BWF is pleased to announce the six members of the BWF Athletes' Commission 2021-2025: Iris Wang (USA), Robin Tabeling (NED), Greysia Polii (INA), Kim Soyeong (KOR), Pusarla V Sindhu (IND), Zheng Si Wei (CHN)," the BWF said in a statement. The Chair and Deputy Chair will be decided among the six members. PV Sindhu is currently ranked No. 2 in the world.



BWF World Badminton Championship : K Srikanth Won Silver :-

K. Srikanth's fine run at the BWF World badminton championship ended with a silver-medal finish after he lost the men's singles summit clash to Singapore's Loh Kean Yew 15-21, 20-22 here on December 19. Former World No. 1 Srikanth lost the first game, after leading 9-3, in just 16 minutes. He fought better in the second game but Loh was too good on the day. The 24-year-old Loh had stunned World No. 1 and reigning Olympic champion Viktor Axelsen in the first round. Nevertheless, Srikanth still etched his name in the history books by becoming the first Indian man to reach the final of the championships.



BWF World Championships 2021: Loh Kean Yew won Men's singles :-

Loh Kean Yew has become Singapore's first ever badminton world champion at the BWF 2021 World Championships on Sunday (19 December). He beat India's Kidambi Srikanth 21-15, 22-20 in Huelva, Spain. The win is the best career achievement to date for both

finalists in a match that lasted 43 minutes. Loh's incredible tournament started with a shock win against top-seeded Olympic champion Viktor Axelsen. He went on to beat world number three Anders Antonsen in the semis.



Anahat Singh Becomes First Indian Girl To Win Jr Squash Open In US :-

13-year-old Delhi girl Anahat Singh became the first Indian to win the prestigious US Junior Squash Open at the Arlen Spectre Centre in Philadelphia. According to information received here, Anahat won the title in the Under-15 category, beating Jayda Marei from Egypt 11-9, 11-5, 8-11, 11-5. Earlier, in the semifinals, she had beaten US national champion Dixon Hill 11-8, 11-9, 11-5. More than 850 squash junior players, representing 41 countries, participated in the World's largest junior individuals squash tournament.



Asian Champions Trophy: India Win Bronze, Korea Lift Title :-

In a scintillating match, Korea defeated Japan to lift the trophy in the Hero Asian Champions trophy hockey in Dhaka on December 22. The five-nation tournament came to an end with two matches being played on the last day of the game. India defeated Pakistan 4-3 to secure the bronze medal while Korea defeated Japan 4-2 to emerge Asian Champions. In a official statement, Captain of the Indian team Manpreet Singh praised players of both the teams for their excellent game during the match. He expressed determination to do better for the forthcoming international tournaments for the Indian hockey team.



SAFF U 19 Women's Championship: Bangladesh Defeat India :-

Bangladesh Under-19 Women's team defeated India by 1-0 to lift the SAFF U-19 Women's Football Championship in Dhaka. The exciting match played at the jam packed Birshreshtha Shaheed Sepoy Mohammad Mostafa Kamal Stadium in Dhaka went Bangladesh way with the solitary late goal scored by Anai Mogini in the 81st minute of the game. The match seemed poised for extra time when both teams were goalless at mid time. However, defending Champion Bangladesh's attack paid off to yield a goal. India tried to level the score but could not convert the moves into goal till the hooter rang. Earlier in the championship, Bangladesh had defeated Bhutan by 6-0, Sri Lanka by 12-0, India by 1-0 and drew

with Nepal. India had defeated Sri Lanka 5-0 and Bhutan by 3-0.



Aanchal Thakur won bronze medal at FIS Alpine Skiing Competition 2021 :-

Ace Indian skier Aanchal Thakur has bagged Bronze medal at the FIS Alpine Skiing Competition in Montenegro. She finished 3rd with an overall timing of 1:54:30. Georgia Epiphaniou, who won Silver medal was just 2 seconds ahead of Anchal. With this, Aanchal has become the first Indian Ski athlete to win two medals at international level. She has previously won a bronze medal in the 2018 FIS Alpine 3200 Cup held in Turkey.



Indian off-spinner Harbhajan Singh announced retirement from cricket :-

Veteran India off-spinner Harbhajan Singh announced on 24 December that he is retiring from all forms of competitive cricket. Among the many highlights of Harbhajan's career were his 32 wickets in three Tests during the memorable 2001 Border-Gavaskar series against Australia, where he revived his cricketering career.

Harbhajan made his international debut at the age of 17 against Australia in Bengaluru in March 1998. Harbhajan is one of the few players who has been part of India's two historic World Cup triumphs in the 2007 World Twenty20 and the 2011 World Cup.



Pankaj Advani won National Billiards Title 2021 :-

Ace cueist Pankaj Advani defended his national billiards title -- his 11th in the tournament -- after he defeated his PSPB teammate Dhruv Sitwala 5-2 in a best of nine games final. Advani responded with breaks of 56 and 46 to restore parity at 1-1 after Sitwala's breaks of 64 and 42 late on 20 December, and later won the game.



Vijay Hazare Trophy 2021: Himachal Pradesh Beats Tamil Nadu :-

With the Shubham Arora's unbeaten century, Himachal Pradesh beat Tamil Nadu by 11 runs (VJD Method) in the final to win their maiden Vijay Hazare Trophy title, at the Sawai Mansingh Stadium, here on December 26. Batting first, Tamil Nadu posted a challenging total of 314 in 49.4

overs, courtesy of a brilliant hundred by experienced Dinesh Kartik (116 off 103). In reply, Himachal were 299

for 4 in 47.3 overs when bad light stopped play and the chasing side were declared winners via the VJD method.

17: State



1st Ever Aharbal Festival Held In J&K To Promote Tourism :-

Continuing its promotional campaign of offbeat tourist destinations in the valley, tourism department Kashmir in collaboration with district administration Kulgam on 24 November organised a day-long Aharbal festival in south Kashmir's Kulgam district. Meanwhile the officials from the tourism department said the event is aimed at promoting the recently identified lesser known destinations in a bid to bring them on tourism map.



Nagaland Police Launches 'Call Your Cop' Mobile App :-

In an attempt to curb the violence, and enabling citizens to directly communicate with the police personnel, the Nagaland Director General of Police (DGP) T. John

Longkumer launched the 'Call your Cop' at Police Headquarters in Kohima. Speaking at the launch, DGP Longkumer asserted that the App will enable all citizens of the state especially those in distress to get in touch directly with the police as easily available with just one click away. He further informed that in the present world, Information Technology (IT), internet, and mobile is pervasive which cannot be avoided, and sometimes it is used for criminal activities and wrongdoings.



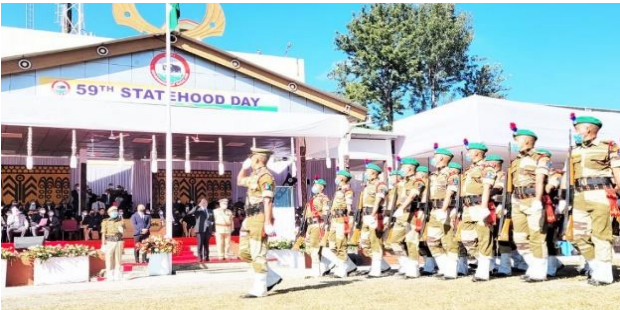
Varanasi Became 1st Indian City To Start Ropeway Service :-

Prime Minister Narendra Modi's constituency Varanasi will soon become the first Indian city to start ropeway service as a mode of public transport. The proposed ropeway will be constructed between Cantt Railway Station (Varanasi Junction) to Church Square (Godauliya) to ease the traffic congestion. According to Deepak Agrawal, Divisional Commissioner of Varanasi, "City needed a public transport service, so as per the comprehensive mobility plan, the ropeway system was a viable option to improve traffic."



Kerala Tourism Launched STREET Project For Experiential Tourism :-

In a pioneering initiative to take tourism deep into the state's interiors and rural hinterland, Kerala Tourism will launch the 'STREET' project in select spots in seven districts, which would help visitors experience the diversity of offerings in these locales. In the first phase, the project would be implemented in Kadalundi in Kozhikode, Thrithala and Pattithara in Palakkad, Pinarayi and Ancharakkandi in Kannur, Maravanthuruthu and Manchira in Kottayam, Valiyaparamba in Kasaragod, Kanthalloor in Idukki and Chekadi in Wayanad.



Nagaland Celebrates Its 59th Statehood Day :-

Nagaland on 01 December celebrated its 59th Statehood Day with Chief Minister Neiphui Rio extending his greetings to the people of the State. Mr. Rio, on the occasion, said that the State with special provisions (Article 371-A in the Constitution), occupies a unique position in the Indian Union. The CM stressed that

people of the State are earnestly waiting for a solution to the Naga political issue.



Sanjay Dutt roped in as Brand Ambassador for 50th year Celebrations of Arunachal Pradesh :-

Sanjay Dutt kicked off the media campaign for the month-long celebrations, from 20th January to 20th February, 2022, commemorating the birth of Arunachal Pradesh as an identity, in presence of Chief Minister Pema Khandu and State Assembly Speaker P D Sona, who is also the Chairman of the organizing committee. Known erstwhile as North Eastern Frontier Agency (NEFA), Arunachal Pradesh came into existence as a Union Territory on 20th January 1972.



Earth Station Of Doordarshan Kendra Inaugurated In Gorakhpur :-

Union Minister for information and broadcasting Anurag Thakur and Chief Minister Yogi Adityanath, on 03 December inaugurated earth station Gorakhpur Doordarshan Kendra in Gorakhpur and also virtually inaugurated 10 KW three FM relay centers at Etawah,

Gadania in Lakhimpur Kheri and at Nanpara in Bahraich. Gorakhpur MP Ravi Kishan, MLA Radha Mohan Das Agarwal and mayor Sitaram Jaiswal were also present on the occasion.



Kazhuveli Wetland Declared As 16th Bird Sanctuary Of Tamil Nadu :-

The Kazhuveli wetland located near Villupuram in Tamil Nadu has been declared a bird sanctuary by the Environment, Climate Change and Forest Department, and will henceforth be called the 'Kazhuveli Birds Sanctuary'. The 5,151.60 hectares of land in Vanur and Marakkanam taluks will be the 16th bird sanctuary in Tamil Nadu. According to a notification issued by the government, the proposal by the Principal Chief Conservator of Forest and Chief Wild Life Warden Shekar Kumar Niraj was accepted by Environment and Forest Secretary Surpiya Sahu.



Govt laid foundation stone for Maa Umiya Dham Development Project in Gujarat :-

Union Home Minister Amit Shah on December 11 laid the foundation stone of Umiya Mata Temple at Umiya Campus in Sola on the Sarkhej-Gandhinagar Highway, Ahmedabad. Gujarat Chief Minister Bhupendra Patel was also present on the occasion. They will be developed at a cost of Rs 1,500 crore on 74,000 square yards of land. Prime Minister Narendra Modi has virtually attended and addressed the foundation stone laying of the project. He stated the Project as an example of the notion of 'SabkaPrayas' (Efforts of everyone).



Jharkhand CM Launched SAHAY Scheme For Maoist-Hit Areas :-

IN A move to curb Left Wing Extremism, the Jharkhand government on 15 December launched a scheme aimed at nurturing young sporting talents in Maoist-hit districts. Launching the Sports Action toward Harnessing Aspiration of Youth (SAHAY) scheme, Chief Minister Hemant Soren said the state has been "portrayed in a poor light by some", who are not aware of Jharkhand's rich tribal culture. "That said, we have to create an ambience where no one can lure or misguide our youths," he said.



Haryana Launched 'Khel Nursery Scheme 2022-23' To Promote Sports :-

Haryana minister of state for sports and youth affairs, Sandeep Singh on December 16 said the state government has started 'Khel Nursery Scheme 2022-23' to promote sports in the state. He said under this scheme, sports nurseries will be started in government, private educational institutions, and private sports institutions. For this, applications have been invited by the department till 20 January 2022. The minister said players of Haryana have given a new identity to the state at the international level with their sports talent. The state government is always striving to develop new sports talents in the state. He said the Haryana government is reaching out to such youths who can bring medals. Resources related to sports are being expanded in the state.



Tamil Nadu Announced 'Tamil Thaaai Vaazhthu' As State Song :-

The Tamil Nadu Government on 17 December declared the Tamil Thai Vaazhthu, penned by Manonmaniam Sundaranar, the State song of Tamil Nadu. Everyone except the differently abled should rise when the song is sung at educational institutions, government offices and public functions. The announcement came days after Justice G.R. Swaminathan of the Madurai Bench of the Madras High Court observed that Tamil Thai Vaazhthu was a prayer song and not an anthem, and there was no statutory or executive order requiring attendees to stand up when it was being sung.



International Arbitration and Mediation Centre inaugurated in Telangana :-

India's first International Arbitration and Mediation Centre (IAMC) was jointly inaugurated by Chief Justice of India, N.V. Ramana, and Telangana Chief Minister, K. Chandrasekhar Rao, here on December 18. The IAMC has come up with 25,000 sq ft temporary accommodation at VK Towers in Gachibowli, an information technology hub. The state government has announced that land for a permanent building will be allotted at Puppalaguda in Hyderabad. Life trustee of the centre, Justice R.V. Raveendran, Supreme Court judges L. Nageswara Rao, Hima Kohli and judges from the Telangana and Andhra Pradesh high courts attended the event.



Odisha CM Inaugurated Odisha's Longest Bridge 'T-Setu' In Cuttack :-

Odisha Chief Minister Naveen Patnaik on 20 December inaugurated the state's longest bridge over Mahanadi river at Gopinathpur in Cuttack district. The 3.4-km-long bridge, connecting Singhanath Pitha and Baideswar in Cuttack district, will reduce the distance by 45 km, benefitting around five lakh people, officials said. The bridge, constructed in T-shape, is built at a cost of Rs111 crore, they said. Patnaik had laid the foundation stone of the bridge on February 28, 2014.



Jharkhand Assembly Passes Bill To Prevent Mob Violence, Lynching :-

The Jharkhand assembly on 22 December passed a bill to prevent mob violence and lynching in the state notorious for vigilante justice, with the proposed law providing for punishment ranging from three years in jail to life imprisonment. The Prevention of Mob Violence and Mob Lynching Bill, 2021, was passed by a voice vote despite opposition by the BJP. Jharkhand became the third state in the country after West Bengal and Rajasthan to pass such a legislation. The Bill envisages imprisonment for those pronounced guilty of mob violence and lynching for periods ranging from three years to life term, besides fine and attachment of property. Those held responsible for sharing information in an irresponsible manner will also be punished.

18: Summits and Conferences



India-ITU Joint CyberDrill 2021 For Indian Entities :-

Department of Telecommunications (DoT) and International Telecommunication Union (ITU) have commenced India-ITU Joint Cyberdrill 2021. This Cyberdrill is intended for Indian entities especially Critical Network Infrastructure operators. It is a four days virtual event starting from 30 November to 3 December 2021. Several high level speakers, panellists and experts from ITU, United Nations Office on Drugs and Crime (UNODC),

INTERPOL, National Security Council Secretariat (NSCS), Indian Computer Emergency Response Team (CERT-In) and other eminent organizations participated in the inaugural session.



Union Minister S Jaishankar Addressed 5th Indian Ocean Conference :-

External Affairs Minister Dr S Jaishankar has stressed on the importance of respecting and facilitating freedom of navigation and overflight and unimpeded commerce in a globalised world. He said this while addressing the fifth Indian Ocean Conference in Abu Dhabi on December 04. Dr Jaishankar stated that the consequences of China's growing capabilities are profound because of the extrapolation of its domestic seamlessness to the world outside. He said as a result of this, there is now an ongoing debate on the changed nature of power and influence whether it is connectivity, technology or trade.



Sunil Arora Invited To Join Top International Democracy Body IDEA :-

Former chief election commissioner (CEC) Sunil Arora has been invited to join the board of advisers at the International Institute for Democracy and Electoral Assistance, also known as International IDEA, the Election Commission of India said in a statement on December 07. Established in 1995, International IDEA is an intergovernmental organisation based in Stockholm, Sweden and has a mission to support sustainable democracy worldwide.



India assumed the chairmanship of Council of RATS SCO :-

The National Security Council Secretariat (NSCS), Government of India in association with Data Security Council of India (DSCI), as a Knowledge Partner, organized a two-day Practical Seminar from 07-08 December on "Securing Cyberspace in the Contemporary Threat Environment" for delegates from Shanghai Cooperation Organization (SCO) Member States. India assumed the Chairmanship of Council of Regional Anti-Terrorist Structure of SCO (RATS SCO) from October 28, 2021 for a period of one year. The Seminar is the first event to be hosted by India during its Chairmanship. This is the second time, India is hosting such a Seminar. First one was held in Hyderabad, India in August 2019. The Seminar could not be held in 2020 due to COVID-19 Pandemic.



IMO : India re-elected to International Maritime Organisation Council :-

India has been re-elected to the International Maritime Organisation (IMO) Council after elections were held at its Assembly in London for the 2022-23 biennium. India's election falls under the Category of 10 states with "the largest interest in international seaborne trade", alongside Australia, Brazil, Canada, France, Germany, the Netherlands, Spain, Sweden and the United Arab Emirates (UAE). The newly elected Council will meet formally at the conclusion of the 32nd Assembly for the IMO's 126th session on Wednesday, when it will elect its Chair and Vice-Chair for the next biennium.



7th edition of India International Science festival begins in Panaji :-

Union Minister of State (Independent Charge) Science & Technology, Dr Jitendra Singh inaugurated the seventh edition of India International Science Festival at Panaji, Goa December 11. He said that advances in Science and Technology will propel India as a frontline country in the world, in the years to come. He added that the main aim of the Science Festival is to bring into use the innovations by the people and develop technology that is affordable to the masses. Union Minister of Ayush and Ports, Shipping and Waterways Shri Sarbananda Sonowal, Union Minister of State (MoS) for the Ministry of Tourism and Ports, Shipping and Waterways Shripad Naik, Chief Minister of Goa Dr Pramod Sawant joined inaugural event.



