

THE HINDU REVIEW

- **Monthly** capsule
- **Current** Affairs

(हिन्दी)

Economy | Appointment | Awards | Ranking
Government Scheme | Summit | Partnership | GDP
Banking & Financial | Defence | Sports |
Book and Author | Science and technology



The Hindu Review (November 2024)

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Chapter 1: Appointment (National, International)

(National)

<u>Organization</u>	<u>Person</u>
Appointed as the Managing Director and Chief Executive Officer (MD and CEO) of Multi Commodity Exchange of India (MCX)	Praveena Rai (Updated 2 November)
Took over as Defence Secretary	Rajesh Kumar Singh (Updated 2 November)
India Yamaha Motor (IYM) Pvt Ltd. has appointed as the new chairman of Yamaha Motor India Group	Itaru Otani (Updated 5 November)
Named as MD and CEO of IFCI Ltd.	Rahul Bhawe (Updated 6 November)
State Bank of India (SBI) has appointed as the Chief General Manager of its New Delhi Circle	Debasish Mishra (Updated 6 November)
Digital payments company Visa named as the country manager for India	Rishi Chhabra (Updated 8 November)
Elected as the FICCI president for 2024-25	Harsha Vardhan Agarwal (Updated 11 November)
Takes oath as 51st Chief Justice of India	Justice Sanjiv Khanna (Updated 11 November)
The government has extended the tenure of foreign secretary	Vikram Misri (Updated 13 November)
Appointed as Chairman of Indian Oil Corporation	Arvinder Singh Sahney (Updated 14 November)

The Professional Golf Tour of India announced the appointment as its new Chief Executive Officer (CEO)	Amandeep Johl (Updated 15 November)
DBS's India unit has appointed its head of institutional banking to be the bank's new chief executive officer.	Rajat Verma (Updated 15 November)
Appointed as the chairperson of the International Jury for the 2024 International Film Festival of India (IFFI)	Ashutosh Gowariker (Updated 18 November)
President Droupadi Murmu has appointed 1989 batch Indian Administrative Service (IAS) officer as the new Comptroller and Auditor General of India (CAG)	K. Sanjay Murthy (Updated 20 November)
Assumed the office of the President of the business lobby group, Federation of Indian Chambers of Commerce and Industry (FICCI) for 2024-25	Harsha Vardhan Agarwal (Updated 25 November)
The Financial Services Institutions Bureau (FSIB) appointed for the post of Managing Director of Chennai-based Indian Bank	Binod Kumar (Updated 26 November)
SBI Funds Management has appointed as Managing Director & Chief Executive Officer	Nand Kishore (Updated 29 November)
Sworn in as the Jharkhand Chief Minister for 4th time	Hemant Soren (Updated 29 November)
Elected as 11th president of the Asian Development Bank (ADB) About Asian Development Bank (ADB) <ul style="list-style-type: none"> Founded - 19 December 1966 	Masato Kanda (Updated 29 November)

<ul style="list-style-type: none"> • Headquarters - Mandaluyong, Metro Manila, Philippines • President - Masato Kanda (replace Masatsugu Asakawa) <i>effect from 24 Feb 2025</i> • Vice President - Ashok Lavasa • Director of ADB for India - Mio Oka (replace Takeo Konishi) • Executive Director - Vikas Sheel • Adviser to the Executive Director - Smita Sarangi • Member Countries - 69 (Israel) 	
DRA signs up Rashmika Mandanna as brand ambassador	Rashmika Mandanna (Updated 29 November)

(International)

<u>Organization / Country</u>	<u>Person</u>
The Umbrella for Democratic Change (UDC), was declared Botswana's sixth president	Duma Boko (Updated 6 November)
The seventh session of the ISA Assembly in progress in New Delhi selected from the Republic of India as its third Director General	Mr Ashish Khanna (Updated 6 November)
Become the first Republican in two decades to secure the popular vote in the US presidential elections	Donald Trump (Updated 8 November)
Re-elected as president of World Sailing for a new four-year term at the organization's Annual General Meeting continuing as the only Chinese president of an Olympic International Sports Federation	Li Quanhai (Updated 11 November)
Re-elected as Japan's Prime Minister About Japan	Shigeru Ishiba

<ul style="list-style-type: none"> • Capital – Tokyo • Currency – Yen • Prime Minister - Shigeru Ishiba 	(Updated 12 November)
<p>Elected as the Prime Minister of Mauritius</p> <p>About Mauritius</p> <ul style="list-style-type: none"> • Capital - Port Louis • Currency - Rupee • Prime Minister - Navin Ramgoolam (replace Pravind Jugnauth) 	<p>Navin Ramgoolam</p> <p>(Updated 13 November)</p>
<p>Sworn in as Prime Minister of Caribbean country Haiti</p>	<p>Alix Didier Fils-Aime</p> <p>(Updated 6 November)</p>
<p>The Dubai Sports Council has appointed as the Sports Ambassador</p>	<p>Harbhajan Singh and Sania Mirza</p> <p>(Updated 18 November)</p>
<p>Elected as the new secretary general of Interpol at the global police organisation's 92nd General Assembly in Glasgow</p> <p>About International Criminal Police Organization (INTERPOL)</p> <ul style="list-style-type: none"> • Founded- 7 September 1923, Vienna, Austria • Headquarters- Lyon, France • Member Countries - 195 • President- Ahmed Naser Al-Raisi • Secereatory General - Valdecy Urquiza (Brazil) 	<p>Valdecy Urquiza</p> <p>(Updated 18 November)</p>
<p>Elected as the president of the International Mind Sports Association (IMSA), a global body for the governance and promotion of mind sports</p>	<p>Nandan Kumar Jha</p> <p>(Updated 22 November)</p>
<p>Elected the new President of Uruguay</p> <p>About Uruguay</p> <ul style="list-style-type: none"> • Capital: Montevideo 	<p>Yamandu Orsi</p> <p>(Updated 27 November)</p>