8th Indian Ocean Dialogue jointly hosted by External Affairs Ministry and Indian Council of World Affairs :-

Indian Ocean region is among the world's "most vital" in terms of global commerce, energy and geopolitical stability and its natural resources are an engine for growth, said Minister of State for External Affairs Dr Rajkumar Ranjan Singh. India's vision of the Region is a pulse on SAGAR doctrine - Security and Growth for All in the Region as outlined by our Prime Minister encompassing political, security, economic and socio-cultural spheres, Singh said virtually at the inaugural session of 8th Indian Ocean Dialogue on Post Pandemic Indian Ocean.

SECTION 2



Practice Questions with Answers



PRACTICE QUESTIONS

1. Under the draft scheme formulated by the Reserve Bank of India, in how many years Punjab and Maharashtra Cooperative (PMC) Bank depositors will get their full amount back over?

- A) 10
- B) 7
- C) 5
- D) 4

2. To facilitate automated electricity bill payments which power company has integrated with NPCI Bharat BillPay?

- A) Tata Power
- B) Fortum India
- C) Essar Energy
- D) Adani Power

3. In which of the following state the Bharat Petroleum Corporation Limited (BPCL) plans to set up India's largest green hydrogen plant?

- A) Andhra Pradesh
- B) Karnataka
- C) Madhya Pradesh
- D) Maharashtra

4. Which of the following state's chief minister has released a fintech policy?

- A) Maharashtra
- B) Tamil Nadu
- C) Karnataka
- D) Andhra Pradesh

5. To commission a firefighting simulator from Rosenbauer International which of the following airport became the first airport in South Asia?

- A) Goa International Airport
- B) Indira Gandhi International Airport
- C) Kempegowda International Airport
- D) Rajiv Gandhi International Airport

6. Which of the following district was named as the Best Inland District of India during the Fisheries Award 2021?

- A) Vishakapatnam
- B) Tuticorin
- C) Balasore
- D) Balaghat

7. Chun Doo-hwan former president of which country who passed away recently in November 2021?

- A) France
- B) Russia
- C) South Africa
- D) South Korea

8. In the Google News Showcase which two languages were added?

- A) Punjabi
- B) Malayalam
- C) Bengali
- D) Both (B) and (C)

9. To offer co-branded credit cards which bank has tied up with Equitas Small Finance Bank?

- A) IndusInd Bank
- B) ICICI Bank
- C) HDFC Bank
- D) Axis Bank

10. Which Organisation released the Sustainable Development Goals Urban Index and Dashboard 2021-22 in which Shimla has topped?

- A) World Bank
- B) Union Ministry of Finance
- C) NITI Aayog
- D) Government of India

11. Just a few hours after her appointment which country's first-ever female prime minister resigned?

- A) Sweden
- B) Ireland
- C) Barbados
- D) Bangladesh

12. To help users access new trading opportunities by leveraging existing portfolios which of the following firm launched the 'Margin Pledge' feature?

- A) PhonePe
- B) Paytm Money
- C) Paypal
- D) BharatPe

13. How much penalty amount imposed on Tata Communications Payment Solutions by the Reserve Bank of India?

- A) Rs 5 crores
- B) Rs 3 crores

- C) Rs 2.5 crores
- D) Rs 2 crores

14. For the free distribution of food grains through ration shops what is the extended timeline of the Pradhan Mantri Garib Kalyan Anna Yojana (PMGKAY)?

- A) 1 July 2022
- B) 31 March 2022
- C) 31 January 2022
- D) 1 January 2022

15. For a school learning project in Andhra Pradesh what is the loan amount approved by the World Bank?

- A) \$225 million
- B) \$172 million
- C) \$125 million
- D) \$250 million

16. When the National Law Day was observed?

- A) 24 November
- B) 26 November
- C) 22 November
- D) 25 November

17. On 26 November whose birth anniversary is observed as National Milk Day?

- A) M. S. Swaminathan
- B) Durgesh Patel
- C) Dr. Verghese Kurien
- D) Dr. Muthulakshmi Reddy

18. For 2021–25 which of the following country was elected to the United Nations World Heritage Committee?

- A) Russia
- B) India
- C) France
- D) China

19. In the new series of Wage Rate Index (WRI) what is the base year fixed by the Union Ministry of Labour?

- A) 2015
- B) 2014
- C) 2012
- D) 2016

20. For COVID-19 vaccine procurement in India what is the loan amount approved by the Asian Development Bank?

- A) \$2.1 billion
- B) \$1.5 billion
- C) \$1.2 billion
- D) \$1 billion

21. Where is Kamdhenu Hitkari Manch located which was awarded the 'Gopal Ratna' Award 2021?

- A) Maharashtra
- B) Madhya Pradesh
- C) Karnataka
- D) Himachal Pradesh

22. To offer UPI services which bank partnered with Amazon Pay and Amazon Web Services (AWS)?

- A) YES Bank
- B) IndusInd Bank
- C) ICICI Bank
- D) HDFC Bank

23. The Indian Navy commission the fourth indigenously built Scorpene-class submarine INS Vela at_____.

- A) Vishakapatnam
- B) Tuticorin
- C) Mumbai
- D) Kochi

24. Test-fired by Skyroot Aerospace what is the name of India's first private cryogenic rocket engine?

- A) Shakti-I
- B) Rajan- I
- C) Haalan-I
- D) Dhawan-I

25. For on-site production of ultrapure hydrogen which of the following institute researchers developed India's first device?

- A) IIT Varanasi
- B) IIT Madras
- C) IIT Delhi
- D) IIT Bombay

26. In November 2021 how much penalty amount was imposed on the State Bank of India (SBI) by the Reserve Bank of India?

- A) Rs 5 crores
- B) Rs 3 crores
- C) Rs 2 crores
- D) Rs 1 crore

27. Which of the following company's CEO is Vipin Sondhi step down from his position?

- A) Tata Motors

- B) Hyundai Motors
- C) Ford
- D) Ashok Leyland

28. For COVID-19 vaccines in India how much funds will be released by the EXIM Bank for FY22?

- A) \$200 million
- B) \$150 million
- C) \$125 million
- D) \$100 million

29. Who among the following was appointed as an Independent Director of Hero MotoCorp?

- A) Rajnish Kumar
- B) Padmaja Chundururu
- C) Karnam Sekar
- D) Arundhati Bhattacharya

30. Along with the Indian Navy which country has conducted the 37th edition of the CORPAT exercise?

- A) Indonesia
- B) Japan
- C) Russia
- D) The Philippines

31. Which of the following state has launched a microfinance loan waiver scheme to incentive those making regular payments of microfinance loans?

- A) Sikkim
- B) Meghalaya
- C) Manipur
- D) Assam

32. Who among the following was appointed as the Chairman of the Central Board of Indirect Taxes and Customs (CBIC)?

- A) Sudha Murthy
- B) Vivek Johri
- C) Vivek Murthy
- D) Vivek Shankar

33. Which of the following city has become the first Indian city to start ropeway services in public transportation?

- A) Mumbai
- B) Pune
- C) Shimla
- D) Varanasi

34. Where the Cherry Blossom Festival 2021 was observed?

- A) Sikkim
- B) Meghalaya
- C) Manipur
- D) Assam

35. To fight against climate change which of the following country has announced a grant of €1.2 billion for India?

- A) Austria
- B) France
- C) Germany
- D) Spain

36. Poet Sananta Tant has passed away, which state does he hail from?

- A) Assam

- B) Manipur
- C) Meghalaya
- D) Sikkim

37. K. Sivasankar has passed away in November 2021, what was his profession?

- A) Singer
- B) Drummer
- C) Choreographer
- D) Actor

38. Which of the following is the increased stake of the Life Insurance Corporation of India (LIC) in Kotak Mahindra Bank?

- A) 9.99%
- B) 7.99%
- C) 6.28%
- D) 6%

39. Which of the following bank has recently launched the first recycled PVC plastic credit card in India?

- A) Union Bank of India
- B) HSBC India
- C) HDFC Bank
- D) Citi Bank

40. How much penalty amount was imposed on the Union Bank of India by the Reserve Bank of India (RBI) in November 2021?

- A) Rs 5 crores
- B) Rs 2 crores
- C) Rs 10 crores
- D) Rs 1 crore

41. Which organisation launched the 'card on file' tokenisation services?

- A) PhonePe
- B) Paytm
- C) Paypal
- D) BharatPe

42. For the seventh time in a row who has won the men's Ballon d'Or award 2021?

- A) Robert Lewandowski
- B) Mohamed Salah
- C) Lionel Messi
- D) Cristiano Ronaldo

43. Stephen Sondheim has passed away in November 2021, what was his profession?

- A) Music Composer
- B) Drummer
- C) Author
- D) Actor

44. Which of the following language does the movie 'The Ring Wandering' that received the Golden Peacock Award for the Best Movie 2021 belong?

- A) Marathi
- B) Japanese
- C) Chinese
- D) Assamese

45. Who among the following clinched the Malaysia Open Squash Championship 2021?

- A) Ali Farag
- B) Saurav Ghosal

- C) Joshna Chinappa
- D) Tarek Momen

46. Who among the following has become the administrator of the advisory committee panel formed for the administration of Reliance Capital Limited?

- A) Nageswara Rao
- B) Srinivasan Varadarajan
- C) Sanjeev Nautiyal
- D) Krishna Rao

47. For the fiscal year 2021–22 (FY22) what is the GDP projection for India by S&P Global Ratings?

- A) 8.9%
- B) 8.3%
- C) 9.5%
- D) 7.2%

48. According to the Economist Intelligence Unit (EIU) which city topped the Worldwide Cost of Living Index 2021?

- A) Zurich
- B) Tel Aviv
- C) Rome
- D) Paris

49. Which of the following bank has appointed Pinak Chakraborty as its Chief Technology Officer (CTO)?

- A) Paytm Payments Bank
- B) India Post Payments Bank
- C) ICICI Bank
- D) Airtel Payments Bank

50. The seventh India International Science Festival 2021 set to be held at_____.

- A) Kerala
- B) Karnataka
- C) Gujarat
- D) Goa

51. Seetharama Sastry has passed away in November 2021, what was his profession?

- A) Politician
- B) Lyricist
- C) Drummer
- D) Actor

52. When the National Pollution Prevention Day was observed?

- A) 1 November
- B) 30 November
- C) 1 December
- D) 2 December

53. With which of the following country does India join the G20 Troika to assume the G20 Presidency on 1 December 2022?

- A) Dubai
- B) Indonesia
- C) Italy
- D) Both (B) and (C)

54. Which of the following is the name of the programme set to be launched by All India Radio for youngsters?

- A) ARINxt

- B) AIRWxt
- C) AIRNxt
- D) AIRHext

55. The 22nd edition of the Hornbill Festival begin at_____.

- A) Nagaland
- B) Meghalaya
- C) Manipur
- D) Assam

56. Who has won the World Athletics' Woman of the Year award 2021?

- A) P. T. Usha
- B) Neena Varakil
- C) Manpreet Kaur
- D) Anju Bobby George

57. Released by Vice President Venkaiah Naidu who is the author of the book titled 'Democracy, Politics and Governance'?

- A) Surya Prakash
- B) Surya Narayanan
- C) Satya Prakash
- D) Satya Narayanan

58. When the International Day for the Abolition of Slavery 2021 was observed?

- A) 1 November
- B) 30 November
- C) 1 December
- D) 2 December

59. Who among the following was appointed as the Chairman of the India Tourism Development Corporation (ITDC)?

- A) Suresh Nair
- B) Sambit Patra
- C) Mohan Patra
- D) Mahesh Patra

60. When the International Day of Persons with Disabilities was observed?

- A) 3 December
- B) 2 December
- C) 1 December
- D) 30 November

61. Which of the following state has received the Best State award for promoting the empowerment of persons with disabilities?

- A) Andhra Pradesh
- B) Himachal Pradesh
- C) Kerala
- D) Tamil Nadu

62. According to the Organisation for Economic Co-operation and Development (OECD) what is GDP growth projection for India's for FY22?

- A) 9.4%
- B) 9.2%
- C) 9.1%
- D) 9%

63. Who among the following was appointed as a strategic group advisor of OYO?

- A) Karnam Sekar

- B) Rajnish Kumar
- C) Shefali Sharma
- D) Uday Kotak

64. To launch UPI-based CSCPay which organisation signed an MoU with the Common Service Centres?

- A) PhonePe
- B) Paypal
- C) National Bank for Agriculture and Rural Development
- D) RailTel

65. Who among the following was selected as the Chairperson of the ICAI's Quality Review Board?

- A) Shefali Shah
- B) Rakesh Sharma
- C) Rajnish Kumar
- D) Karnam Sekar

66. Which of the following mutual fund company has launched India's first Nifty Alpha 50 Exchange Traded Fund?

- A) SBI Nifty Index Fund
- B) SBI Mutual Fund
- C) Kotak Mahindra Mutual Fund
- D) Axis Asset Management Company

67. Who released the 10th Annual World Cooperative Monitor (WCM) report in which Indian Farmers Fertiliser Cooperative Limited (IFFCO) ranked first?

- A) International Cooperative Alliance (ICA)
- B) Horticultural Producers' Cooperative Marketing and Processing Society
- C) Anyonya Co-operative Bank Limited

- D) Amul

68. Who among the following was appointed as the Chairman of the National Asset Reconstruction Company (NARCL)?

- A) Sheh Shah
- B) Sanjay Jain
- C) Pradip Shah
- D) Kuldip Shah

69. Who among the following was honored with Asom Bhaibav award by the Assam Government?

- A) Shiv Nadar
- B) Ratan Tata
- C) Mukesh Ambani
- D) Gautam Adani

70. Ajaz Patel of which country has become the third bowler to take ten wickets in a Test cricket innings after Anil Kumble and Jim Laker?

- A) West Indies
- B) South Africa
- C) New Zealand
- D) Australia

71. Union Minister of External Affairs Dr. S. Jaishankar address the fifth Indian Ocean Conference at_____.

- A) Sri Lanka
- B) Saudi Arabia
- C) Russia
- D) Abu Dhabi

72. For the procurement of AK-203 assault rifles India signed a deal with which of the following country?

- A) Russia
- B) Japan
- C) China
- D) Abu Dhabi

73. Launched by Union Minister of State for Electronics and IT Rajeev Chandrasekhar what is the name of India's first indigenous server?

- A) Sidra
- B) Rudra
- C) Mudra
- D) Dhruv

74. According to a report released by the Reserve Bank of India (RBI) which state became the largest manufacturing hub of India?

- A) Kerala
- B) Karnataka
- C) Gujarat
- D) Assam

75. According to the Lowy Institute Asia Power Index 2021 what is the rank of India as the most powerful country?

- A) 6
- B) 4
- C) 3
- D) 2

76. When late Vinod Dua did received the Padma Shri for journalism from the Government of India?

- A) 2004
- B) 2008

- C) 1999
- D) 1998

77. World's oldest test cricket player Eileen Ash of which country has passed away in December 2021?

- A) West Indies
- B) Russia
- C) England
- D) Australia

78. When the International Civil Aviation Day was observed?

- A) 6 December
- B) 5 December
- C) 3 December
- D) 7 December

79. For the socio-economic upliftment of Schedules Castes students which of the following scheme launched by the Union Minister of Social Justice and Empowerment?

- A) SRISTIKA
- B) SRESHTA
- C) SIESTA
- D) SHRISTI

80. Kazhuveli Wetlands was declared as the 16th bird sanctuary in which of the following state?

- A) Tamil Nadu
- B) Kerala
- C) Karnataka
- D) Andhra Pradesh

81. Which of the following was named as Dictionary.com's Word of the Year 2021?

- A) allyship
- B) Vaccine
- C) Pandemic
- D) Lockdown

82. Which team has won the FIH Men's Junior Hockey World Cup 2021?

- A) Russia
- B) India
- C) Germany
- D) Argentina

83. To collaborate on research and development, training and consultancy services which institute has signed an MoU with Tata Power?

- A) IIT Madras
- B) IIT Delhi
- C) IIT Bombay
- D) IIT Bhubaneswar

84. Who clinched the Formula 1 Saudi Arabia Grand Prix 2021?

- A) Valtteri Bottas
- B) Max Verstappen
- C) Lewis Hamilton
- D) Charles Leclerc

85. Viktor Axelsen of which country was named the male player of the year 2021 by the Badminton World Federation (BWF)?

- A) Japan

- B) Germany
- C) Denmark
- D) China

86. To skill over one lakh learners by 2022 which firm has launched the Cybersecurity Skilling Programme in India?

- A) Samsung
- B) Microsoft
- C) IBM
- D) Apple

87. Launched by the National Commission for Women (NCW) for women in politics what is the name of the pan-India capacity building programme?

- A) She rules the world
- B) She is a Changemaker
- C) Changemaker of the Bharat
- D) Changemaker for a brighter future

88. To improve access to affordable drinking water supply and sanitation services in Uttarakhand how much loan amount was signed by the Asian Development Bank (ADB)?

- A) \$150 million
- B) \$135 million
- C) \$125 million
- D) \$100 million

89. On the fourth bi-monthly monetary policy in December 2021 what is the repo rate fixed by the Reserve Bank of India (RBI)?

- A) 4.25%
- B) 4%

C) 3.5%

D) 3.35%

90. To launch 'RuPay On-the-Go' wearable keychain for debit card customers which bank has partnered with the National Payments Corporation of India (NPCI)?

A) City Union Bank

B) Kotak Mahindra Bank

C) IndusInd Bank

D) ICICI Bank

91. To give employees instant salary advances which of the following firm has tied up with EarlySalary?

A) BharatPe

B) PayPal

C) Paytm

D) PhonePe

92. When late Nanda Prusty did received the Padma Shri award?

A) 2019

B) 2014

C) 2021

D) 2008

93. When the International Anti-corruption Day was observed?

A) 7 December

B) 5 December

C) 3 December

D) 9 December

94. When the SAARC Charter day was observed?

A) 6 December

B) 7 December

C) 8 December

D) 9 December

95. To learn basic conversation skills in languages other than mother tongue what is the name of the mobile application launched by the Union Education Ministry?

A) Bhasha Sangam

B) Vani Gyan

C) Bhasha Gyan

D) Bhasha vani

96. Who has won the 56th Jnanpith Award for 2021?

A) Damodar Mauzo

B) Nilmani Phookan

C) Amitav Ghosh

D) Both (A) and (B)

97. On December 08, India successfully test-fired which version of BrahMos supersonic cruise missile?

A) Marine launched version

B) Air launched version

C) Both (A) and (B)

D) None of the above

98. At the Commonwealth Weightlifting Championships in Tashkent, Uzbekistan who among the following won the silver medal in the women's 49 kg category?

A) Punam Yadav

B) Mirabai Chanu

C) Komal Khan

D) Jhilli Dalabehera

99. Which of the following country has won the Davis Cup title in 2021?

- A) India
- B) The Netherlands
- C) Russia
- D) Australia

100. Dr. Suresh Jadhav has passed away in December 2021, he was Executive Director of which of the following institute?

- A) Serum Institute of India
- B) National Dairy Research Institute
- C) Indian Veterinary Research Institute
- D) Indian Agricultural Research Institute

101. Who is set to receive the Royal Gold Medal 2022 from the Royal Institute of British Architects (RIBA)?

- A) Sir Nicholas Grimshaw
- B) Sir David Adjaye
- C) Neave Brown
- D) Balkrishna Doshi

102. To launch contactless RuPay credit cards which bank has partnered with the National Payments Corporation of India (NPCI) on December 2021?

- A) Federal Bank
- B) City Union Bank
- C) Bank of Maharashtra
- D) Bank of Baroda

103. For the Startup Innovation Challenge which telecom company has signed an MoU with Invest India?

- A) Bharti Airtel

- B) BSNL
- C) Reliance Jio
- D) Vodafone Idea

104. After getting approval from the Reserve Bank of India (RBI) which of the following bank's stake of Life Insurance Corporation of India (LIC) was raised?

- A) Karnataka Bank
- B) IndusInd Bank
- C) ICICI Bank
- D) HDFC Bank

105. To study black holes which space agency has launched an X-ray telescope named Imaging X-ray Polarimetry Explorer?

- A) Russian Federal Space Agency
- B) National Aeronautics and Space Administration
- C) Indian Space Research Organisation
- D) China National Space Administration

106. National Commission for Women (NCW) has launch an online resource centre on cyber safety under which of the following programme?

- A) You Think Digital
- B) We Think Digital
- C) Think Safety First
- D) Digital Safety Think

107. What is the extended deadline by SEBI for risk management framework for mutual funds implementation?

- A) July 2022
- B) April 2022
- C) March 2022

D) January 2022

108. For sourcing and financing housing loans which bank has signed an MoU with Centrum Housing Finance Limited?

- A) State Bank of India
- B) ICICI Bank
- C) HDFC Bank
- D) Bank of Baroda

109. To strengthen the research and development of the NavIC messaging service which company has collaborated with ISRO?

- A) Samsung
- B) Oppo
- C) Mi
- D) Airtel

110. To facilitate the training of teachers at Sainik schools which ministry signed an MoU with the Indian Institute of Teacher Education (IITE) in Gandhinagar?

- A) Union Ministry of Law and Justice
- B) Union Ministry of Information and Broadcasting
- C) Union Ministry of Housing and Urban Affairs
- D) Union Ministry of Defence

111. Who among the following has won both the senior and junior air rifle national titles held in Bhopal, Madhya Pradesh?

- A) Rudranksh Patil
- B) Hriday Hazarika
- C) Rudranksh Panwar
- D) Divyansh Singh Panwar

112. _____ is the theme for International Mountain Day 2021.

- A) Sustainable mountain tourism
- B) Promoting mountain products
- C) Mountains matter for youth
- D) Develop mountain tourism

113. UNICEF Day was announced by the United Nations General Assembly on _____.

- A) 11 December 1946
- B) 8 December 1943
- C) 4 December 1940
- D) 2 December 1935

114. When the Universal Health Coverage Day observe annually?

- A) 11 December
- B) 9 December
- C) 12 December
- D) 6 December

115. Which of the following state is hosting the seventh edition of the India International Science Festival 2021 (IISF 2021)?

- A) Uttarakhand
- B) Uttar Pradesh
- C) Gujarat
- D) Goa

116. According to the ninth edition of the India Skills Report 2022 released by Wheebox which of the following state topped the most employable talent?

- A) Uttar Pradesh

- B) Tamil Nadu
- C) Maharashtra
- D) Kerala

117. When the International Day of Neutrality was observed?

- A) 11 December
- B) 9 December
- C) 7 December
- D) 12 December

118. Before Harnaaz Sandhu of India was crowned Miss Universe 2021 who was the first Indian to win the title of Miss Universe?

- A) Sushmita Sen
- B) Shilpa Shetty
- C) Priyanka Chopra
- D) Aishwarya Rai

119. India has signed an air bubble agreement with which of the following country that allows all eligible passengers to travel between the two countries?

- A) Saudi Arabia
- B) Russia
- C) Canada
- D) Australia

120. Who has won the F1 Abu Dhabi Grand Prix 2021 title?

- A) Valtteri Bottas
- B) Max Verstappen
- C) Lewis Hamilton
- D) Charles Leclerc

121. From 1 October 2022 the Reserve Bank of India (RBI) enforced Legal Entity Identifier (LEI) mandatory for cross-border transactions for capital or current account transactions of ____ crores and above.

- A) Rs 25 crores
- B) Rs 35 crores
- C) Rs 45 crores
- D) Rs 50 crores

122. Who among the following was named as Time Magazine's Person of the Year 2021?

- A) Elon Musk
- B) Jeff Bezos
- C) Mukesh Ambani
- D) Narendra Modi

123. According to the Global Health Security Index 2021 released by the Nuclear Threat Initiative (NTI) and the Johns Hopkins Center for Health Security what is the rank of India?

- A) 72
- B) 66
- C) 54
- D) 48

124. Which among the following country topped the Global Health Security Index 2021?

- A) United States of America
- B) Russia
- C) Finland
- D) Australia

125. For the production of green hydrogen which of the following oil company tied up with Bhabha Atomic Research Centre?

- A) Reliance Petroleum
- B) Bharat Petroleum Corporation Limited
- C) Indian Oil Corporation
- D) Hindustan Petroleum Corporation

126. To support the development of hockey in India which of the following insurance companies has launched the #Care4Hockey campaign?

- A) SBI Life Insurance
- B) ICICI Lombard
- C) Bharti AXA Life Insurance
- D) Bajaj Allianz General Insurance

127. To track stocks representing a 'digital theme' what is the name of the index launched by NSE?

- A) Nifty India Digital Index
- B) Sensex India Index
- C) Nifty Digital Index
- D) Nifty India Index

128. According to the Asian Development Bank (ADB) what is the GDP growth forecast for India for 2021–2022?

- A) 9.7%
- B) 9.5%
- C) 9.1%
- D) 8.9%

129. Which of the following state topped the list of Atmanirbhar Bharat Rojgar Yojana beneficiaries?

- A) Tamil Nadu

- B) Maharashtra
- C) Karnataka
- D) Gujarat

130. Released by YouGov who among the following topped the list of World's Most Admired Men in 2021?

- A) Barack Obama
- B) Donald Trump
- C) Elon Musk
- D) Narendra Modi

131. Which among the following country topped the World Talent Ranking Report 2021 published by the International Institute for Management Development's (IMD) World Competitive Centre?

- A) Denmark
- B) Germany
- C) Sweden
- D) Switzerland

132. Who has topped the list of the World's Most Admired Women in 2021?

- A) Priyanka Chopra Jonas
- B) Michelle Obama
- C) Kamala Harris
- D) Aishwarya Rai

133. On 16 December 2021 which edition of Vijay Diwas was observed in India?

- A) 53rd
- B) 50th
- C) 45th
- D) 42nd

134. For an incentive scheme for RuPay debit card and BHIM-UPI transactions how much fund amount approved by the Union Cabinet?

- A) Rs1300 crores
- B) Rs1250 crores
- C) Rs1100 crores
- D) Rs1000 crores

135. For the Production Linked Incentive (PLI) scheme for the production of semiconductors how much fund amount was allocated by the Union Cabinet?

- A) Rs760 crores
- B) Rs76,000 crores
- C) Rs7,600 crores
- D) Rs5,600 crores

136. To offer benefits to military personnel which of the following bank has renewed its Memorandum of Understanding (MoU) with the Indian Army?

- A) Bank of India
- B) ICICI Bank
- C) IndusInd Bank
- D) State Bank of India

137. For non-compliance with certain directions issued by the RBI on levy of penalties for failure to maintain minimum balances in savings bank accounts how much penalty amount imposed on ICICI Bank by the Reserve Bank of India?

- A) Rs50 lakhs
- B) Rs35 lakhs
- C) Rs30 lakhs
- D) Rs10 lakhs

138. Who among the following was honored with the Sports Journalists' Federation of India (SJFI) Medal?

- A) Virat Kohli
- B) Sunil Gavaskar
- C) Rahul Dravid
- D) Kapil Dev

139. For retail financing to the vehicle customers which of the following bank has signed a Memorandum of Understanding (MoU) with Tata Motors?

- A) Kotak Mahindra Bank
- B) IndusInd Bank
- C) ICICI Bank
- D) Bandhan Bank

140. Sergio Aguero of which of the following country announced his retirement from football?

- A) West Indies
- B) South Africa
- C) Australia
- D) Argentina

141. Which scheme was launched by the Central Board of Direct Taxes (CBDT) for the taxpayer's information?

- A) e-Voting Scheme 2021
- B) e-Verification Scheme 2021
- C) e-Tax Scheme 2021
- D) e-Max Scheme 2021

142. Health Prime rider that can be availed along with the insurer's health insurance and personal accident policies which offers cashless benefits was launched by which of the following insurance company?

- A) Star Health Insurance

- B) ICICI Prudential Life Insurance
- C) HDFC Life Insurance
- D) Bajaj Allianz General Insurance

143. Who among the following took charge as the Chairman of the Chiefs of Staff Committee?

- A) General S. S. Mishra
- B) General Preet Mohindera Singh
- C) General M.M. Navarane
- D) General Ajay Kumar Das

144. Which of the following insurance company has become the first Indian insurance company to sign the United Nations-supported Principles of Responsible Investing?

- A) Bajaj Allianz General Insurance
- B) HDFC Life Insurance
- C) ICICI Prudential Life Insurance
- D) Star Health Insurance

145. PM Narendra Modi was conferred with which country's highest civilian award 'Ngadag Pel Gi Khorlo'?

- A) Pakistan
- B) Nepal
- C) Bhutan
- D) Bangladesh

146. Where did the Union Government has given in-principle approval for setting up six nuclear reactors?

- A) Jaipur
- B) Pune
- C) Jaitapur

- D) Jabalpur

147. To set up a vehicle scrapping facility which of the following state has signed a Memorandum of Understanding (MoU) with Tata Motors?

- A) Andhra Pradesh
- B) Karnataka
- C) Maharashtra
- D) Tamil Nadu

148. To collect indirect taxes on behalf of the Central Board of Indirect Taxes and Customs (CBIC) the Reserve Bank of India has authorised which of the following bank?

- A) DBS Bank
- B) HSBC
- C) IndusInd Bank
- D) RBL Bank

149. Who among the following was selected as the Vice-President of the Society of Indian Automobile Manufacturers (SIAM)?

- A) Vinod Bhagat
- B) Vinod Aggarwal
- C) Pramod Bhagat
- D) Pramod Agrawal

150. 'Tamil Thai Vazhthu' is state anthem of which of the following state?

- A) Tamil Nadu
- B) Maharashtra
- C) Karnataka
- D) Andhra Pradesh

ANSWER KEY WITH EXPLANATIONS**1. Correct Answer: A**

Under the draft scheme, depositors will get their full amount back over a period of 10 years. In the first phase, the bank will pay the amount insured under DICGC of up to Rs 5 lakh to the depositors.

2. Correct Answer: A

NPCI Bharat BillPay onboards Tata Power on ClickPay to facilitate automated electricity bill payments.

3. Correct Answer: C

Bharat Petroleum Corporation Limited (BPCL) plans to set up India's largest green hydrogen plant in Madhya Pradesh.

4. Correct Answer: B

The Tamil Nadu FinTech Policy 2021 has set a vision to transform the State into a leading global destination for fintech firms by 2025. The policy was released by Chief Minister M.K. Stalin.

5. Correct Answer: C

Bengaluru's Kempegowda International Airport has become the first in South Asia to commission a tactical simulator from Rosenbauer International, an Austrian business, to improve its firefighting skills.

6. Correct Answer: D

Balaghat in Madhya Pradesh received the Best Inland District award; and Best Hilly and Northeastern State and District awards were taken away by Tripura and Bongaigaon, Assam respectively.

7. Correct Answer: D

Chun Doo-hwan was a South Korean politician and army general who served as the fifth president of South Korea from 1980 to 1988.

8. Correct Answer: D

In November, two new languages Malayalam and Bengali were added in the Google News Showcase.

9. Correct Answer: C

Equitas Small Finance Bank (SFB) partnered with HDFC Bank to launch its new co-branded credit cards.

10. Correct Answer: C

The SDG Urban Index & Dashboard (2021-22) was launched by NITI Aayog on November 23, 2021.

11. Correct Answer: A

Sweden's first ever female prime minister Magdalena Andersson has resigned just hours after she was appointed.

12. Correct Answer: B

Paytm Money launches Margin Pledge feature, helping users to access new trading opportunities by leveraging their existing portfolios.

13. Correct Answer: D

The Reserve Bank of India has imposed a monetary penalty of Rs 2cr on Tata Group-backed Tata Communications Payment Solutions (TCPSL) for committing offences under the Payment and Settlement Systems Act, 2007 (PSS Act).

14. Correct Answer: B

Terming it as a pro-people move, the Centre on 24 November announced it was extending the Pradhan Mantri Garib Kalyan Anna Yojana (PMGKAY) for another four months i.e., from December 2021 till March 2022 as Phase 5 of the scheme started during the lockdown last year.

15. Correct Answer: D

World Bank will provide USD 250 million loan for a school education project in Andhra Pradesh, which will cover over 50 lakh students.

16. Correct Answer: B

Constitution Day (Samvidhāna Divasa), also known as "National Law Day", is celebrated in India on 26 November every year to commemorate the adoption of the Constitution of India.

17. Correct Answer: C

In India, November 26 is celebrated as National Milk Day, since 2014, to commemorate the birthday of the father of India's White Revolution, Dr. Verghese Kurien.

18. Correct Answer: B

India gets elected to the World Heritage Committee with 142 votes for a four year term from 2021-25.

19. Correct Answer: D

The Labour Bureau, which comes under the Union ministry of labour and employment, has decided to revise the base year of India's wage rate index (WRI) to 2016 from 1963-65, a series which is nearly six decades old.

20. Correct Answer: B

The Asian Development Bank has approved a USD 1.5 billion (around Rs 11,185 crore) loan to India for COVID-19 vaccine procurement.

21. Correct Answer: D

Himachal Pradesh based Kamdhenu Hitkari Manch is a non-profit organisation, established in 2001 that works primarily in the domain of Food & Nutrition and Animal & Wildlife.

22. Correct Answer: A

Yes Bank announced its collaboration with Amazon Pay and Amazon Web Services (AWS), to offer customers an instant real-time payment system via a UPI transaction facility.

23. Correct Answer: C

Indian Navy has commissioned indigenously built Scorpene-class submarine Vela at Mumbai's Naval Dockyard. INS Vela is the fourth in Project 75 series, following Kalvari, Khanderi, and Karanj.

24. Correct Answer: D

Dhawan-I is the India's first private cryogenic rocket engine that was test-fired by Skyroot Aerospace.

25. Correct Answer: A

Researchers Of IIT Varanasi Develops Device For Producing On-Site Ultra-Pure Hydrogen.

26. Correct Answer: D

On Friday, 26 November 2021, The Reserve Bank of India (RBI) imposed a monetary penalty of Rs 1 crore on State Bank of India (SBI) for contravention of provision of sub section (2) of Section 19 of the Banking Regulation Act, 1949.

27. Correct Answer: D

Vipin Sondhi, MD & CEO, Ashok Leyland, has stepped down from his position with effect from December 31, 2021.

28. Correct Answer: D

The Export-Import Bank of India (Exim Bank) has committed a credit line of \$100 million for domestic manufacturers of Covid-19 vaccines as well as supporting players, including manufacturers of raw materials.

29. Correct Answer: A

Hero MotoCorp has further augmented its leadership by onboarding distinct experts to its Board of Directors. Rajnish Kumar - former chairman of State Bank of India (SBI) - has been appointed as an Independent non-executive Director on the Board of the Company.

30. Correct Answer: A

The 37th edition of India-Indonesia Coordinated Patrol (CORPAT) was held in the Indian Ocean region from 23-24 November 2021.

31. Correct Answer: D

The Assam government has launched a microfinance loan waiver scheme to incentive those making regular payments of microfinance loans.

32. Correct Answer: B

Senior bureaucrat, Vivek Johri has been appointed as the new Chairman of the Central Board of Indirect Taxes and Customs (CBIC).

33. Correct Answer: D

Prime Minister Narendra Modi's constituency Varanasi will soon become the first Indian city to start ropeway service as a mode of public transport.

34. Correct Answer: B

The three-day Shillong Cherry Blossom Festival 2021 was inaugurated by Chief Minister of Meghalaya, Conrad K Sangma, and Ambassador of Japan to India, Satoshi Suzuki.

35. Correct Answer: C

Germany has announced a grant of €1.2 billion for India to fight against climate change.

36. Correct Answer: A

Sahitya Akademi Award-winning Assamese poet Sananta Tanti has passed away in November 2021.