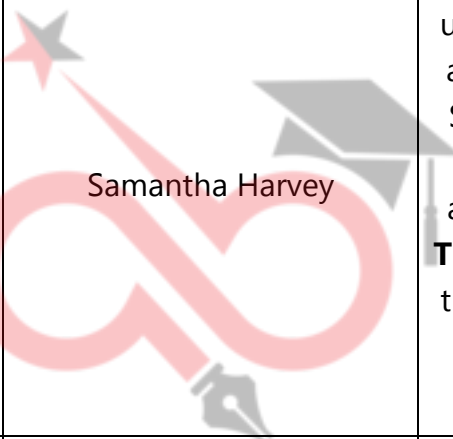
<ul style="list-style-type: none"> • Currency: Peso Uruguayo • President: Yamandu Orsi 	
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Chapter 2: Awards (National, International)

(National)

<u>Award</u>	<u>Person/Organization</u>	<u>Purpose/ Field</u>
Satyajit Ray Lifetime Achievement Award at the 55th International Film Festival of India (IFFI)	Australian filmmaker Phillip Noyce	For his work on Clear and Present Danger, Salt, and Rabbit-Proof Fence,
The Best Marine State award at World Fisheries Day 2024	Kerala	For its contribution to the country's fisheries and aquaculture sector growth
The Kamaladevi Chattopadhyay NIF Book Prize	Author Ashok Gopal	For his biography " A Part Apart: The Life and Thought of B R Ambedkar ", from the New India Foundation.
The Federation of Asian Biotech Associations (FABA) Lifetime Achievement Award for 2024	Dr. Soumya Swaminathan	Dr. Swaminathan's distinguished career is marked by her exceptional contributions to global health, particularly in tuberculosis (TB) research and her pivotal role in the global response to the COVID-19 pandemic.
JCB Prize 2024	Writer Upamanyu Chatterjee	For Literature for his book " Lorenzo Searches for the Meaning of Life "

(International)

<u>Award</u>	<u>Person/Organization</u>	<u>Purpose/ Field</u>
Miss Grand International 2024	Miss Grand International 2024	Rachel now holds the record for the most number of global pageant crown wins by an Indian and is currently tied with former Miss Universe Lara Dutta .
The prestigious Ballon d'Or award in men's football	Manchester City's Rodri	Rodri helped Manchester City win the Premier League title for the fourth consecutive time
The prestigious Booker Prize 2024	 Samantha Harvey	Harvey's book is a unique exploration of life aboard the International Space Station. It reflects on human connections and the beauty of Earth. The novel was inspired by the isolation experienced during the COVID-19 pandemic .
The Dominica Award of Honour	Prime Minister Narendra Modi	In recognition of his contributions to Dominica during the COVID-19 pandemic and his dedication to strengthening the partnership between India and Dominica .
International acclaim for its advancements in digital innovation, securing accolades at the 'Airport Excellence Awards'	GMR Hyderabad International Airport Limited (GHIAL)	GHIAL's 'Digital Twin' secured an award in the Innovation and Technology and Facility Management categories . Another of GHIAL's innovations , the 'Smart Shopping

		Trolley, was recognised as the runner-up in the Airport Revenue Management category.
Miss Universe for 2024	Victoria Kjaer Theilvig of Denmark	Marking her country's first win at the international beauty pageant.
Nigeria's second-highest national award – the Grand Commander of the Order of the Niger	Prime Minister Narendra Modi	-
The esteemed Green World Environment Award in the Corporate Social Responsibility (CSR) category	Coal India Limited (CIL)	Ministry of Coal has overall responsibility of determining policies and strategies in respect of mining of coal and other minerals in large interest of the country.
The Order of Excellence' by Guyanese President Irfaan Ali and Dominica country	Prime Minister Narendra Modi	For his contributions during the COVID-19 pandemic and his exceptional contributions to the global community and efforts in strengthening bilateral ties with the two Caribbean nations.
The honorary rank of the General of the Nepali Army	The Indian Chief of Army Staff (COAS), General Upendra Dwivedi	General Upendra Dwivedi was conferred the rank of honorary General of the Nepali Army by the President of Nepal, Ramchandra Paudel , at a special ceremony at the President's House in Kathmandu.

Dr Martin Luther King Jr Global Peace Award For Indian-American Minority Welfare	Prime Minister Narendra Modi	The initiative aims to unite and promote the welfare of minority communities within the Indian American community in the United States.
The 2024 OPCW The Hague Award	The Indian Chemical Council, an apex body representing the Indian chemical Industry	The award was conferred on the Indian Chemical Council during the 29th Session of the Conference of the States Parties (CSP) of the Organisation for the Prohibition of Chemical Weapons (OPCW).
Golden Peacock Award for Best Film at the 55th International Film Festival of India (IFFI)	Lithuanian drama 'Toxic'	For Best Film

Awards 2024: Complete winners list

Kendriya Grihmantri Dakshata Padak awarded to 463 personnel from states, UTs, and central forces

- The Kendriya Grihmantri Dakshata Padak has been awarded to 463 personnel of various States and Union Territories, Central Armed Police Forces and Central Police Organisations for the year 2024.
- The medal is given to recognize excellent work, promote high professional standards and boost the morale of the officers in the fields of Special Operation, Investigation, Intelligence and Forensic Science.
- The award will be conferred on members of the Police Forces, Security Organization, Intelligence Wing, National Security Guard in consideration for excellence in Operations, exceptional performance, indomitable and daring intelligence service.

Kerala receives the Best Marine State award at World Fisheries Day 2024

- **Kerala was honoured with the Best Marine State award** for its contribution to the country's fisheries and aquaculture sector growth.
- On the occasion of World Fisheries Day 2024, the Department of Fisheries under the Ministry of Fisheries, Animal Husbandry & Dairying honoured many states, districts, and individuals for their contribution in a ceremony organised in New Delhi.

2024 Award winners list

Best State/Union Territory Category

- Best Marine State- Kerala
- Best Inland State- Telangana
- Best Himalayan and Northeastern State- Uttarakhand
- Best Union Territory - Jammu and Kashmir

Best District Award

- Best Marine District- Kollam, Kerala
- Best Inland District- Kanker, Chhattisgarh
- Best Himalayan and Northeastern District-Darrang, Assam
- Best Union Territory - Kulgam , Jammu and Kashmir.

Lithuanian drama 'Toxic' wins Golden Peacock Award for Best Film at the 55th IFFI

- The **55th edition of the International Film Festival of India (IFFI)** was concluded in **Dr. Shyama Prasad Mukherjee Indoor Stadium in Panaji, Goa.**
- The 55th International Film Festival of India was organised by the National Film Development Corporation (NFDC), Union Ministry of Information and Broadcasting, and Entertainment Society of Goa, Government of Goa.
- This year, the festival received 1,676 submissions from 101 countries. The nine-day festival presented over 180 international titles from 81 countries, which include 16 premieres in World, three in International, 43 in Asian, and 109 in Indian categories.
- The **Director of the 55th IFFI was noted filmmaker Shekhar Kapur.**
- The theme of the 55th IFFI was 'Young Filmmakers: The Future is Now.'
- **Opening Film**
Film Name - Better Man
Country - Australia
Directed by - Michael Gracey
- **Closing Film**
Film Name - Dry Season
Country -- Czech Republic
Directed by - Bohdan Sláma

Award Winners of the 55th IFFI

Satyajit Ray Lifetime Achievement Award

- Australian director Phillip Noyce for his contributions to the cinema. Noyce is known for his suspenseful and culturally resonant films, such as Patriot Games, Clear and Present Danger, and Salt.

Indian Film Personality of the Year

- Actor Vikrant Massey in recognition of Massey's extraordinary contributions to Indian cinema.

Golden Peacock for Best Feature Film

- Toxic (Lithuania)- directed by Saulė Bliuvaitė. She was honoured with a certificate and a cash prize of Rs 15 lakhs.

Silver Peacock for Best Feature Film

- The New Year That Never Came (Romania) -Directed by Bogdan Muresanu. He was honoured with a certificate and a cash prize of Rs 10 lakhs.

Silver Peacock Award for Best Actor (Male)

- Clément Faveau (France) for his performance in the French Film Holy Cow. He was honoured with a certificate and a cash prize of Rs 10 lakhs.

Silver Peacock for Best Actor (Female)

- Two actresses, Vesta Matulytė and Ieva Rupeikaitė (both of Lithuania), received the award for the film Toxic. They received a certificate and a cash prize of Rs 10 lakhs, which was split between them.

Special Jury Award

- Louise Courvoisier (France) for the film 'Holy Cow.' She was honoured with a certificate and a cash prize of Rs 15 lakhs.

Best Debut Feature Film of a Director

- Sarah Friedland (United States)-Film, Familiar Touch. She was honoured with a certificate and a cash prize of Rs 10 lakhs prize

First Best Debut Director of Indian Feature Film

- This award was introduced for the first time at the 55th IFFI. Navjyot Bandiwadkar- Director of the Marathi Film Gharat Ganpati.

ICFT-UNESCO Gandhi Medal

- The award is given to a film which promotes peace, tolerance, and dialogue. Crossing- Directed by Levan Akin of Sweden.

Best Web Series (OTT) Award

- 'Lampan' (on Sony Liv)-Directed by Nipun Dharmadhikari.

Chapter 3: Government Scheme/ campaign

SCHEME	PURPOSE
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PM-Vidyalaxmi scheme	To provide financial support to meritorious students so that financial constraints do not prevent anyone from pursuing higher studies.
The Deepam 2.0 scheme (Andhra Pradesh)	This program provides free gas cylinders to eligible families, aiming to improve their quality of life.
The Trusted Tour Operator Scheme (TTOS) (South Africa)	To boost tourism from India and China