37. Correct Answer: C

National Award-winning choreographer K Sivasankar dies due to COVID-19 related complications at the age of 72.

38. Correct Answer: A

Life Insurance Corporation of India has received approval from the RBI to raise its stake in Kotak Mahindra Bank to up to 9.99%.

39. Correct Answer: B

HSBC India has launched India's 1st credit card made from recycled PVC plastic.

40. Correct Answer: D

The RBI said it has imposed a penalty of Rs 1 crore on Union Bank of India.

41. Correct Answer: B

Paytm Payments Services, a wholly-owned subsidiary of Paytm, has launched its card on file tokenisation facility.

42. Correct Answer: C

Lionel Messi has won an historic Ballon d'Or for the seventh time in a row.

43. Correct Answer: A

Stephen Sondheim, the songwriter who reshaped the American musical theater in the second half of the 20th century has passed away in November 2021.

44. Correct Answer: B

Japanese movie 'The Ring Wandering' has received the Golden Peacock Award for the Best Movie 2021.

45. Correct Answer: B

Squash star Saurav Ghosal made history on 27 November as he became the first Indian to win the Malaysian Open Championships after beating Miguel Rodriguez in the men's singles final.

46. Correct Answer: A

RBI has appointed Nageswar Rao Y, former Executive Director, Bank of Maharashtra, as the Administrator of the company under Section 45-IE (2) of the RBI Act.

47. Correct Answer: C

S&P Global Ratings has projected India's GDP growth forecast at 9.5% for the fiscal year 2021–22.

48. Correct Answer: B

Tel Aviv has topped the Worldwide Cost of Living Index 2021 According to the Economist Intelligence Unit (EIU).

49. Correct Answer: D

Airtel Payments Bank has appointed Pinak Chakraborty as its Chief Technology Officer (CTO).

50. Correct Answer: D

The 7th edition of the four-day India International Science Festival (IISF) is scheduled to be held in Panaji, Goa, from December 10 to 13.

51. Correct Answer: B

Veteran Telugu film lyricist 'Sirivennela' Sitarama Sastry, a recipient of the Padma Shri and numerous other awards, died due to lung cancer-related complications at a private hospital in Hyderabad, on Tuesday, November 30. He was 66.

52. Correct Answer: D

Every year, 2 December is observed as National Pollution Prevention Day in order to commemorate those who lost their lives in the Bhopal Gas Tragedy in 1984.

53. Correct Answer: D

India has joined the G20 Troika, which consists of Indonesia, Italy, and India - the current, previous and incoming G20 Presidencies, respectively.

54. Correct Answer: C

All India Radio has decided to begin a new programme called AIRNxt to offer youth a platform to air their voices as part of the ongoing Azadi Ka Amrit Mahotsav celebrations.

55. Correct Answer: A

The 22nd edition of the Hornbill Festival will be celebrated in 6 districts of Nagaland.

56. Correct Answer: D

The first Indian athlete to win a medal at the world championships, Anju Bobby George, has bagged World Athletics' Woman of the Year award for 2021.

57. Correct Answer: A

Vice President of India, Venkaiah Naidu on the 72nd anniversary of the adoption of the 'Constitution of India' released a book titled "Democracy, Politics and Governance" in English and 'Loktantr, Rajniti and Dharm' in Hindi at an event in the Central Hall of Parliament, New Delhi. The book was authored by Dr A. Surya Prakash.

58. Correct Answer: D

International Day for the Abolition of Slavery is observed on 2 December to highlight the importance of eradicating contemporary forms of slavery including trafficking in persons, sexual exploitation, child labour, forced marriage, etc.

59. Correct Answer: B

BJP national spokesperson Sambit Patra has been appointed as the Chairman of India Tourism Development Corporation (ITDC).

60. Correct Answer: A

International Day of Persons with Disabilities is a UN day that is celebrated every year on 3 December.

61. Correct Answer: D

Tamil Nadu was on December 03 awarded the best State for promoting empowerment of persons with disabilities (PwD) in the Centre's annual national-level awards for the disability sector.

62. Correct Answer: A

The GDP growth projection for India's for FY22 is 9.4 percent according to the Organisation for Economic Co-operation and Development (OECD).

63. Correct Answer: B

OYO has appointed Rajnish Kumar, former Chairman of State Bank of India (SBI) as Strategic Group Advisor.

64. Correct Answer: D

RailTel has signed an MoU with the Common Service Centres to launch UPI-based CSCPay.

65. Correct Answer: A

The Corporate Affairs Ministry (MCA) has appointed Shefali Shah, a retired IRS officer, as Chairperson of the CA Institute's Quality Review Board (QRB).

66. Correct Answer: C

Kotak Mahindra Mutual Fund has launched India's first ever Nifty Alpha 50 ETF called the Kotak Nifty Alpha 50 ETF.

67. Correct Answer: A

The Indian Farmers Fertiliser Cooperative Limited (IFFCO) has been ranked 'number one Cooperative' among the top 300 cooperatives in the world in the 2021 edition of the 10th Annual World Cooperative Monitor (WCM) report published by the International Cooperative Alliance (ICA).

68. Correct Answer: C

Pradip Shah, founder of IndAsia Fund Advisors, has been appointed chairman of National Asset Reconstruction Company (NARCL).

69. Correct Answer: B

Assam Government Decided to Honour Industrialist Ratan Tata With the state's highest civilian honor, the 'Asom Baibhav Award'.

70. Correct Answer: C

Ajaz Patel of New Zealand has become the third bowler to take ten wickets in a Test cricket innings after Anil Kumble and Jim Laker.

71. Correct Answer: D

External Affairs Minister Dr S Jaishankar on 04 December addressed the 5th Indian Ocean Conference 2021 in Abu Dhabi.

72. Correct Answer: A

India and Russia signed a deal for the manufacturing of AK-203 assault rifles in India during a bilateral meeting between defence ministers of respective countries.

73. Correct Answer: B

Rudra is the India's first indigenous server was launched by Union Minister of State for Electronics and IT Rajeev Chandrasekhar.

74. Correct Answer: C

Gujarat has left behind Maharashtra to become the country's leading manufacturing hub, according to data from the Reserve Bank of India (RBI).

75. Correct Answer: B

According to Lowy Institute Asia Power Index 2021, India has ranked 4th most powerful country in the Asia-Pacific region for comprehensive power out of 26 countries.

76. Correct Answer: B

Late Vinod Dua was awarded the Padma Shri for Journalism in 2008 by the Government of India.

77. Correct Answer: C

Eileen Ash was the oldest Test cricketer at the time of her death having debuted for England in 1937.

78. Correct Answer: D

International Civil Aviation Day is an annual UN observation day held on December 7 in order to recognize the socio-economic and development importance of aviation and international air travel.

79. Correct Answer: B

Social Justice and Empowerment Minister Dr Virendra Kumar launched Scheme for Residential Education for Students in High Schools in Targeted Areas (SRESHTA) for

socio-economic upliftment and overall development of Scheduled Castes students.

80. Correct Answer: A

Kazhuveli Wetland is declared as 16th Bird Sanctuary of Tamil Nadu.

81. Correct Answer: A

Dictionary.com's Word of the Year for 2021 is "allyship," a term that refers to advocating on behalf of marginalized groups. It's a beacon of hope and it's a politicized issue.

82. Correct Answer: D

Argentina has won the FIH Men's Junior Hockey World Cup 2021 by defeating six-time winner Germany.

83. Correct Answer: A

Indian Institute of Technology (IIT) Madras and Tata Power has signed a memorandum of understanding to collaborate on research and development, training and consultancy services.

84. Correct Answer: C

Mercedes' Lewis Hamilton has won the Formula 1 Saudi Arabia Grand Prix 2021.

85. Correct Answer: C

Denmark's Viktor Axelsen and China's Taipei's Tai Tzu Ying were named Male and Female player of the year 2021 respectively by the Badminton World Federation (BWF).

86. Correct Answer: B

To address the skills gap and empower India's workforce for a career in cybersecurity, Microsoft has launched a cybersecurity skilling program that aims to skill over 1 lakh learners by 2022.

87. Correct Answer: B

To improve leadership skills of grassroots women political leaders, the National Commission for Women (NCW) on 07 December launched a pan-India capacity building programme, 'She is a Changemaker' for women representatives at all levels, gram panchayats to parliament members and political workers.

88. Correct Answer: C

India, ADB has signed 125 million dollar loan to improve access to safe, affordable drinking water supply & sanitation services in Uttarakhand.

89. Correct Answer: B

The Monetary Policy Committee (MPC) headed by RBI Governor Shaktikanta Das has decided to keep the repo rate unchanged at 4 percent and the reverse repo rate at 3.35 percent.

90. Correct Answer: A

City Union Bank & NPCI has launched 'On-the-Go' wearable keychain for its debit card customers.

91. Correct Answer: B

PayPal has tied up with EarlySalary to give employees instant salary advances.

92. Correct Answer: C

Nanda Prusty, popularly known as 'Nanda Master', was honoured with the Padma Shri on November 9, 2021 for his long contribution in the field of education and social service.

93. Correct Answer: D

The International Anti-Corruption Day is observed globally on 9 December to raise awareness about corruption and the ways to combat this global ill.

94. Correct Answer: C

The South Asian Association for Regional Cooperation (SAARC) Charter Day is observed annually on 8 December to commemorate the adoption of the SAARC Charter.

95. Correct Answer: A

Union education minister Dharmendra Pradhan has launched Bhasha Sangam mobile application to learn basic conversation skills in languages other than their mother tongue.

96. Correct Answer: B

Assamese poet Nilmani Phookan Jr has won the 56th Jnanpith Award, and Konkani novelist Damodar Mauzo has won the 57th Jnanpith Award.

97. Correct Answer: B

On December 08, India successfully test-fired an Air launched version of BrahMos supersonic cruise missile.

98. Correct Answer: D

India's Jhilli Dalabehera won a silver medal in the Commonwealth Weightlifting Championships in Tashkent, Uzbekistan.

99. Correct Answer: C

The Davis Cup 2021 was won by the Russian Tennis Federation by a 2-0 lead over Croatia in the Davis Cup final in Madrid.

100. Correct Answer: A

Dr Suresh Jadhav, one of the executive directors of Serum Institute of India, passed away. He was 72.

101. Correct Answer: D

The Royal Institute of British Architects (RIBA) has announced that Indian architect Balkrishna Doshi will be the recipient of the 2022 Royal Gold Medal.

102. Correct Answer: C

Bank of Maharashtra (BoM) on December 9 announced that it has inked pact with National Payments Corporation of India (NPCI) to launch its first credit card on the homegrown card payment network, RuPay.

103. Correct Answer: A

Bharti Airtel on December 9 launched 'Airtel India Startup Innovation Challenge' in partnership with Invest India that will let early-stage technology companies demonstrate differentiated solutions.

104. Correct Answer: B

The country's largest insurer Life Insurance Corporation of India (LIC) received approval from the Reserve Bank of India (RBI) to raise its holding in private lender IndusInd Bank to 9.99 per cent from the existing 4.95 per cent.

105. Correct Answer: B

NASA has launched a new mission named Imaging X-ray Polarimetry Explorer to study black holes.

106. Correct Answer: B

In order to ensure safety of women in the cyber world, National Commission for Women (NCW) has launched an online resource center to help women in distress on cyber security related issues like online harassment, stalking, financial frauds under 'We Think Digital' program.

107. Correct Answer: B

SEBI on 10 December extended the deadline till April 1 2022 for implementing the risk management framework

for mutual funds as well as the two-tier structure for benchmarking of certain categories of schemes.

108. Correct Answer: D

Bank of Baroda has signed an MoU with Centrum Housing Finance Limited (CHFL) for sourcing and financing housing loans.

109. Correct Answer: B

Oppo has collaborated with ISRO to strengthen the research and development of the NavIC messaging service.

110. Correct Answer: D

The Ministry of Defence (MoD) on 10 December entered into a Memorandum of Understanding (MoU) with the Indian Institute of Teacher Education (IITE) Gandhinagar to facilitate training to teachers of Sainik Schools.

111. Correct Answer: D

Divyansh Singh Panwar has won both the senior and junior air rifle national titles held in Bhopal, Madhya Pradesh.

112. Correct Answer: A

The theme of this year's International Mountain Day (IMD) is 'Sustainable Mountain Tourism.'

113. Correct Answer: A

UNICEF Day is observed on December 11 to raise awareness about saving children's lives by defending and helping them to fulfill their wishes. In 1946, the United Nations General Assembly announced this day for United Nations International Children's Emergency Fund (UNICEF).

114. Correct Answer: C

Universal Health Coverage Day is celebrated annually on December 12.

115. Correct Answer: D

On December 10, 2021, the seventh edition of India International Science Festival (IISF) began in Panaji, Goa.

116. Correct Answer: C

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 followed by Uttar Pradesh and Kerala.

117. Correct Answer: D

In February 2017, the United Nations General Assembly decided to establish December 12 as the International Day of Neutrality.

118. Correct Answer: A

In 1994, Sushmita Sen won Miss Universe 1994, becoming the India's first ever Miss Universe titleholder.

119. Correct Answer: D

The Indian government has finalized an air bubble agreement with Australia, which will allow all eligible passengers to travel between the two countries.

120. Correct Answer: B

Max Verstappen of Red Bull Racing has been crowned as the new Formula 1 world champion.

121. Correct Answer: D

The Reserve Bank of India (RBI) made Legal Entity Identifier (LEI) mandatory for cross-border transactions for capital or current account transactions of Rs 50 crore and above, from October 1 next year.

122. Correct Answer: A

Tesla CEO Elon Musk has been named Time Magazine's "person of the year 2021".

123. Correct Answer: B

As per the Global Health Security (GHS) Index 2021 India ranked 66 out of 195 countries with an overall Index score of 42.8.

124. Correct Answer: A

The United States of America (USA) ranked 1st on the index with a score of 75.9 followed by Australia and Finland.

125. Correct Answer: B

Bharat Petroleum Corporation Limited (BPCL) has tied up with Bhabha Atomic Research Centre (BARC) for the production of green hydrogen.

126. Correct Answer: D

Bajaj Allianz General Insurance announced the launch of its '#Care4Hockey' campaign to support the development of hockey in India.

127. Correct Answer: A

NSE announces Nifty India Digital Index to track stocks representing a 'digital theme'.

128. Correct Answer: A

The GDP growth forecast for India for 2021–2022 is 9.7% according to the Asian Development Bank (ADB).

129. Correct Answer: B

Maharashtra has topped the list of states with the maximum number of beneficiaries under the Atmanirbhar Bharat Rojgar Yojana (ABRY), followed by Tamil Nadu and Gujarat.

130. Correct Answer: A

Barack Obama retains his position as world's most admired man in YouGov's international survey this year, Prime Minister Narendra Modi has ranked 8th on the list.

131. Correct Answer: D

Switzerland leads the top 10 economies in the International Institute for Management Development's (IMD) 2021 World Talent Ranking 2021.

132. Correct Answer: B

Like husband former US President Barack Obama, former First Lady Michelle Obama retained the top spot in the list of World's Most Admired women 2021.

133. Correct Answer: B

This year marks the 50th anniversary of India's victory over Pakistan in the 1971 war, which saw the creation of Bangladesh.

134. Correct Answer: A

The Union Cabinet approved an incentive scheme worth Rs 1,300 crore to promote RuPay Debit Cards and low-value (up to Rs2,000) BHIM-UPI transactions (person to merchants-P2M) in the country.

135. Correct Answer: B

The Centre sanctioned Rs76,000 crore under the production-linked incentive (PLI) scheme to encourage the manufacturing of various semiconductor goods within India.

136. Correct Answer: D

The State Bank of India (SBI) announced that it 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.

137. Correct Answer: C

The Reserve Bank of India (RBI) has imposed monetary penalty on ICICI Bank and Punjab National Bank. RBI has slapped Rs 30 lakh fine on ICICI and Rs 1.80 crore penalty on PNB.

138. Correct Answer: B

Sunil Gavaskar was honoured with the Sports Journalists' Federation of India (SJFI) Medal 2021.

139. Correct Answer: D

Bandhan Bank has signed a Memorandum of Understanding (MoU) with Tata Motors for retail financing to the vehicle customers.

140. Correct Answer: D

Sergio Aguero is an Argentine retired professional footballer who played as a striker.

141. Correct Answer: B

The Central Board of Direct Taxes (CBDT) has issued new rules for faceless collection of information from taxpayers, where mismatches are detected. The e-Verification Scheme, 2021 covers faceless information collection from assesseees and its verification.

142. Correct Answer: D

Underlining the importance of preventive healthcare and regular medical screening for a healthy life, Bajaj Allianz General Insurance has launched a wellness rider, namely Health Prime, which offers cashless benefits and 4 main healthcare covers.

143. Correct Answer: C

Army Chief General M.M. Naravane has assumed the charge as the chairman of the Chiefs of Staff Committee.

144. Correct Answer: C

ICICI Prudential Life Insurance (IPRULIFE) has become the first Indian insurance company to sign the United Nations-supported Principles for Responsible Investment (UNPRI), demonstrating its commitment towards the environment, social and governance (ESG) issues.

145. Correct Answer: C

PM Narendra Modi was conferred with Bhutan's highest civilian award 'Ngadag Pel Gi Khorlo'.

146. Correct Answer: C

The Centre has accorded 'in-principle' approval for the site at Jaitapur in Maharashtra's Ratnagiri district for setting up six nuclear power reactors of 1,650MW each

147. Correct Answer: C

Tata Motors has signed an MoU (memorandum of understanding) with the Government of Maharashtra, for setting up a registered vehicle scrapping facility (RVSF) in the state.

148. Correct Answer: D

RBL Bank has been authorized by the Reserve Bank of India (RBI) to collect indirect taxes on behalf of the Central Board of Indirect Taxes and Customs (CBIC).

149. Correct Answer: B

Mr Vinod Aggarwal was selected as the Vice-President of the Society of Indian Automobile Manufacturers (SIAM).

150. Correct Answer: A

'Tamil Thai Vazhthu' is state anthem of Tamil Nadu.