Chapter 4: Summit/ Conference

Summit/Conference	Location	About
The first Asian Buddhist Summit	New Delhi	The theme of this summit is on ' Role of Buddha Dhamma in Strengthening Asia '.
The 352nd Governing Body meeting of the International Labour Organisation (ILO)	Geneva	Labour and Employment Secretary Sumita Dawra highlighted India's commitment to improving living standards reflected in significant initiatives covering all dimensions of poverty that have led to 248 million individuals escaping multidimensional poverty in the last nine years as measured by the multidimensional poverty index.
The third edition of the High-level Conference on New Technologies for Clean Energy Transition	New Delhi	The International Solar Alliance , in a global collaboration with the Ministry of New & Renewable Energy, the Government of India, the Asian Development Bank, and the International Solar Energy Society , organised the third edition of the High-level Conference

		on New Technologies for Clean Energy Transition.
The 21st edition of India – US Military Cooperation Group (MCG) meeting	New Delhi	The meeting covered a wide range of topics, including capacity building, training exchanges, defence industrial cooperation and the advancement of joint exercises that bolster preparedness for conventional and hybrid threats.
The 83rd session of the Indian Roads Congress	Raipur, Chhatisgarh	The main aim of the Indian Road Congress is to formulate Standards, Codes, Specifications, and Manuals related to roads, bridges, and road transport for adoption by central government road agencies to construct and maintain sustainable road infrastructure for the country's overall development.
The 29th Conference of the Parties to the UN Framework Convention on Climate Change (COP29)	Azerbaijani capital Baku	A key focus of COP29 will be on finance, as trillions of dollars are required for countries to drastically reduce greenhouse gas emissions and protect lives and livelihoods from the worsening impacts of climate change.
The 25th Meeting of SATRC-25 (South Asian Telecommunication Regulators' Council)	New Delhi	The meeting is held annually to discuss and coordinate regulatory and other issues related to the telecommunication and Information and Communication Technology (ICT) sectors common for the regulators of SATRC Members.
The 18th Pravasi Bharatiya Divas Convention	Bhubaneswar	Theme of PBD Convention for 2025 is "Diaspora's contribution to a Viksit Bharat"
The 6th Helicopter & Small Aircraft Summit 2024	Shillong, Meghalaya	The summit aims to enhance the use of helicopters and small aircraft across India, with a particular focus on addressing the challenges of connectivity in regions like the Northeast.
The 3rd Global Freight Summit 2024 commenced	Dubai	Theme 2024 - Acting today to reach the opportunities of tomorrow
The Annual Summit of the Leadership Group for Industry Transition (LeadIT)	Baku, Azerbaijan	Kirti Vardhan Singh, together with Swedish Minister for Climate and Environment, Romina Pourmokhtari, co-chaired the Annual Summit of the Leadership Group for Industry Transition (LeadIT).

		The LeadIT Summit brings together the country and company members to discuss the low-carbon industrial transition.
The 11th ASEAN Defence Ministers' Plus Forum meeting	Vientiane	Lao PDR , the Chair of the 10-nation Association of Southeast Asian Nations (ASEAN) , is hosting the 18th ASEAN Defence Ministers Meeting and the 11th ASEAN Defence Ministers' Plus Meeting in Vientiane .
The 2nd India-CARICOM Summit	Georgetown, Guyana	The Prime Minister of India Narendra Modi chaired the 2nd India-CARICOM Summit in Georgetown, Guyana , alongside the Prime Minister of Grenada , the current CARICOM Chair .
"High-Level Policy Conference of Central Banks from the Global South"	Maharashtra	The Conference was part of a series of international conferences organised by the Reserve Bank of India to celebrate the 90th year of its foundation under its flagship programme, RBI@90. The theme of the High-Level Policy Conference of Central Banks from the Global South was "Building Synergies" across the central banking fraternity of the Global South .
The ICA Global Cooperative Conference	New Delhi	The Global Conference was hosted by Indian Farmers Fertiliser Cooperative Limited , in collaboration with ICA and the Government of India , and Indian Cooperatives AMUL and KRIBHCO.
The 59th All India Conference of Director Generals (DGP)/ Inspector General (IG) of Police	Bhubaneswar, Odisha	The 59th All India Conference of Director Generals/ Inspector Generals of Police brings together the central government and the state government apparatus responsible for the country's internal security.

Chapter 5: Partnership/ Agreement

Partnership/ Agreement	Aim
Tata Power Renewable Energy Ltd has partnered with IndusInd Bank	To offer financing options to Micro and Small Enterprises (MSEs) for solar installations

Centre for Development of Telematics (C-DOT), the telecom research and development (R&D) centre of the Department of Telecommunications (DoT), have signed an agreement with the Indian Institute of Technology-Roorkee (IIT-Roorkee)	For the development of a “millimeter wave transceiver for 5G rural connectivity”
International Finance Corporation (IFC) will partner with Bajaj Finance	To invest \$400 million out of the \$1 billion fundraising to aid in the expansion of the latter’s EV fleet, energy-efficient consumer goods (EECG) , and women empowerment.
S Jaideep Mazumder and BIMSTEC (Bay of Bengal Initiative for Multi-Sectoral Technical and Economic Cooperation) Secretary General Indramani Pandey signed an agreement	To establish the BIMSTEC Energy Centre in Karnataka's Bengaluru .
Tata Power, Noida International Airport sign Rs 550 crore deal	To develop solar and wind power capacities and related infrastructure to supply clean energy to Noida International Airport .
Indian Institute of Technology Madras (IIT Madras) has collaborated with Indian Space Research Organisation (ISRO)	To establish a Centre of Excellence for research in ‘Fluid and Thermal Sciences’
The Ministry of Mines has signed an agreement with the International Energy Agency (IEA)	This collaboration will provide India with access to reliable data, analysis, and policy recommendations in the critical minerals sector , enhancing the country’s decision-making capabilities and ensuring strategic resource management .
NITI Aayog’s Women Entrepreneurship Platform (WEP) partnered with urban company	To support women MSMEs to scale up their businesses in the beauty and wellness sector .