SECTION 3



Detailed Analysis of Important Events



Economics

How is Gold Hallmarking being implemented?



The Government has made it mandatory for the introduction of a Hallmark Unique Identification (HUID) number in every piece of jewellery.

What is HUID?

- A six-digit alphanumeric code, or one made up of numbers and letters, is known as a HUID. It is given to each item of jewellery during the hallmarking process and is unique to that piece.
- The Bureau of Indian Standards (BIS) is putting it in place one step at a time.
- For 14-, 18-, and 22-carat gold jewellery and antiques, hallmarking and HUID are required.
- All three symbols should be checked before purchasing any piece of gold jewellery.

Implementation of HUID

- Symbols: The hallmark is made up of three symbols that provide information about the item of jewellery. The BIS logo is the first emblem; the purity and fineness sign is the second; and the HUID is the third symbol.
- At the Assaying & Hallmarking centre, jewellery is hand branded with a unique number.

Why is it being introduced?

- Authentication: Each piece of jewellery is given a unique HUID number, allowing for traceability.
- Credibility is essential for hallmarking's credibility and for addressing allegations of adulteration.
- Registration of jewellers is an automatic process with no human intervention in HUID-based hallmarking.
- It also aids in the prevention of malpractice by members of the trade.
- Data security and privacy: It is a safe system that offers no threat to data security and privacy.
- Financial tracking: HUID allows for purchase traceability and financial tracking.

Issues with HUID

- Time-consuming: Numbering each piece of jewellery is inconvenient.
- HUID cannot be etched in small sections for intricate jewellery.
- Unnecessary expense: It will also raise consumer costs.
- Infrastructure issues: there must be a sufficient number of AH Centers.

What does this mean for the consumer?

- Consumer protection: Given the importance of gold in Indian culture, implementing gold hallmarking serves to safeguard consumer interests.
- Quality assurance: It provides clients with "third-party assurance" on the purity of gold jewellery.

Conclusion

- HUID concept is innovative, out-of-the-box thinking and more than makes up for stepping in late with mandatory hallmarking.
- It is the sort of global leadership India has and needs to show in gold-related reforms.

What are Non-convertible Debentures?

Several companies have announced public issues to raise funds through non-convertible debentures.

What are Debentures?

- Debentures are long-term financial instruments issued by a firm with the promise of paying a fixed interest rate to the investor over a set period of time.
- Individuals, banking firms, primary dealers, and other corporate organisations registered or incorporated in India, as well as unincorporated bodies, can hold them.
- Their types include:
 1. **Convertible debentures (CDs):** They are a type of debentures that can be converted into equity shares of the company.
 2. **Non-convertible debentures (NCDs):** They are defined as the type of debentures that cannot be converted into equity shares of the company.

What are NCDs?

- Some debentures include the option of being converted into shares at the owner's choice after a set period of time.
- Non-convertible debentures are debentures that cannot be converted into shares or equity (or NCDs).
- Companies utilise these debt financial products to raise medium- to long-term financing.

Benefits offered by NCDs

- At a time when fixed deposit rates are in low single digits, these NCD offerings look lucrative.
- NCDs offer interest rates between 8.25–9.7%.

Risks posed

- Despite the fact that NCDs are generally regarded as safe fixed-income securities, recent defaults have made investors wary.
- NCDs can be secured or unsecured by the assets of the issuer company.
- Certain issuers with credit ratings below investment grade have previously issued both a secured and an unsecured NCD with differing credit ratings using the same offer instrument.
- Even while unsecured NCDs have high interest rates, they come with a considerable risk.
- Before investing in any NCD, it's important to consider the issuer's credit rating.

Saryu Nahar National Project



PM will inaugurate the Saryu Nahar National Project.

Saryu Nahar National Project

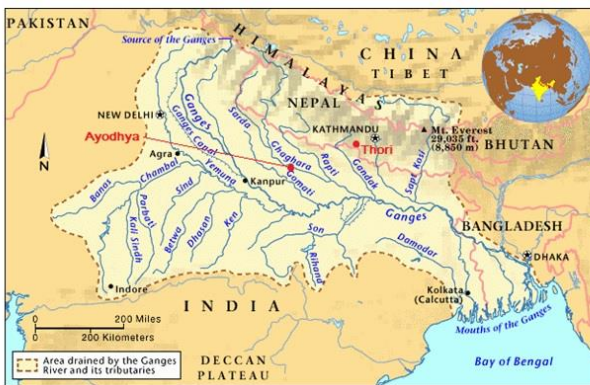
- The project entails the interconnection of five rivers - the Ghaghara, Saryu, Rapti, Banganga, and Rohini – in order to maximise the region's water resources.

- It will help the districts of Bahraich, Shravasti, Balrampur, Gonda, Siddharthnagar, Basti, Sant Kabir Nagar, Gorakhpur, and Maharajganj in Eastern Uttar Pradesh.
- The 6,600-kilometer-long sub canals have been linked to the 318-kilometer-long main canal.
- The project began in 1978, but due to a lack of continuity, it was postponed and never completed, despite the fact that it had been nearly four decades.

Benefits offered

- Over 14 lakh hectares of land would be irrigated as a result of the project, which will assist over 29 lakh farmers in over 6200 communities.
- Farmers in the region, who have suffered the most as a result of the project's unreasonable delay, will now greatly profit from the improved irrigation capacity.
- They will be able to grow crops on a greater scale, maximising the region's agri-potential.

Back2Basics: Sarayu River



- The Sarayu is a river that rises on a slope south of the Nanda Kot mountain in Uttarakhand's Bageshwar district.

- It flows through the cities of Kapkot, Bageshwar, and Seraghat before emptying into the Sharda River at Pancheshwar, Nepal.
- Sarayu is another name for Lower Ghaghara in India.
- Especially as it passes through Ayodhya, the fabled Rama's birthplace.

Co-Lending Model for Banks-NBFCs

A November 2020 decision by the RBI to permit banks to “co-lend with all registered NBFCs based on a prior agreement” has led to unusual tie-ups between the banks and companies.

The ‘Co-Lending Model’

- The Reserve Bank of India (RBI) declared in September 2018 that banks and non-banking financial companies (NBFCs) will "co-originate loans" for lending to the priority sector.
- Both lenders contributed credit to the facility as well as shared risks and benefits under the terms of the agreement.
- Following feedback from stakeholders, the RBI gave lenders more operational flexibility while still requiring them to follow regulatory norms.
- The revamped system, dubbed the 'Co-Lending Model' (CLM), was designed to "increase the flow of credit to the unserved and underserved portion of the economy."

Repercussions of Co-Lending

(1) Bank-NBFC tie-ups at indiscriminate scale

- Several banks have entered into co-lending ‘master agreements’ with NBFCs, and more are in the pipeline.
- SBI, the country’s largest lender, signed a deal with Adani Capital, a small NBFC of a big

corporate house, for co-lending to farmers to help them buy tractors and farm implements.

(2) Greater risk in co-lending

- NBFCs are required to retain at least a 20 per cent share of individual loans on their books.
- This means 80 per cent of the risk will be with the banks — who will take the big hit in case of a default.

(3) Corporates in banking

- While the RBI hasn't officially allowed the entry of big corporate houses into the banking space, NBFCs — mostly floated by corporate houses — were already accepting public deposits.
- They now have more opportunities on the lending side through direct co-lending arrangements.

NBFC business:

The NBFC business does not include business whose principal business is the following:

1. Agricultural Activity
2. Industrial Activity
3. Purchase or sale of any goods excluding securities
4. Sale/purchase/construction of any immovable property – Providing of any services

Difference between Banks and NBFCs:

- NBFCs lend and make investments and hence their activities are akin to that of banks; however there are a few differences as given below:
1. NBFC cannot accept demand deposits;
 2. NBFCs do not form part of the payment and settlement system and cannot issue cheques drawn on itself;

3. Deposit insurance facility of Deposit Insurance and Credit Guarantee Corporation is not available to depositors of NBFCs, unlike in the case of banks.

SEBI suspends Futures Trading in key farm crops



Market regulator Securities & Exchange Board of India (SEBI) has issued an order suspending futures trading in paddy (non-basmati), wheat, Bengal gram (chana dal), mustard seeds and its derivatives, soyabean and its derivatives, crude palm oil and green gram (moong dal) for a year.

What are Derivatives?

- A derivative is a contract between two parties in which the value/price of the contract is determined by an underlying asset.
- Because the value of underlying assets is constantly changing, the value of the underlying asset is guaranteed to alter.
- Stocks, bonds, currency, commodities, and interest rates are all examples of underlying assets.

Types of Derivatives

The most common types of derivatives are futures, options, forwards and swaps:

(1) Futures

- Futures are standardised contracts that allow the holder to buy or sell an asset at a pre-determined price and on a pre-determined date.
- The parties to a futures contract are obligated to fulfil their obligations. The stock exchange is where these contracts are traded.
- Every day, the value of future contracts is marked to market.
- It means that until the contract's expiration date, the contract's value is changed in accordance with market changes.

(2) Options

- Options are derivative contracts that provide the buyer the right to buy or sell the underlying asset at a specified price over a certain time period.
- The buyer is not obligated to execute his or her option.
- The option writer is the person who sells the options. The striking price is the price that is specified.

(3) Forwards

- Forwards are similar to futures contracts in that the holder is obligated to fulfil the contract's terms.
- Forwards, on the other hand, are not standardised and are not traded on stock exchanges.
- These are not marked-to-market and are sold over-the-counter.
- These can be tailored to meet the needs of the contracting parties.

(4) Swaps

- Swaps are financial derivative contracts in which two parties trade financial liabilities.

- The cash flows are based on a notional principal amount agreed upon by both parties but no actual principal is exchanged.
- A rate of interest determines the amount of cash flows.
- One cash flow is normally constant, while the other fluctuates based on a benchmark interest rate.
- Swaps are over-the-counter arrangements between corporations or financial organisations that are not traded on stock exchanges.

What are Agri-Futures?

Like equity, currency or interest rate futures, they allow to buy or sell an underlying at a preset price on a future date. All agri contracts end in **compulsory delivery**.

- Wheat, sugar, chana, soyabean, castor, chilli, jeera futures, and other agricultural products are available for trade. Among the more liquid contracts are edible oil seeds and oils, spices, and products like guar.
- Gains reaching farmers is one of the goals of futures trading, which is accomplished by developing an effective price-discovery platform.
- On NCDEX, this has been accomplished to a significant extent in items including castor, chana, soy complex, mustard, guar, cumin, and others.

National Commodity & Derivatives Exchange Limited (NCDEX) is an Indian online commodity and derivative exchange. It is under the ownership of **Ministry of Finance**.

What are the reasons for this ban?

(1) To cool off Food Inflation

- **India's retail inflation** rose to a three-month high of 4.91 % in November from 4.48 % in the previous month primarily because of a **rise in food inflation to 1.87 % from 0.85 % over this period.**

(2) Double Digits WPI

- Since April, wholesale price index-based inflation has been in double digits for eight months in a row, owing primarily to rising food prices.
- The hardening of prices of mineral oils, basic metals, crude petroleum, and natural gas pushed wholesale price-based inflation to a new high of 14.23% in November.

(3) To insulate future Price Shock

- In light of the potential morbidity of Rabi output due to fertiliser shortages in various sections of the country.
- By prohibiting futures trading, the government hopes to protect the market from any price shocks that may occur in the future if production falls short of expectations.

What will be the impact?

(1) The imports in such commodities, especially edible oils, would reduce in the short term as traders will not have a hedging platform.

- Hedging, which is inherently speculative, has been made more difficult.
- This will result in the release of previously halted local produce supplies onto the market, lowering prices.
- Commodity imports for speculative purposes will be discouraged.

(2) It is believed that speculators have a role in jacking up prices and this needed to be discouraged to curb

inflation and support growth as the economy is recovering from the COVID-19 impact.

(3) India is the world's biggest importer of vegetable oil and this measure will make it difficult for edible oil importers and traders to transact business since they use Indian exchanges to hedge their risk.

(4) Agri-futures, driven mainly by NCDEX, have a checkered history with bans often pushing NCDEX back.

- Such frequent restrictions are not healthy for the market since they undermine confidence.
- A contract that has been outlawed is unlikely to return to the table, even if it was exceptionally effective in price discovery.
- Even if the contracts are reinstated, traders are hesitant to trade because they are afraid of being banned.
- Because market participants with open positions must square off contracts before maturity, this results in losses.

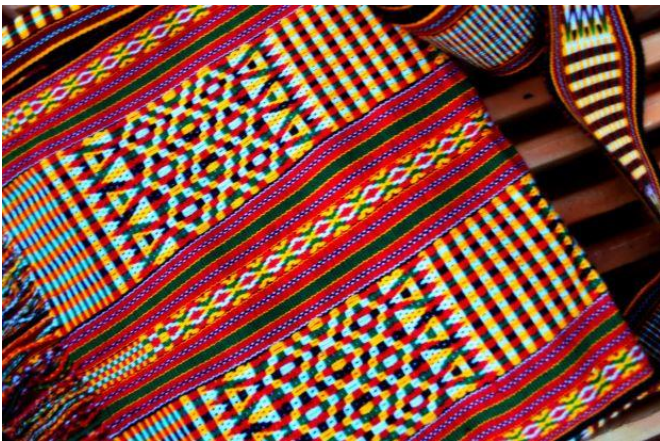
What are the other steps taken?

- The government's supply-side initiatives had mitigated the impact of high international edible oil prices on domestic pricing.
- Import duties on palm, soy, and sunflower oil have been significantly decreased by the Union government.
- In order to reduce inflation, the Union and state governments recently reduced excise duty and VAT on gasoline and diesel.
- It has both direct and indirect effects that are mediated by fuel and transportation costs.

Way Forward

- The ban is expected to be lifted by March when the next mustard crop starts hitting the market and prices cool down.
- If the weather remains benign in the coming weeks, India is on course to harvest a bumper 11 million tonnes of mustard in 2021-22, up from 8.5 million tonnes in 2020-21.
- The way out is not to ban any contract, but make sure to correct any serious aberration through a combination of higher margins so that if at all the price is getting distorted due to market manipulation, the correction takes place immediately.
- Further, talking to potential wrongdoers is another way out, provided trading patterns noticed by the exchange reveal such tendencies.
- Position limits can be changed to ensure undue influence is not exerted by any set of traders.

Plea seeks GI tag for Arunachal Apatani textile product



An application seeking a Geographical Indication (GI) tag for the Arunachal Pradesh Apatani textile product has been filed by a firm.

Apatani textile

- The Apatani weave is made by the Apatani tribe of Arunachal Pradesh, who live in Ziro, the district seat in lower Subansiri.
- This tribe's woven fabric is noted for geometric and zigzag patterns, as well as angular shapes.
- For various events, such as ceremonies and cultural festivals, the community makes its own textiles.
- Jig-jiro and jilan shawls, as well as supuntarii jackets, are woven by the tribe.
- This tribe's traditional handloom is a form of loom called Chichin, which is related to the Nyishi tribe's traditional handloom.

What makes it special?

- The people here use different leaves and plant resources for organic dyeing the cotton yarns in their traditional ways.
- Only women folk are engaged in weaving.

About Geographical Indication

- A Geographical Indication (GI) is a label that is applied to items that have a specific geographical origin and that have traits or a reputation that are related to that origin.
- As a member of the World Trade Organization (WTO), India adopted the Geographical Indications of Goods (Registration and Protection) Act, 1999, with effect from September 2003. Nodal Agency: Department for Promotion of Industry and Internal Trade (DPIIT), Ministry of Commerce and Industry
- Article 22 (1) of the WTO Agreement on Trade-Related Aspects of Intellectual Property Rights (TRIPS) defines geographic indications.
- In India, GI is provided for a period of ten years. In India, more than 300 GI tags have been assigned as of today (*Wikipedia).

- The tag is good for ten years.

SEBI tweaks share sale norms for IPOs

The Securities & Exchange Board of India (SEBI) has approved amendments to a slew of regulations to tighten the Initial Public Offering (IPO) process and norms governing the utilization of IPO proceeds by promoters.

What is an IPO?

- Every business need funds to grow and flourish.
- They do so by borrowing money or issuing stock.
- If the corporation chooses the second option of issuing shares, it must make public shares available for purchase.
- The Initial Public Offering (IPO) is the company's first public stock market invitation (IPO).

What does it mean for investors to buy shares?

- When a person purchases such shares, he or she is making an initial public offering (IPO) investment.
- He or she will receive proportional ownership in the company based on the value of your shares.
- Following that, the shares are listed on the stock exchange.
- The stock exchange is where you can sell or buy additional shares in a firm.

How does an IPO work?

- In India, the Securities and Exchange Board of India (SEBI) oversees the entire process of investing through an initial public offering (IPO).
- A company that plans to issue stock through an initial public offering (IPO) must first register with SEBI.

- SEBI examines the documents submitted before approving them.

Who can hold IPOs?

- It could be a new, young company or an old company that decides to be listed on an exchange and hence goes public.

What are the recent regulations?

- SEBI authorised conditions for the sale of shares by substantial shareholders in the Offer-For-Sale (OFS) process via an IPO at its board meeting, and the anchor investor lock-in period was extended to 90 days.
- Shares offered for sale by shareholders who own more than 20% of the issuer's pre-issue stock shall not exceed 50% of their total ownership.
- If they own less than 20%, the offer for sale should not be more than 10% of their total holdings in the issue.
- These adjustments are in line with SEBI's Primary Market Advisory Committee's recommendations.

What is the Regression Theorem?

This newscard is an excerpt from the original article published in the TH e-paper edition.

Regression Theorem

- A theory of the genesis of money is known as the regression theorem.
- Money must have started out as a commodity with intrinsic value in the marketplace, according to this theory.
- Carl Menger, an Austrian economist, initially suggested the concept in his 1892 book "On the Origins of Money."

- This idea is presented as an alternative to the state theory of money, which claims that money (fiat money) can only exist if the government backs it.