US space agency NASA has partnered with Microsoft	To develop an easier-to-access and user-friendly Artificial Intelligence-based chatbot that can help people decode scientific data about Earth .
State Bank of India (SBI) has partnered with Jagriti Yatra 2024	Through this collaboration, SBI aims to nurture future innovators, advancing India's vision of a ' Viksit Bharat (Developed India) by 2047 '.
Japan has been announced as the official partner country for the 25th edition of Nagaland's renowned Hornbill Festival, alongside Wales	The festival, scheduled from December 1-10 at Kisama near Kohima , will feature Japan's contribution in areas like cultural performances, capacity building, and workshops focusing on handicrafts and bamboo products , with renowned Japanese artists and experts leading these sessions .
Australia and India have achieved a significant milestone in their defence relationship by signing an arrangement	To facilitate air-to-air refuelling between the Royal Australian Air Force (RAAF) and the Indian Armed Forces .
The 6th ASEAN-India Trade in Goods Agreement (AITIGA) Joint Committee and related meetings	For discussions on the review of the AITIGA were held in Vanijya Bhawan, New Delhi .
Tata-owned Air India has signed an agreement with Bengaluru Airport City Limited (BACL), a subsidiary of Bangalore International Airport Limited (BIAL)	To establish a facility for Aircraft Maintenance Engineering (AME)
Liberty General Insurance, a prominent player in India's insurance sector, has joined hands with Profectus Capital	To provide tailored insurance solutions to Micro, Small, and Medium Enterprises (MSMEs)
Ideal Insurance Brokers, one of India's leading insurance broking firms, has partnered with insurtech platform Riskcovry	To introduce a state-of-the-art digital insurance distribution platform . This collaboration significantly shifts from traditional offline processes to a fully digital and customer-centric approach .

India and the U.K. signed a Statement of Intent (Sol)	On cooperation on the design & development of Electric Propulsion Systems for the Indian Navy .
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Chapter 6: Ranking Index

Index	Index released by	India's Rank	1st Rank
Henley Passport Index 2024	Henley & Partners'	83rd	Singapore
The EdelGive-Hurun India Philanthropy List 2024	The EdelGive-Hurun India Philanthropy List	-	Shiv Nadar
The EdelGive-Hurun India Philanthropy List 2024 The youngest philanthropist	The EdelGive-Hurun India Philanthropy List	-	Nikhil Kamath (Co-founder of Zerodha)
The top Indian educational institution in the latest QS World University Rankings Asia 2025	The QS World University Rankings: Asia (2025)	The Indian Institute of Technology Delhi (44 th)	China's Peking University
The world for Global Patent Filings in 2023	World Intellectual Property Organization (WIPO) annual World Intellectual Property Indicators Report 2024	6th	China
The world's most sustainable aluminium company	The 2024 edition of the S&P Global Corporate Sustainability	Hindalco Industries Limited, the metals flagship of the Aditya Birla Group	-

	Assessment (CSA) rankings		
The Climate Change Performance Index (CCPI 2025) report	Think tanks Germanwatch, New Climate Institute, and Climate Action Network International	10th	The first three places empty followed by Denmark (fourth place) and the Netherlands
The 2024 Network Readiness Index (NRI)	The Portulans Institute and Saïd Business School at the University of Oxford	49th	United States

Chapter 7: Mergers and Acquisitions

Merger Company	About
The Competition Commission of India has approved Fortis Healthcare's proposal to acquire an additional 31.52 per cent stake in Agilus Diagnostics Limited (Agilus)	After the proposed combination, Fortis Healthcare Limited (FHL) 's shareholding in Agilus will increase from 57.68 per cent to 89.2 per cent.
Reliance Industries has completed the merger of its media assets with the India business of global media house Walt Disney to form a new joint venture worth Rs 70,352 crore.	The JV, in which Reliance Industries has invested Rs 11,500 crore (USD 1.4 billion) for its growth, will be headed by Nita Ambani as its Chairperson.
The Department for Promotion of Industry and Internal Trade (DPIIT) has given a go-ahead to Hinduja Group firm IIHL for acquisition of debt-ridden Reliance Capital Ltd (RCAP)	According to Press Note 3, if an entity from a nation sharing a land border with India (China, Bangladesh, Pakistan, Bhutan, Nepal, Myanmar, and Afghanistan), or if a citizen or permanent resident of any such country is the beneficial owner of an investment in India , they are required to pursue investment through the government approval route.

Chapter 8: Loan

Organization/Bank	Loan Amount	To which country	Purpose
Asian Development Bank (ADB)	\$200 million loan	The Government of India	To help upgrade water supply, sanitation, urban mobility , and other urban services in the state of Uttarakhand .
Asian Development Bank (ADB)	\$200 million	Government of Uttarakhand	The Uttarakhand Liveability Improvement Project is implemented by the Government of Uttarakhand and co-financed by the Asian Development Bank and the European Investment Bank .
The World Bank and Asian Development Bank	A loan of Rs. 13,500 crore rupees	Andhra Pradesh	The two-day long negotiations between executives of World Bank, Asian Development Bank, Union Finance Ministry and the Andhra Pradesh Capital Region Development Authority in New Delhi concluded on a positive note with the World Bank and ADB giving final clearance to grant a loan of Rs. 13,500 crores for development of green field capital city, Amaravati.
Asian Development Bank (ADB)	A \$98 million loan	India	Agreement to enhance horticulture crop productivity in the country

Chapter 9: App/Website/Portal

App/ Website/Portal	Company / Department	Purpose
The Civil Registration System (CRS) mobile app	The Registrar General and Census Commissioner of India	The app facilitates the registration of births and deaths, making the process seamless and hassle-free . Citizens can register at any time and from any location, using their State's official language .
India's 'Know Your Medicine (KYM)' app	Union Minister for Youth Affairs & Sports, Dr. Mansukh Mandaviya	To strengthen the fight against doping in sports, urging athletes, coaches .

OTT platform, 'Waves'	Prasar Bharati	The app, available on Android and iOS , aims to deliver diverse content under the tagline "Waves – Family Entertainment Ki Nayi Lehar."
The VISION ("Viksit Bharat Initiative for Student Innovation and Outreach Network") Portal	Gurugram, Haryana-based non-profit organisation Utsav Foundation developed the VISION	The Portal aims to empower and uplift youth from the underprivileged section of the country through education, skill development and sustainable livelihood .
The Confederation of Indian Industry (CII) Ease of Doing Business (EoDB) and Regulatory Affairs Portal	Union Minister for Commerce and Industry	To enhance transparency and facilitate feedback on India's business environment .

Chapter 10: Important MoU

MoU	Between Which Countries
Signed an MoU to enhance technical cooperation between the two nations	Indian Railways with the Federal Department of the Environment, Transport and Communications of the Swiss Confederation
Signed the Memorandum of Understanding (MoU) on bilateral defence cooperation	India and Algeria
Signed a memorandum of understanding making it the first oil and gas producer in India to commit to the effective reduction of methane emissions	Cairn Oil & Gas, part of Vedanta Group , with the United Nations Environment Programme's flagship methane reporting and mitigation initiative - Oil & Gas Methane Partnership (OGMP) 2.0
Signed a MoU to provide internship opportunities to Under Graduate (UG)/ Post Graduate (PG) students	National Highways and Infrastructure Development Corporation Ltd. (NHIDCL), a CPSE under the Ministry of Road Transport & Highways, GoI and All India Council for Technical Education (AICTE)

Signed an MoU to marking a significant milestone in promoting employment opportunities across multiple sectors	The Ministry of Labour & Employment with TeamLease EdTech
A Memorandum of Implementation (MoI) was signed at the Embassy of India, Tokyo for the co-development of UNICORN mast for fitment onboard Ships of the Indian Navy	Govt of India and Govt of Japan
Signed an MoU Government of India, to launch the Bharat Sanjeevani Krishi Utthan initiative	IndusInd Bank Limited (IBL) and Bharat Financial Inclusion Limited (BFIL)
Signed an MoU to advance quality and consistency of diabetes care in India through the use of robust clinical and digital health standards	National Accreditation Board for Hospitals and Healthcare Providers (NABH), a constituent body of the Quality Council of India (QCI), with the Research Society for the Study of Diabetes in India (RSSDI) ,
Signed a MoU (ADB) for financing clean energy projects worth \$4.25 billion in India	Tata Power with Asian Development Bank (ADB)
Signed a MoU for establishing a framework to promote the use of local currencies viz., the Indian Rupee (INR) and the Maldivian Rufiyaa (MVR) for cross-border transactions	The Reserve Bank of India (RBI) and the Maldives Monetary Authority (MMA)
In a significant step towards industry-academia collaboration, Samsung R&D Institute, Noida (SRI-Noida) has signed an MoU with the prestigious Indian Institute of Technology Bombay (IIT Bombay).	Samsung R&D Institute, Noida (SRI-Noida) with the prestigious Indian Institute of Technology Bombay (IIT Bombay)
India has signed the final act of the Riyadh Design Law Treaty (DLT)	Reaffirming its commitment to fostering inclusive growth and ensuring equitable access to intellectual property protection.
Signed a Memorandum of Understanding (MoU) to enhance the quality and reliability of temporary site testing laboratories in civil engineering projects	The National Accreditation Board for Testing and Calibration Laboratories (NABL), a constituent board of the Quality Council of India (QCI) with the Confederation of Real Estate Developers' Associations of India (CREDAI)
Signed an MoU to focus on building a robust ecosystem of over 2,000 startups, innovators,	The Department for Promotion of Industry and Internal Trade (DPIIT) with WinZO

and students, providing them with mentorship, industry insights, and access to global opportunities

Chapter 11: GDP Forecasting

India's economy to grow to 7.2% in 2024: Moody's

- **Moody's Ratings** forecast a 7.2 percent GDP growth for India in 2024, saying the Indian economy is in a sweet spot, but inflation risks may prompt the RBI to retain a relatively tight monetary policy this year.
- Moody's said that despite the near-term uptick, retail inflation should moderate toward the Reserve Bank's target in the coming months as food prices ease amid higher sowing and adequate food grain buffer stocks.
- The retail inflation scaled to a 14-month high of 6.21, breaching the RBI's upper tolerance limit, on a sharp jump in vegetable prices.

Morgan Stanley trims India's FY25 GDP forecast to 6.7%

- **Morgan Stanley** has lowered India's growth forecast for FY25 from 7 per cent to 6.7 per cent, on the back of weaker-than-expected high-frequency growth data for the second quarter, which is anticipated to grow at a slower pace of 6.3 per cent.
- However, Morgan Stanley projected that growth may rebound to approximately 6.7-6.8 per cent in the second half of FY25, driven by improved agricultural output and increased government spending.
- Furthermore, the financial services company also maintained its forecast for FY26 and FY27 at a steady 6.5 per cent, noting that domestic demand will remain a key growth driver in the coming years.