Evolution of Money

- According to the regression theory, money is created through a long process of evolution in the marketplace, without the need for government intervention.
- Economists who attempt to explain the regression theory frequently begin by asking why money, particularly fiat money, which is nothing more than a piece of paper, has any value in the marketplace at all.
- The most typical response to this topic is that fiat money may be used to purchase other useful items such as houses, vehicles, and other similar items.
- However, this response is unsatisfactory because it just states that fiat money may be used to purchase other useful products.

Why is fiat money, which has little intrinsic value, considered valuable?

- People accept money as a medium of exchange for products in the present because they are aware that money was previously accepted as a medium of exchange for other things.
- People accept US dollar pay today, for example, since they know the dollar was used to buy automobiles, groceries, and other items in the market yesterday.
- This increases their trust in the value of their money.

What made people accept money in exchange for other useful goods in the past?

Ans. Intrinsic Value

- Money, according to advocates of the regression theory of money, must have originated as a useful commodity, such as gold or silver, or as a barter system.
- They argue that this is the only way it could have been accepted by people in the past in exchange for other useful goods.
- If something had no intrinsic value, it is unlikely that it would have been accepted in exchange for other goods and services in the marketplace.
- So, at some point in history, commodities like gold and silver must have been traded in return for other products and services only because they provided people with some type of personal usefulness.
- These precious metals, for example, could have been used to build jewellery, fill teeth, and so on, giving them intrinsic value.
- They retain their value over time because their supply cannot be easily increased because gold mining has high production costs.

What are Blockchain Funds?

The Securities and Exchange Board of India (SEBI) has ruled that Indian mutual funds (MFs) cannot invest in crypto-related products until government regulations on are clear.

What are Blockchain Funds?

- Blockchain is a distributed ledger system that makes it easier to record transactions and track assets across a network.
- It is conceivable to have blockchain without crypto, but the two are inextricably intertwined in practise.
- The resources required for a public blockchain network are typically powered by cryptocurrency.

- Unlike specialised crypto-based investments, blockchain funds invest in a variety of companies that generate long-term profits through blockchain ventures.
- Coinbase Global Inc and Advanced Micro Devices Inc, both based in the United States, and GMO Internet Inc, based in Japan, are two significant players in this ecosystem.

Why has SEBI blocked Blockchain funds?

- SEBI is concerned about the lack of laws around cryptocurrencies in India.
- While investing, trading, and holding crypto assets are currently legal in India, the regulations governing their regulation and taxation are still unclear.
- Possible ban: There's a chance that the government would outright prohibit crypto trading or establish high standards for people who want to invest in this new asset.
- Short-term capital gains from individual crypto investments are taxed at personal rates, but there are no clear norms for fund investing.

Are blockchain funds good investments?

- By altering the way assets and digital documents are managed and shared, technology creates value.
- Many businesses, notably those in the financial services industry, are investing millions of dollars in Blockchain research and development.
- Although the technology is still in its infancy in India, it has enormous promise across the board.

Back2Basics: Mutual Funds

- A mutual fund is a corporation that collects money from multiple investors and invests it in stocks, bonds, and short-term loans.
- The portfolio of a mutual fund is made up of all of the fund's holdings. Mutual funds are purchased by investors.
- Each share represents an investor's portion of the fund's ownership and revenue.

Mutual funds are a popular choice among investors because they generally offer the following features:

- Management on a professional level. The research is done for you by the fund managers. They choose the securities and keep track of their performance.
- "Don't put all your eggs in one basket," as the saying goes. Mutual funds usually invest in a variety of businesses and industries. This reduces your risk if one of your companies fails.
- Affordability. The initial investment and subsequent purchases for most mutual funds are set at a low dollar amount.
- Liquidity. Investors in mutual funds can simply redeem their shares for the current net asset value (NAV) plus any redemption costs at any time.

Risks with MFs

- Because the securities held by mutual funds can lose value, investors in mutual funds may lose some or all of their money.
- As market conditions change, dividends or interest payments may also change.
- The higher the investment risk, the more volatile the fund.

Environment & Biodiversity

Perform, Achieve and Trade (PAT) Scheme

A recent report by the Centre for Science and Environment (CSE) has attributed the inefficiency of the PAT scheme to non-transparency, loose targets and overlooked deadlines.

PAT Scheme

- The Bureau of Energy Efficiency's main initiative, the Perform Achieve and Trade (PAT) scheme, is part of the National Mission for Enhanced Energy Efficiency (NMEEE).
- NMEEE is one of eight national missions created by the Indian government as part of the National Action Plan on Climate Change (NAPCC) in 2008.

Working of the scheme

- PAT is a market-based compliance system designed to help energy-intensive companies improve their energy efficiency.
- The energy savings generated by recognised industries are translated into Energy Saving Certificates, which are marketable instruments (ESCerts).
- The ESCerts are exchanged on Power Exchanges when they are issued by the Bureau of Energy Efficiency.

What is PAT cycle?

- As part of PAT, the government selects industries and limits the amount of energy they can consume. The government also sets a three-year deadline for these restrictions to be reached.
- A PAT cycle is defined as a three-year period of time.

- The industries are picked after the government conducts a thorough sector-by-sector review.
- The industries that take part in this programme are known as designated consumers (DC).
- Those that exceed their goals are awarded energy savings certificates (ESCerts), which can be traded with businesses who have not met their goals.
- Non-achievers must purchase ESCerts for compliance after three years.

Various PAT cycles

- PAT covered around 13 energy-intensive industries.
- Thermal power plants (TPPs), cement, aluminium, iron and steel, pulp and paper, fertiliser, chlor-alkali, petroleum refineries, petrochemicals, distribution firms, railways, textiles, and commercial structures are among the industries represented (hotels and airports)
- Since 2012, six cycles of announcements have been made.

Species in news: *Physella Acuta*



A tiny snail with a striking, pellucid golden-yellow shell found in the Edappally canal in Kochi has been flagged as an invasive species that could play havoc with native ecosystems.

Snail *Physella Acuta*

- *Physella acuta* was first described by J.P.R. Draparnaud in 1805 and is native to North America, but it may currently be found on every continent except Antarctica.
- In the early 1990s, the snail was initially discovered in India.
- It is thought to have made its way to Kerala via the aquarium trade, which is a key vector for invasive species.
- The snail had found its home in Kerala, where it was tormented by heavy sedimentation, untreated sewage, commercial effluents, building wastes, and an invasive aquatic weed infestation.

Threats posed

- This snail is home to worms that can cause food poisoning and itchy skin in people.
- Furthermore, because of its quick growth rate, capacity to breathe air, and tolerance to pollutants, it is a potential rival to native wildlife.

Ambergris: The Floating Gold



The Crime Branch in Pune and seized 550 grams of ambergris, also known as 'floating gold'.

What is Ambergris?

- Ambergris, which translates to "grey amber" in French, is a waxy material that comes from the sperm whales' digestive systems.
- It is falsely known as "whale vomit."
- It is created in the gastrointestinal system of some sperm whales to facilitate the passage of hard, sharp things swallowed when the whale consumes huge amounts of marine creatures.

Why is it so expensive?

- According to investigators from around India who have recently recovered ambergris, it is worth anywhere from Rs 1 to 2 crores per kilogramme, depending on purity and quality.
- Because it is highly rare, it has a high demand and a premium price on the worldwide market

Its uses

- Traditionally, ambergris is used to produce perfumes that have notes of musk.
- While there are records of it being used to flavor food, alcoholic beverages and tobacco in some cultures in the past, it is rarely used for these purposes presently.

Legalities and recent cases of seizure in India

- While some countries, such as the United States, Australia, and India, prohibit the ownership and trade of ambergris, it is a commercial commodity in others.
- In India, sperm whales are protected by Schedule 2 of the Wildlife Protection Act, 1972, and it is prohibited to possess or trade any of their by-products, including Ambergris.

- It has been found that smuggling gangs obtain ambergris from coastal areas and ship it to destination countries via countries with whom India has a less rigorous sea trade agreement.

Meendum Manjappai Scheme



Tamil Nadu CM has launched the 'Meendum Manjappai' Scheme to promote the use of cloth bags by the public and discourage the use of plastic bags.

Meendum Manjappai Scheme

- This public awareness campaign on the use of the 'yellow' cloth bag, or 'manjappai' in Tamil, aims to encourage people to return to using this eco-friendly bag instead of plastic bags.
- In Tamil, manjal signifies turmeric, which has healing properties. In the past, the manjappai was an important component of daily life.
- The manjappais were traditionally used for shopping, carrying books, rations, and even cash.
- With effect from January 1, 2019, the state government imposed a ban on the manufacturing, use, storage, distribution, transit, or sale of 14 different types of plastics.

Governance

Risks of mandatory Iron Fortification

Many things have been said about the necessity for mandatory iron fortification of foods in India.

Iron fortification

- Iron fortification of food is a methodology utilized worldwide to address iron deficiency.
- A critical problem in some food fortification programs is the lack of bioavailability of iron compounds.

Why mandatory fortification is not a feasible option?

- Deficiency occurrence: We don't even know if anaemia is prevalent enough to require such obligatory measures.

- Manipulation of food choices: When mandated fortification is imposed in parts of the population that do not require it, it takes away people's freedom to choose what they eat.
- Excessive morbidity: If the danger of other morbidities is elevated, it may be immoral.
- There are no successful examples: In a combined examination, rice fortification has not been found to work.

Conclusion

- Food augmentation is not a panacea.
- It should be regarded as an additional technique for preventing and controlling micronutrient deficits.

- Monitoring and frequent evaluation will be critical in assisting with necessary changes when dietary patterns and deficiency conditions change.

Every third informal worker is now registered on E-Shram Portal

Every third informal sector worker in India is now registered on the e-Shram portal with registration on the portal crossing the 14 crore mark in four months.

About E-Shram Portal

- This year, the Ministry of Labour and Employment inaugurated the E-Shram Portal, which will be used to create a National Database of Unorganized Workers (NDUW).
- All unorganised workers in the country would be covered by the E-Shram portal, which will allow them connect to the government of India's social security systems.
- Registration requires an Aadhaar card with a linked mobile number.

Category of unorganized workers covered:

1. Construction Worker
2. Migrant Worker
3. Gig & Platform Worker
4. Street Vendor Worker
5. Agriculture Worker
6. Others

Broad objectives of this portal

- The establishment of a consolidated database of all unorganised labour (UWs)
- To improve the efficiency with which social security services for unorganised workers are implemented

- Integration of Social Security Schemes for UWs administered by MoLE and, later, those administered by other ministries, as well as portability of social security and welfare benefits for migrant and construction workers
- Providing a comprehensive database to the federal and state governments in order to combat future national crises such as COVID-19

Benefits of registration

- Every unorganised worker who registers (on the E-Shram portal) would receive a Rs 2.0 lakh Accidental Insurance cover under the scheme.
- Every unorganised worker who has been registered will be given an E-Shram card with a unique Universal Account Number (UAN).
- He or she will be able to use this Card to receive the advantages of numerous social security systems at any time.

Who can register on this Portal?

Any individual satisfying the following conditions can register on the portal:

- An unorganized worker (UW).
- Age should be between 16-59 years.
- Not a member of EPFO/ESIC or NPS (Govt. funded)

What is required for registration?

Following is required to register on the portal:

- Aadhaar Number
- Mobile number linked with Aadhaar.
- Savings Bank Account Number with IFSC code


Registrations done so far

- According to the portal's most recent data, the top five states in terms of e-Shram registrations are Uttar Pradesh, West Bengal, Bihar, Odisha, and Jharkhand.
- The statistics shows that 52.56 percent of the population is female, while 47.44 percent is male.
- According to the data, other backward classes (OBC) account for 42.64 percent of registered workers, followed by the general category with 26.45 percent, scheduled caste with 22.54 percent, and Scheduled Tribe with 8.38 percent.
- It also shows that over 94 percent of registered workers earn less than \$10,000 per month, with over 4% earning between \$10,000 and \$15,000 per month.
- Farm labourers account for about 51% of workers, construction for 11%, domestic and household work for 10%, and fashion for 6.5 percent.

NITI Aayog releases fourth edition of State Health Index

Health scores | The table shows the NITI Aayog's Health Index scores (out of 100) of the three 'large' States at the top and bottom in 2019-20 and 2018-19. The rank for the latter is mentioned in brackets

Rank	State	2019-20	2018-19
1	Kerala	82.2	81.6 (1)
2	Tamil Nadu	72.42	70.79 (2)
3	Telangana	69.96	65.74 (4)
19	U.P.	30.57	25.06 (19)
18	Bihar	31	30.24 (18)
17	M.P.	36.72	33.37 (17)



NITI Aayog has released the fourth edition of the State Health Index for 2019–20.

State Health Index

- The State Health Index is a metric used to evaluate the performance of states and UTs on a yearly basis. Since 2017, it has been collated and released.
- The NITI Aayog, the World Bank, and the Union Health and Family Welfare Ministry commissioned the research, which includes the index.
- The reports are intended to encourage governments and territories to develop strong health systems and improve service delivery.

Components of the index

- It is a weighted composite index based on 24 indicators grouped under the domains of 'Health Outcomes', 'Governance and Information', and 'Key Inputs/Processes'.
1. The newborn mortality rate, the under-5 mortality rate, and the sex ratio at birth are all examples of health outcomes.
 2. Institutional deliveries and average occupancy of top officials in important positions intended for health are examples of governance.
 3. The proportion of healthcare professionals who fall short of what is indicated, functional medical facilities, birth and death registration, and tuberculosis treatment success rate are the key factors.

Performance of the states

- Kerala has topped a ranking of states on health indices for the fourth year in a row. Uttar Pradesh is at the bottom of the list.
- Kerala is followed by Tamil Nadu and Telangana, both of which have improved their rankings in recent years.

History

Paika Rebellion to be included as 'case study' in history textbook

The 1817 Paika Rebellion of Odisha would be included as a case study in the Class 8 NCERT history textbook, informed the Union Culture Minister.

Who were the Paiks?

- The Paiks of Odisha were the traditional landed militia and enjoyed rent free land tenures for their military service and policing functions on a hereditary basis.

Paika Rebellion

- In 1803, when the British began fiddling with the revenue system, the farming population of Odisha revolted.
- Bakshi Jagabandhu Bidyadhar, the King of Khurda's military chief, led his army of Paikas at that key juncture, forcing the British East India Company forces to retire.
- Paika Bidroh was the name given to the rebellion (Paika rebellion).

When did it take place?

- The insurrection of the Paiks, a landed militia from Khurda, predates the first war of independence in 1857, but it did not receive the same level of attention.
- It happened when the British East India Company wrested the Paiks' rent-free property from the Kingdom of Khurda in exchange for their military service.

Significance of Raigad Fort in Maratha History



President Ram Nath Kovind is commencing his visit to Maharashtra by visiting the Raigad Fort where he will pay tribute to Chhatrapati Shivaji Maharaj.

Where is Raigad fort located?

- Raigad is a hill fort that sits 2,851 feet above sea level and is located around 25 kilometres from Mahad in the Raigad district.
- Early Europeans referred to the fort as the Gibraltar of the East, according to the British Gazette.
- Its defining feature is a mile-and-a-half flat summit with ample building space.
- The fort contained 300 stone dwellings and a garrison of 2,000 men at its peak.

When was it built?

- In the 12th century, the fort, which was formerly known as Rairi, was the seat of the Maratha clan Shirke.

- The fort was passed down via the Bahamini dynasty, the Nizamshahis, and finally the Adilshahis.
- Chhatrapati Shivaji took it from the More's of Javli, who were ruled by the Adilshahi Sultanate, in 1656.
- The fort not only assisted Shivaji in challenging the Adilshahi dynasty's supremacy, but it also provided him with access to the Konkan, allowing him to expand his influence.

Significance of the fort in Shivaji's life

- Shivaji formally renamed the fort Raigad and constructed a number of constructions to it in 1662.
- By 1664, Shivaji's government had taken up residence in the fort.
- The pronouncement of a sovereign, independent state was made as the Marathas, led by Shivaji, gained power in their fight against the Mughals.
- Shivaji was coronated in Raigad by Gagabhatt on June 6, 1674, and given the title of Chhatrapati.
- Shivaji died six years later at Raigad in 1680 and was cremated at the fort.

Importance of Raigad Fort in Maharashtra's polity

- Chhatrapati Shivaji is Maharashtra's tallest and most respected figure, and political parties of all stripes are always attempting to usurp his legacy.
- Many political leaders make it a point to visit Raigad fort because of its significance in their lives.
- Maharashtra has previously announced a memorial for the Maratha warrior king in the Arabian Sea.

In news: Tai Khamti Rebellion

The Arunachal Pradesh Deputy CM urged the Centre to recognize the Tai Khamti-British war as India's first for independence.

Tai Khamti Rebellion

- The Tai Khamti Rebellion was the first such conflict, which took place between the Tai Khamti and the British in 1839.
- The battleground was around 2,400 kilometres east of Meerut, Uttar Pradesh, where the revolt began.
- The Tai Khamtis fought British colonisation. In the ensuing fight, 80 British soldiers were slain, including Col. Adam White.

Who are the Tai Khamti people?



- The Tai Khamti people, who follow Theravada Buddhism, number a little more than 1,00,000 today and live in areas straddling Arunachal Pradesh and Assam.

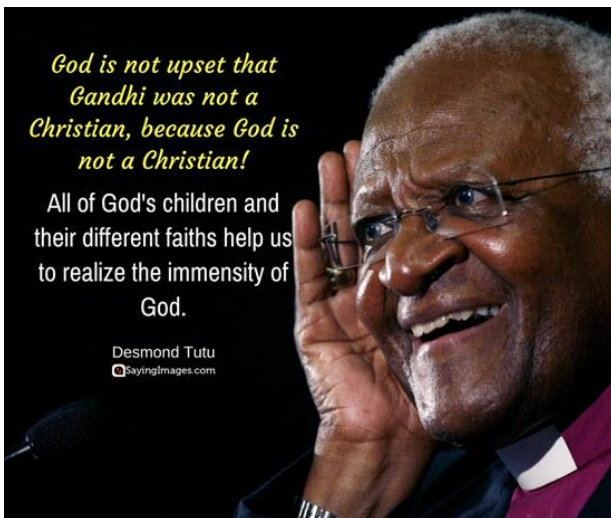
Other revolts in Arunachal

- The Deputy Chief Minister of Arunachal Pradesh also lobbied for the acknowledgment of conflicts fought between other Arunachal Pradesh communities and the British.