Chapter 12: Current Affairs (National)

Himachal Pradesh's Durgesh Aranya Zoological Park' set to become India's first Zoo with IGBC certification

- The upcoming '**Durgesh Aranya Zoological Park**' at **Bankhandi in Kangra district** would become India's first zoo to receive certification from the Indian Green Building Council (IGBC) for its sustainable and eco-friendly initiatives.
- The first phase of the zoological park project will cover an area of 25 hectares with an estimated cost of Rs 230 crore. It is slated to be completed by the third quarter of 2025.

Navy Chief Dinesh Tripathi launches 'Swavlamban 2024' exhibition

- Navy Chief Admiral Dinesh Kumar Tripathi has inaugurated the 'Swavlamban 2024' exhibition at Bharat Mandapam.
- The event aims to showcase innovations from the country's young entrepreneurs and strengthen collaborations between the Indian Navy and various industry stakeholders.

Karnataka celebrates Bali Padyami festival

- Karnataka celebrates Bali Padyami festival on the fourth day of Deepavali.
- It is believed that the Asura king Bali Chakravarty comes out of Pathala loka and visits Bhuloka as per the boon given by Lord Vishnu during Vamana Avatar.
- After worshipping Ganga matha on the first day, Naraka Chaturdashi on the second and Lakshmi Pooja on the third day of Deepavali, the festival of Bali Padyami derives significance.

ADB launches action plan to boost disaster resilience in Asia and Pacific

- The Asian Development Bank (ADB) has announced a new action plan to enhance its disaster resilience efforts in Asia and the Pacific region.
- The Disaster Risk Management Action Plan 2024-2030 outlines ADB's commitment to supporting its developing members in mitigating the impacts of disasters and climate change.
- In August, the United Nations Office for Disaster Risk Reduction warned that disasters in the Asia-Pacific region were projected to increase by 40 per cent by 2030.

Union Minister of Consumer Affairs, Food and Public Distribution Pralhad Joshi launches Phase – II retail sale

- The Union Minister of Consumer Affairs, Food and Public Distribution, and New & Renewable Energy, Pralhad Joshi, has launched Phase – II of the retail sale of Bharat Atta and Bharat Rice by flagging off mobile vans of NCCF, NAFED, and Kendriya Bhandar here.
- Bharat Atta at MRP of Rs.30 per kg and Bharat Rice at MRP of Rs.34 per kg is being made available to consumers during Phase-II.
- In the initial stage of Phase - II, 3.69 LMT of Wheat and 2.91 LMT of Rice are made available for retail sale. During Phase – I, around 15.20 LMT of Bharat Atta and 14.58 LMT Bharat Rice was made available to general consumers at subsidized rates.

ONGC, NTPC form joint venture to advance renewable, new energy interests

- Leading public sector undertakings (PSUs) NTPC Limited and Oil and Natural Gas Corporation (ONGC) announced the formation of a 50:50 joint

venture company (JVC) to further promote their interests in the renewable and new energy arena.

- The JVC between the country's largest power generating company and largest oil and gas producer has been formed through their green energy subsidiaries – NTPC Green Energy Ltd (NGEL) and ONGC Green Energy Ltd.

EAM Jaishankar inaugurates India's new consulate in Brisbane

- External Affairs Minister S Jaishankar has inaugurated the new Consulate General of India in Brisbane, underlining that this will contribute to strengthening India's ties with the Queensland state, promoting trade and serving the diaspora.
- Queensland is home to almost 100,000 out of the nearly one million people of Indian-origin living in Australia, and India is the state's second-largest export market. Besides Brisbane, India has consulates in Melbourne, Perth and Sydney.

MP Cabinet Increases Women's Reservation In State Government Jobs To 35%

- **Madhya Pradesh cabinet** has approved a **proposal to raise the reservation for women in state government jobs from 33% to 35%**. The decision was made during a cabinet meeting led by Chief Minister Mohan Yadav.
- The increased 35% women's quota will apply to all recruitments conducted by the state Public Service Commission and the Employees Selection Board.

Bihar's Sultanganj railway station will be renamed as Ajgaibinath Dham

- Bihar Deputy Chief Minister **Samrat Choudhary** announced that **Sultanganj railway station in the Bhagalpur district will be renamed after the revered Hindu shrine, Ajgaibinath Dham**.
- Ajgaibinath Temple, an ancient site dedicated to Lord Shiva, is located in Sultanganj and is notable for its intricate carvings and stone inscriptions. Situated along the banks of the holy Ganga River, the temple holds significant spiritual importance for devotees.

Govt launches Rs 500 crore scheme to strengthen medical devices industry

- Union Chemicals and Fertilisers Minister **JP Nadda** has launched a **Rs 500 crore scheme to strengthen India's medical devices industry, focusing on critical areas** such as manufacturing key components and accessories, skill development, support for clinical studies, development of common infrastructure, and industry promotion.
- This initial **outlay of Rs 500 crore** will be for three years, up to financial year 2026-27.

- The overall scheme consists of five components, including common facilities for medical device clusters, capacity building and skill development, a marginal investment scheme for reducing import dependence, clinical studies support.

CDS Gen Anil Chauhan inaugurates 2nd Indian Military Heritage Festival

- Chief of Defence Staff General Anil Chauhan has inaugurated the 2nd edition of the annual Indian Military Heritage Festival in New Delhi.
- The two-day festival aims to engage global and Indian think tanks, corporations, government and private sectors, non-profits, and academics, focusing on India's national security, foreign policy, and military heritage.
- General Chauhan also launched Project Shaurya Gatha, which aims to conserve and promote India's military heritage through education and tourism. He also released key military publications, including Because of This: A History of the Indo-Pak Air War December 1971 by Air Marshal Vikram Singh (Retd), Valour and Honour, and War-Wounded, Disabled Soldiers and Cadets.