- From 1858 through 1911, there were a succession of Anglo-Abor battles, as well as the Wancho-British war in Tirap district's Ninu in 1875.
- The Abors, who are today known as Adis, live in central Arunachal Pradesh, whereas the Wanchos live in the south.

- Both the black majority and the white minority saw him as the nation's conscience, a lasting tribute to his faith and spirit of reconciliation in a divided country.

Who was Archbishop Desmond Tutu?



Archbishop Desmond Tutu, Nobel Peace Prize laureate and veteran of South Africa's struggle against white minority rule has died on December 26 at the age of 90.

Try this question from CS Mains 2016:

Q. The anti-colonial struggles in West Africa were led by the new elite of Western-educated Africans. Examine.

Desmond Tutu (1931- 2021)

- Tutu was a South African Anglican bishop who received the Nobel Peace Prize in 1984 for his contribution in the fight against apartheid in the country.
- He saw the regime come to an end a decade later, and he oversaw a Truth and Reconciliation Commission tasked with uncovering atrocities committed during those dark days.

His notable works

- Tutu promoted the idea of South Africa as "the Rainbow Nation" during the country's democratic transition in the early 1990s.
- In a country historically associated with the rigid distinction of white and black under the Apartheid system, the phrase was intended to encapsulate the togetherness of multiculturalism and the coming together of individuals from many different cultures.
- Tutu was named head of the Truth and Reconciliation Commission by South African President Nelson Mandela in 1995, which investigated claims of human rights violations during the apartheid era.

Places in news: Konark Sun Temple



The Archaeological Survey of India is working on a preliminary roadmap to safely remove sand from the interiors of Odisha's Sun Temple, which was filled up by the British 118 years ago to prevent it from collapsing.

Konark Sun Temple

- Konark Sun Temple is a 13th-century CE Sun temple at Konark, Odisha, India, around 36 kilometres northeast of Puri.

- The temple was built in 1250 CE by King Narasinga Deva I of the Eastern Ganga Dynasty.
- The Chandrabhaga Mela, which takes place every year around the month of February, is a major Hindu pilgrimage site that was declared a UNESCO world historic site in 1984.

Its architecture

- What remains of the temple complex, dedicated to the Hindu Sun God Surya, resembles a 100-foot (30 m) high chariot with massive wheels and horses, all carved from stone.
- The Shikhara (crown), Jagmohana (audience hall), Natmandir (dancing hall), and Vimana (temple) are all characteristic elements of Kalinga architecture (tower).
- It is also known as the Surya Devalaya and is a notable example of the Odisha or Kalinga architectural style.
- Part of the temple, which once stood over 200 feet (61 metres) tall, is now in ruins, particularly the huge shikhara tower over the sanctuary, which formerly stood much higher than the mandapa that still stands.
- The surviving structures and elements are known for their exquisite artwork, iconography, and themes, which include sensual kama and mithuna scenarios.
- The Jagamohan is presently the sole entirely preserved structure.

Earlier restoration efforts

- According to ASI, the British authorities filled it with sand and sealed it in 1903 to strengthen the construction.
- The sand that had been filled in over a century earlier had settled, leaving a 17-foot gap.
- The structure, however, was proven to be stable.

Back in news: Aryan Invasion Theory



The 2022 calendar of the IIT, Kharagpur on the theme of “evidence” for “rebutting the Aryan invasion myth” has caused controversy.

What is the Aryan Invasion Theory?

- The Aryans' journey from the Steppe was thought to have occurred after 2000 BCE.
- In 1953, Mortimer Wheeler hypothesised that the demise of the Indus Civilization was caused by an Indo-European group from Central Asia known as the "Aryans."
- He mentioned a collection of 37 bones discovered in various locations of Mohenjo-daro as proof, as well as Vedic passages referring to battles and forts.
- Scholars quickly dismissed Wheeler's theory, claiming that the skeletons were from after the city was abandoned and that none were found near the citadel.

Basis of this theory

- This theory was first proposed when European researchers identified linguistic parallels between Sanskrit and the major European languages during the colonial period.
- The colonisers utilised this tactic to legitimise their control in India.

- According to the theory, Aryans from Europe invaded or moved into the Asian subcontinent around 2000 BC.
- The 'invaders' are said to have exterminated the indigenous Dravidians and established the Aryan race in the South Asian subcontinent.
- The Aryan Invasion Theory argued that these 'invaders,' not the Harappans, were the origins of contemporary Indian culture.

Its rebuttal

- Recent studies have debunked the theory after DNA samples from 5000-year old Harappan remains were proven to be similar to modern Indians' DNA as part of the Rakhigarhi Project.

Who were the Harappans then?

- The Harappans, a combination of First Indians and Iranians who spoke a pre-Arya language, were the ones who started the agricultural revolution in northwestern India and eventually developed the Harappan civilization.
- The Arya were Central Asian Steppe pastoralists who arrived in India between 2000 and 1500 BCE, bringing Indo-European languages with them.
- According to the new research, the Iranians arrived in India before agriculture or even herding had started anywhere else on the planet.
- In other words, these migrants were most likely hunter-gatherers who did not carry any agricultural skills with them.

International Relations

What is Nord Stream Pipeline?



Germany has warned about severe consequences for the Nord Stream 2 gas pipeline from Russia to Germany if Moscow attacked Ukraine.

Nord Stream 2 Pipeline

- It is a system of offshore natural gas pipelines that runs from Russia to Germany under the Baltic Sea.
- The original Nord Stream consists of two operating pipelines running from Vyborg to Lubmin near Greifswald, while Nord Stream 2 consists of two pipelines under construction running from Ust-Luga to Lubmin.
- The lines in Lubmin link to the OPAL line, which runs to Olbernhau on the Czech border, and the NEL line, which runs to Rehden near Bremen.

- The first line, Nord Stream-1, was laid and opened in 2011, and the second line, Nord Stream-2, was laid and inaugurated in 2012.
- Nord Stream, with 1,222 kilometres in length, surpasses the Langeled pipeline as the world's longest subsea pipeline.

Why is the pipeline controversial?

- The proposal, according to the US, would expand Europe's reliance on Russian natural gas.
- Currently, the EU members rely on Russia for 40% of their gas requirements.

- The idea also has detractors in eastern Europe, particularly Ukraine, whose relations with Russia have worsened significantly since the 2014 Crimean conflict.
- A land pipeline connects Russia and Europe, and it passes through Ukraine.
- Russia, the country believes, will avoid the Ukrainian pipeline once Nord Storm 2 is completed, depriving it of valuable transit payments of roughly \$3 billion per year.
- Once the new pipeline is operating, Ukraine fears another Russian invasion.

Science, Tech, Art, Culture

Ericsson Mobility Report on 5G Subscriptions

India 5G subscriptions are set to reach 500 mn by 2027, said Ericsson in its report.

Ericsson Mobility Report

- The report has added that the total number of smartphone subscriptions is expected to be 810 million at the end of 2021.
- It is projected to grow at a compounded annual growth rate of 7%, exceeding 1.2 billion by 2027.

5G penetration in India

- By the end of 2027, 5G telecom services are expected to account for 39 percent of mobile subscriptions in India, or around 500 million customers.
- In India, 4G is predicted to be the dominating technology in 2027.
- As users shift to 5G, 4G subscriptions are estimated to decline from 68 percent of mobile subscriptions in 2021 to 55 percent in 2027.

- However, 4G subscriptions are expected to shrink from 790 million in 2021 to 710 million in 2027, representing a 2% annual decline.

Back2Basics: 5G Technology

- 5G or fifth generation is the latest upgrade in the long-term evolution (LTE) mobile broadband networks.
- It mainly works in 3 bands, namely low, mid and high-frequency spectrum — all of which have their own uses as well as limitations.

Three bands of 5G

- The low band spectrum has showed a lot of promise in terms of coverage and internet and data transfer speed, however the highest speed is just 100 Mbps (Megabits per second).
- While telcos can use and deploy it for commercial mobile users who do not have specific demands for very high-speed internet,

the low band spectrum may not be ideal for the industry's specialised needs.

- The mid-band spectrum, on the other hand, provides faster speeds than the low-band spectrum, but it has restrictions in terms of coverage area and signal penetration.
- Industry and specialised factory units may use this band to establish captive networks that can be moulded into the needs of that particular industry, according to telcos and companies that have taken the lead on 5G.
- The high-band spectrum has the fastest speed of all three bands, but it also has the smallest coverage and signal penetration strength.
- Internet speeds in the 5G high-band spectrum have been measured at up to 20 Gbps (gigabits per second), whereas the greatest internet data speed in 4G has been reported at 1 Gbps in most circumstances.

Scheme for Protection and Preservation of Endangered Languages of India (SPPEL)



The Government of India has initiated a Scheme known as “Scheme for Protection and Preservation of Endangered Languages of India” (SPPEL) informed the Minister of Culture and Tourism.

About SPPEL

- In 2013, the Ministry of Human Resource Development established the Scheme.
- The Scheme's primary purpose is to catalogue and archive the country's languages that have been endangered or are on the verge of becoming endangered.
- The Central Institute of Indian Languages (CIIL) in Mysuru, Karnataka, oversees the programme.
- For this goal, the CIIL has partnered with a number of universities and institutes across India.
- The University Grants Commission (UGC) is also funding the establishment of endangered language centres at Central and State Universities.

What are Endangered Languages?

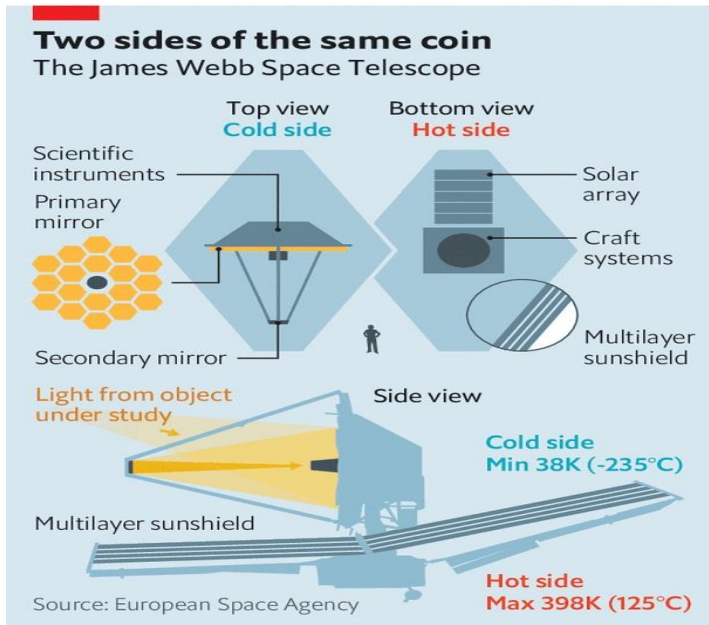
- At the moment, the languages which are spoken by less than 10,000 speakers or languages that are not been linguistically studied earlier are considered endangered language.

Present status of the scheme

- Presently, 117 languages have been listed for the documentation.
- Documentation in the form of grammar, dictionary and ethno-linguistic profiles of about 500 lesser known languages are estimated to be accomplished in the coming years.

James Webb Space Telescope

The James Webb Space Telescope, NASA’s largest space science telescope ever constructed, is scheduled to be sent into orbit in December.



Source: European Space Agency

The Economist

James Webb Space Telescope (JWST)

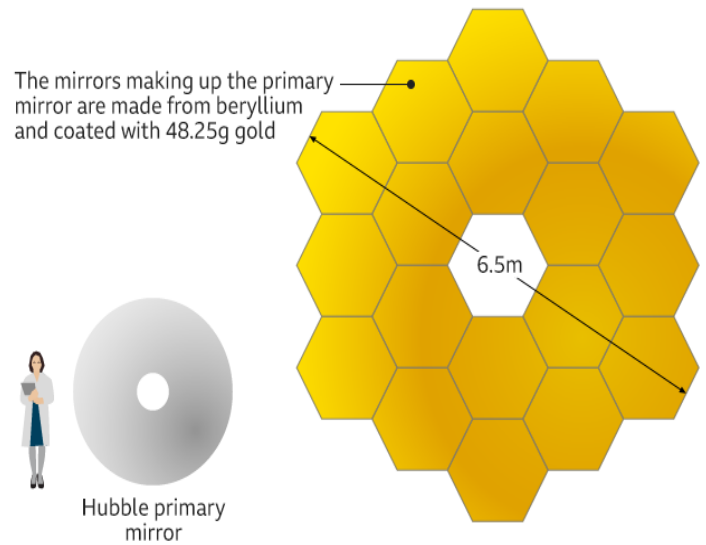
- It is a space telescope being jointly developed by NASA, the European Space Agency (ESA), and the Canadian Space Agency (CSA).
- It has taken 30 years and \$10bn to develop, and is being described as one of the grand scientific endeavors of the 21st Century.

What is the goal of this telescope?

- Almost anything in the sky will be visible via the telescope.
- It does, however, have one overarching goal: to see the light emitted by the Universe's very first stars.
- About 100-200 million years after the Big Bang, or a little more than 13.5 billion years ago, these pioneer stars are expected to have turned on.
- Webb will separate these stars into groups.
- They are so far away that even if light travels at 300,000 kilometres per second, it will take billions of years for it to reach us.

JWST mirror

James Webb Space Telescope primary mirror is 6.5 metres wide



Source: Nasa

BBC

- A huge mirror, which will help collect light from the objects being seen, will be one of the most crucial items it will carry.
- The primary mirror is made up of 18 hexagonal mirror segments, each measuring 1.32 metres in diameter, that are sewn together in a honeycomb pattern.
- The main mirror is an engineering wonder.
- When fully deployed, the lightweight mirrors, coatings, actuators and motors, electronics, and thermal blankets combine to form a single accurate mirror.
- Each mirror piece is composed of beryllium and weighs about 20 kg.

Why beryllium?

- According to NASA, beryllium was chosen because element is both powerful and light.
- Beryllium is a lightweight metal that retains its shape well across a wide range of temperatures.

Beryllium is a non-magnetic metal that conducts electricity and heat well.

- Beryllium is utilised to make parts for supersonic jets and the Space Shuttle because it is light and robust.
- It went on to say that when working with beryllium, extra caution was necessary because inhaling or swallowing beryllium dust is harmful.

So, it does not have gold?

- After polishing the beryllium mirror segments, a thin layer of gold was added. Gold enhances the mirror's ability to reflect infrared light.
- A process known as vacuum vapour deposition was used to cover the gold.
- A little amount of gold is vapourised and deposited on the mirrors while they are held in a vacuum chamber.
- The gold has a thickness of only 100 nanometers. As a result, the entire mirror was made out of less than 50 grammes of gold.
- To protect the gold coating from scratches, a thin layer of glass was put on top of it.

Who was St. Francis Xavier?

The Prime Minister has greeted the people of Goa on the day of the Feast of St. Francis Xavier.

St. Francis Xavier (1506-1552)

- Francis Xavier, also known as Saint Francis Xavier, was a co-founder of the Society of Jesus and a Catholic missionary.
- He was a companion of Ignatius of Loyola and one of the first seven Jesuits. He was born in Javier, Kingdom of Navarre (in modern-day Spain).
- He conducted a large mission to Asia, primarily in the Portuguese Empire at the time, and was

prominent in evangelising efforts, particularly in India.



His works

- He has requested that the King of Portugal appoint a special minister whose main responsibility would be to promote Christianity in Goa.
- He was also the first Christian missionary to visit Japan, Borneo, the Maluku Islands, and other parts of the world.
- He had less success in other countries, straining to learn the local languages and facing opposition, than he had in India.
- When Xavier died on Shangchuan Island, he was about to continue his missionary preaching to China.
- He is regarded as one of the greatest missionaries since Paul the Apostle, and is known as the "Apostle of the Indies" and "Apostle of Japan."

Tribes in news: Konyak

An angry mob allegedly vandalized an Assam Rifles camp and the office of the Konyak Union in Nagaland's Mon district.

Konyak Tribe

- With a population of around 3 lakh, the Konyaks' territory extends into Arunachal Pradesh, with a sizable presence in Myanmar.
- They are reputed to be one of Nagaland's most ferocious warrior tribes.
- As late as the 1980s, the Konyaks were the last to abandon the practise of head-hunting, which involved severing the heads of foes after attacking other tribes.

Significance in Naga Peace Process

- Mon is the only district in Nagaland where the separatist group has been unable to establish a base camp, owing to Konyak resistance.
- As a result, the Konyaks are critical to the successful conclusion of the peace talks as well as the state's post-talk peace process.

Dhawan-1: India's first privately developed Cryogenic Rocket

Skyroot Aerospace successfully tested Dhawan-1 last month. It became the country's first privately developed fully cryogenic rocket engine.

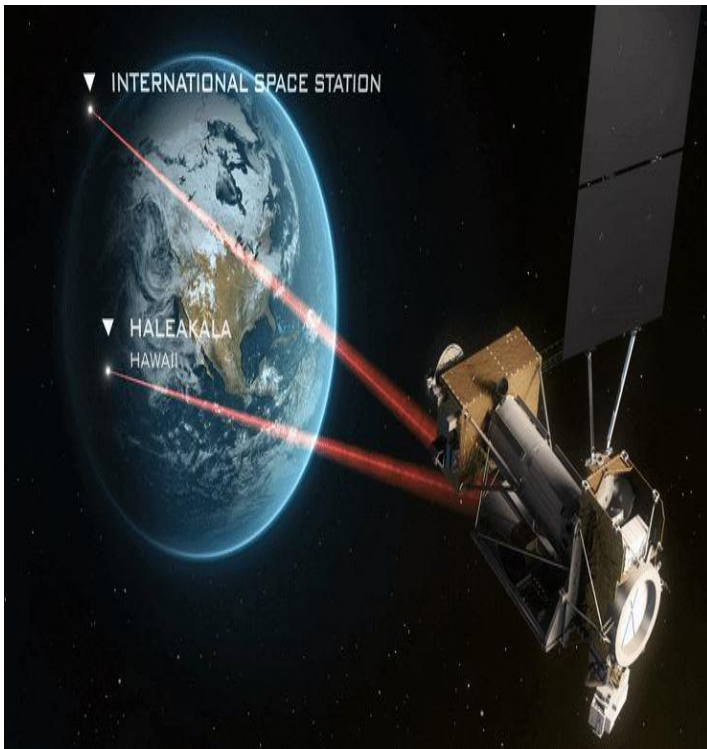
Dhawan-1

- The indigenous engine was created utilising superalloy 3D printing.
- It is powered by liquid natural gas (LNG) and liquid oxygen, both of which are high-performance rocket propellants (LoX).
- This came after the company became the first private company in the country to design and manufacture a solid-propulsion rocket engine.

Other projects by Skyroot

- Skyroot is working on various stages of solid and liquid propulsion engines at the same time.
- It is called after prominent scientists, such as the Kalam (Abdul Kalam) and Dhawan series after the former (Satish Dhawan).
- Vikram Sarabhai is the name of the launch vehicles.

Laser Communications Relay Demonstration (LCRD)



NASA has launched its new Laser Communications Relay Demonstration (LCRD) — the agency's first-ever laser communications system.

What is LCRD?

- Laser communications, also known as optical communications, uses infrared light to convey data and is used in LCRD.
- The LCRD spacecraft is launched into a geosynchronous orbit about 35,000 kilometres above the Earth's surface.
- The LCRD is equipped with two optical terminals, one for receiving data from a user spacecraft and the other for transmitting data to ground stations.
- The digital data will be converted into laser pulses by the modems. This will then be

conveyed by light beams that have been encoded.

Benefits offered by LCRD

- Currently, the majority of NASA spacecraft relay data via radio frequency communications.
- Optical communications will allow for a 10 to 100-fold improvement in bandwidth over radio frequency technologies.
- The LCRD will assist the agency in conducting space-based optical communication tests.

Laser vs Radio

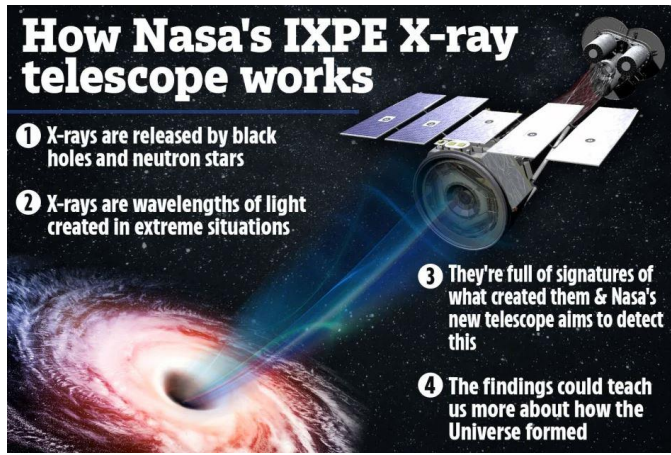
- Different wavelengths of light are used in laser communications and radio waves. It transmits information using infrared light, which has a shorter wavelength than radio frequencies.
- This will allow more data to be transmitted in a shorter amount of time.
- LCRD will send data to Earth at 1.2 gigabits per second using infrared lasers (Gbps).
- With today's radio frequency technologies, transmitting a complete map of Mars back to Earth would take about nine weeks. According to NASA, using lasers, we can reduce this time to roughly nine days.

Other advantages

Optical communications systems are smaller in size, weight, and require less power compared with radio instruments.

- More room for science instruments requires a smaller size.
- A lighter launch equals a lower cost.
- Less power means the spacecraft's batteries will last longer.

NASA's Imaging X-Ray Polarimetry Explorer (IXPE) Mission



NASA has launched a new mission named Imaging X-ray Polarimetry Explorer or IXPE.

About IXPE

- NASA and the Italian Space Agency collaborated on the IXPE observatory.
- "The most extreme and intriguing objects in the cosmos – supernova remnants, supermassive black holes, and hundreds of other high-energy objects" will be studied by the project.
- The primary duration of the mission is two years, and the observatory will be located at 600 kilometres altitude, orbiting Earth's equator.
- In its first year in space, IXPE is intended to explore around 40 astronomical objects.

What are the instruments onboard?

- IXPE is equipped with three cutting-edge space telescopes.
- One light-weight X-ray mirror and one detection unit are housed in each of the three identical telescopes.
- These will aid in the detection of polarised X-rays emitted by neutron stars and supermassive black holes.

- We can analyse where the light came from and comprehend the geometry and inner workings of the light source by analysing the polarisation of these X-rays.
- Other X-ray telescopes, such as the Chandra X-ray Observatory and the European Space Agency's X-ray observatory, XMM-Newton, will benefit from this new project.

Why is it important?

The mission will help scientists answer questions such as:

- What causes black holes to spin?
- Is it possible that the black hole at the centre of the Milky Way has been actively feeding on material in the past?
- What causes pulsars to glow so brilliantly in X-rays?
- What drives the intense particle jets ejected from the region surrounding supermassive black holes at galaxies' centres?

Durga Puja gets UNESCO Intangible Cultural Heritage tag



UNESCO has inscribed 'Durga Puja in Kolkata' on the Representative List of Intangible Cultural Heritage of Humanity.

What is Intangible Cultural Heritage (ICH)?

- ICH refers to the behaviours, representations, expressions, knowledge, and abilities that communities, groups, and, in some circumstances, individuals acknowledge as part of their cultural heritage, as well as the instruments, items, artefacts, and cultural spaces associated with them.
- Furthermore, its significance lies in the abundance of knowledge, know-how, and skills that are passed down from generation to generation, rather than in the cultural manifestation itself.

About Durga Puja

- Durga Puja, also known as Durgotsava or Sharodotsava, is an annual Hindu festival in which the goddess Durga is honoured.
- It is a significant Hindu event in the Shaktism tradition.
- Durga's victory over Mahishasur is commemorated on this day.
- It is especially popular and traditionally observed in West Bengal, Bihar, Jharkhand, and Odisha, among other Indian states.
- It's a ten-day celebration, with the last five days being the most important.

Citation for the UNESCO tag

- The UNESCO Committee praised the organization's efforts to incorporate marginalised groups, individuals, and women in the preservation of the element.
- Scripture recitations, performance arts, partying, gift-giving, family visits, feasting, and public processions are all part of the event.
- Durga Puja is a complete manifestation of dance, music, crafts, rituals, culinary traditions, and

cultural components, as well as a celebration of the feminine goddess.

- The holiday brings people from all walks of life together to celebrate it, regardless of caste, creed, or economic status.

Other ICH in India

- India now has 14 intangible cultural heritage elements on the renowned UNESCO Representative List of ICH of Humanity, thanks to the inscription of Durga Puja in Kolkata.
- Kumbh Mela (inscribed 2017) and Yoga (inscribed 2016) are among the ICH aspects that have received inscriptions in recent years.
- India is also a SIGNATORY to the 2003 UNESCO Convention on the Safeguarding of Intangible Cultural Heritage, including traditions and living expressions.

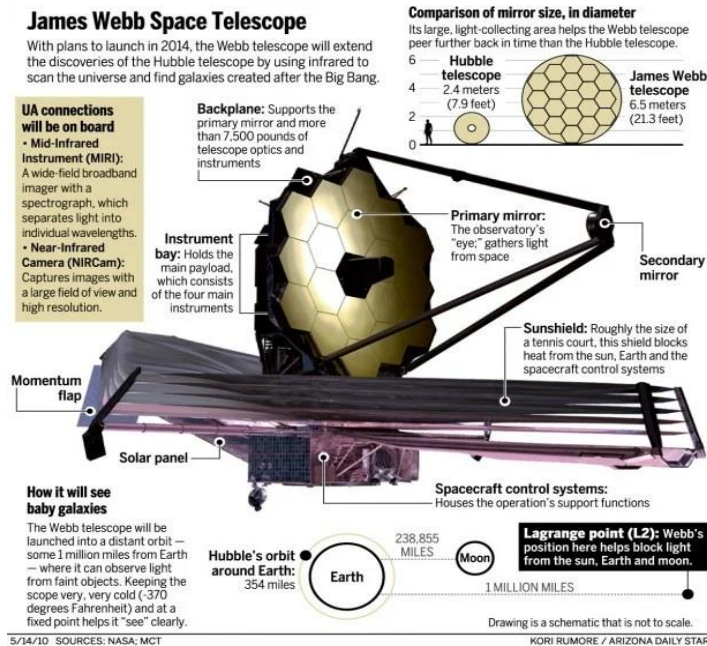
How James Webb Telescope seeks to unlock Universe's Secrets

Today, NASA's James Webb Space Telescope (JWST), the largest and most powerful space telescope ever built, will be launched from French Guiana, on the northeast coast of South America on the European Ariane 5 rocket.

James Webb Space Telescope

- NASA, the European Space Agency (ESA), and the Canadian Space Agency collaborated on the JWST space telescope (CSA).
- It will take over as NASA's flagship astrophysics mission from the Hubble Space Telescope.
- It will conduct a wide range of studies in the domains of astronomy and cosmology, including the following: Observing some of the most distant events and objects in the universe such as the formation of the first galaxies

1. Detailed atmospheric characterization of potentially habitable exoplanets



How is it different from other telescopes?

- JWST is significantly more powerful, with the capacity to see in the infrared spectrum, allowing it to peer much further into the universe and see beyond obstacles like gas clouds.
- Electromagnetic waves lose energy as they travel great distances, resulting in an increase in wavelength.
- As it loses energy, an ultraviolet wave, for example, can gradually migrate into the visible and infrared spectrums, weakening to microwaves or radio waves.
- Hubble's primary mission was to study the ultraviolet and visible portions of the electromagnetic spectrum.
- JWST is primarily a first-of-its-kind infrared telescope.

Special features of JWST

(1) Time machine in space

- Because of their potential to view very faraway objects, powerful space telescopes such as JWST and the Hubble Telescope are often referred to as time machines.
- The light that is recorded by these telescopes comes from those objects, stars or galaxies, and it has travelled millions of years.
- These telescopes essentially see images of these stars or galaxies as they were millions of years ago.
- The farther away a planet or star is, the further back in time the telescopes can look.

(2) Farthest from Earth

- JWST will also be positioned much further into space, at a location known as L2, nearly a million miles from Earth.
- It is one of the five Lagrange points in any revolving two-body system, such as the Earth and Sun, where the gravitational pulls of the two big masses cancel out.
- Objects in these positions are relatively stable and require very little external energy to maintain their position. In the line connecting the Sun and the Earth, L2 is a place directly behind the Earth.
- The Earth would shade it from the Sun as it orbited the Sun in time with the Earth.

(3) Engineering marvel

- While facing away from the Sun, JWST features one huge mirror with a diameter of 21 feet (the height of a standard two-story building) that will capture infrared light flowing in from the deep space.
- It will be protected by a five-layer, kite-shaped sunscreen that will block the sun's heat and maintain the exceptionally cold

temperatures that the sensors are designed to work at.

- Temperatures on the sun-facing side can reach 110°C, while the temperature on the other side is kept at -200° to -230°C.
- To detect the exceedingly faint heat signals from faraway galaxies, extremely cold temperatures are required.
- The mirror, as well as the sunscreen, are far too large to fit inside any rocket. They were designed to be collapsible and would be unfolded in space.

- It's a rare compact neutron star with plenty of energy and magnetic.
- It's a rare sort of neutron star with an extremely intense magnetic field as its defining feature.
- The field is a trillion times stronger than the Earth's and 1,000 times greater than a regular neutron star.
- Magnetars are extremely rare, with just around thirty having been discovered so far in the Milky Way.

Study of distant Magnetar reveals facets of the Exotic Star

Stellar fireworks

The study characterised a short-lived flare which briefly lit up this star

- Stars having around 10-25 times the solar mass eventually shrink to form neutron stars
- A small number of neutron stars become the so-called magnetars which possess intense magnetic fields
- Magnetars are relatively rare objects, with only about thirty having been spotted within the Milky Way so far
- Magnetars emit violent flares. It is only during a flare that they can be observed, and these flares are so short-lived that it presents a major challenge
- The observed giant flare lasted approximately 160 milliseconds and during this time the flare spewed as much energy that our Sun will radiate in 1,00,000 years



Distant star: An artist's illustration of the magnetar which is about 13 million light years away, in the direction of NGC 253, a prominent galaxy in the Sculptor group of galaxies.
■ BIRKELAND CENTRE FOR SPACE SCIENCE, UNIVERSITY OF BERGEN AND MOUNT VISUAL

An international group of researchers has succeeded in measuring for the first time the characteristics of a flare on a distant magnetar.

What is a Magnetar?

- Magnetars are the universe's most magnetic stars.

What is the recent study?

- The magnetar in question is around 13 million light years away, pointing in the direction of NGC 253, a notable galaxy in the Sculptor group of galaxies.
- Its flare ejected as much energy as the Sun would in 100,000 years in a fraction of a second.
- It was accidentally captured by the International Space Station's Atmosphere-Space Interactions Monitor instrument (ASIM) on April 15, 2020.
- This is the first investigation to define a flare from a magnetar that is so far away.

How do magnetars form?

- Massive stars, which have masses between 10 and 25 times that of the Sun, eventually collapse and shrink to produce neutron stars, which are extremely compact objects.
- Magnetars, a type of neutron star with a strong magnetic field, are a subgroup of these neutron stars.
- These are extremely dense and rotate at incredible rates, with rotational periods ranging from 0.3 to 12.0 seconds.

What characterizes Magnetars?

(1) Violent flares

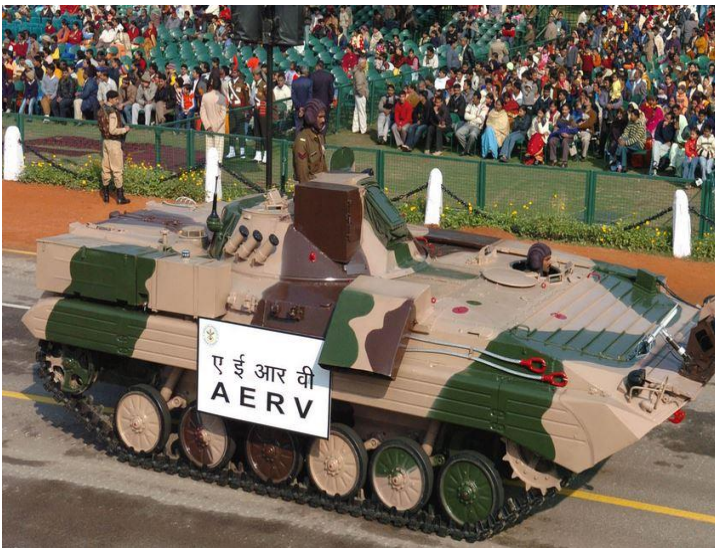
- The observed big flare lasted about 160 milliseconds and emitted 1039 joules of energy at that period.
- In a tenth of a second, the flare emitted as much energy as our Sun will emit in 100,000 years.

(2) Starquakes

- Instabilities in their magnetosphere, or "starquakes" formed in their crust — a stiff, elastic layer about one kilometre thick — are thought to cause magnetar eruptions.
- In the magnetosphere, this creates waves, and the interaction between these waves causes energy dissipation.

Security Issues

Indian Army inducts Armoured Engineer Reconnaissance Vehicle (AERV)



The first batch of next-generation indigenously designed Armoured Engineer Reconnaissance Vehicles (AERV) was inducted by the Indian Army.

About AERV

- DRDO conceived and developed AERV in-house, and Bharat Electronics Limited's Pune facility manufactures it.

- It contains more than 90% indigenous content.
- It's a multifunctional BMP-IK amphibious Infantry Combat Vehicle (ICV) with water reconnaissance, land reconnaissance, navigation, and data backup capabilities.

Unique capabilities of AERV

- On riverbanks, an AERV can measure soil carrying capacity.
- It determines if they are motorable for military vehicles on a Go-No-Go basis (important parameters for bridge laying), dry and wet gaps in day and night situations, and slopes and heights of river banks or canals."
- AERVs can use the Military Grid Coordinate System to navigate terrain, as well as measure and sketch undersea beds and water currents in rivers and canals.
- They can use the Control Console to save data from numerous equipment for future analysis and decision-making.

Trivia

'Chillai Kalan' begins in Kashmir



Kashmir is in a deep freeze as the 40-day harshest spell of winter, locally called 'chillai kalan' has started with the minimum temperature already sub-zero in the entire Valley.

Chillai Kalan

- Chillai Kalan in Jammu and Kashmir is the coldest 40-day stretch during the hard winter season.
- It is historically defined as a hard winter season marked by an increase in both the frequency and quantity of precipitation, mainly snow.

- It starts on December 21 and finishes on January 31 of the following year.
- It is followed by a 20-day Chillai-Khurd (little cold) between January 31 and February 19, and a 10-day Chillai-Bachha between January 31 and February 19. (baby cold).
- The night of December 21st is known in Persian culture as Shab-e Yalda, or "Night of Birth," or Shab-e Chelleh, "Night of Forty."

Its' celebration

- The longest night of the year, December 21, is known in Persian culture as Shab-e-Yalda (night of birth) or Shab-e-Chelleh.
- Hundreds of Kashmiri netizens dubbed it 'Pheran Day,' after the long woollen robe worn in Kashmir throughout the winter.
- The use of a traditional fire pot known as Kangri is on the rise.
- During this time, tap water pipelines partially freeze. The Dal Lake freezes as well.
- Gulmarg, a well-known tourist destination, receives a lot of snow, attracting skiers from all over the world.



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