AMU case: SC overrules 1967 order denying minority status

- The Supreme Court of India ruled that Aligarh Muslim University (AMU) overruled the 1967 verdict, noting that the university may be entitled to minority status under Article 30 of the Constitution of India. However, the court has transferred the case to a regular bench.
- Chief Justice of India, Justice D Y Chadrachud led 7-member constitutional bench of the Supreme Court (4 in favour and three against) overturned the previous 5-judge constitutional bench judgement in the Azeez Basha vs Union Of India 1967 case on the 'minority status' of the Aligarh Muslim University (AMU).
- In the Azeez Basha vs. Union of India case, the Supreme Court declared that AMU was not a minority educational institution as it was established through an act of legislature. The court opined that an institution established by an act of legislature cannot claim to be a minority institution.
- The Aligarh Muslim University was set up under the provisions of the Aligarh Muslim University Act 1920.

Hyderabad to host international poultry expo from November 27

- The Indian Poultry Equipment Manufacturers Association (IPEMA) will organise a three-day poultry expo in Hyderabad from November 27.
- A technical seminar with the theme 'Unlocking Poultry Potential' will be held on November 26.

Nirmala Sitharaman launches National MSME Cluster Outreach Programme

- Union Minister for Finance and Corporate Affairs, **Nirmala Sitharaman** launched the **National MSME Cluster Outreach Programme**, organised jointly by the Department of Financial Services (DFS), Ministry of Finance, Government of India, and Small Industries Development Bank of India (SIDBI).
- The Union Finance Minister also virtually inaugurated six new **SIDBI Branches** in Karnataka, located at Tumakuru, Raichur, Shivamogga, Kalaburagi, Mangaluru and Vijayapura, thereby expanding SIDBI's reach and financial assistance to MSMEs in these Clusters.
- **Sitharaman** also inaugurated four **Nari Shakti Branches of Union Bank of India** at **Bengaluru**, Chennai, Jaipur and Vishakhapatnam, with the goal of empowering women entrepreneurs and the Learning Centre of Canara Bank at Bagaluru, Bengaluru.
- The Union Finance Minister **set the target for all Scheduled Commercial Banks and NBFCs for providing additional MSME credit of Rs. 1.54 lakh crore in the current financial year**. Thus the banks and NBFCs should aim at total credit growth of Rs 5.75 lakh crore, Rs. 6.21 lakh crore and Rs 7 lakh crore to MSMEs in Financial Year 2024-25, 2025-26 and 2026-27 respectively.

Central govt approves fire services projects worth Rs 725 cr for 3 states

- A **high-level committee**, headed by Union Home Minister Amit Shah, has approved three projects worth Rs 725.62 crore for the expansion and modernisation of fire services in Chhattisgarh, Odisha and West Bengal.
- The committee has approved Rs 376.76 crore for West Bengal, Rs 201.10 crore for Odisha and Rs 147.76 crore for Chhattisgarh under the 'Expansion and Modernisation of Fire Services' in the states.

Amazon launches facility in Bengaluru to train school students in tech

- **Amazon India** has launched a facility in Bengaluru that will provide “underserved” school students free, hands-on learning in robotics, computing, artificial intelligence (AI) and 3D printing.
- For beginners, there are three- to four-hour programmes to learn basic robotics and coding.
- Six-hour programmes will over two days “dive deeper” into advanced robotics, programming, prototyping and design. For the most advanced students, there are multi-month programmes. Makerspace has areas where students can build and test their robot.

- Students can book online sessions that will have groups of up to 40 participants.
- Makerspace has 3D printers, lathes, power tools, electronics equipment and kits for international competitions. Mentors and Amazon volunteers will help students develop skills in coding, problem-solving and design.

Ministry of Textiles approves 12 research projects worth INR 13 Crores under the National Technical Textiles Mission

- The 10th Mission Steering Group under the chairmanship of Union Minister of Textiles has approved 12 research projects of value INR 13.3 Cr. under the National Technical Textiles Mission.
- The research projects were approved across key strategic areas of geotextiles, sustainable and smart textiles, composites, etc.
- The approved projects were proposed by eminent research bodies and institutions including IITs, NITs, CRRI, etc. The total number of approved research projects under the Mission now stands at 168 with a total value of approx. INR 509 Cr.

World's first high-altitude para sports centre to come up in Leh

- The world's first high-altitude para sports centre will be established in Leh, Ladakh, aiming to advance the skills and confidence of athletes ahead of the 2028 Paralympics.
- A Memorandum and Understanding (MoU) to this effect was signed by the Ladakh Autonomous Hill Development Council (LAHDC), Leh, and the Aditya Mehta Foundation (AMF).

PM Modi lays foundation stone of AIIMS Darbhanga

- Prime Minister Narendra Modi has laid the foundation stone of AIIMS Darbhanga and inaugurated development projects worth Rs 12,000 crore in Bihar.
- AIIMS Darbhanga will include a super-specialty hospital, AYUSH block, medical and nursing colleges, residential facilities, and a night shelter, providing tertiary healthcare to the people of Bihar and surrounding regions.
- The prime minister also inaugurated multiple National Highway projects worth Rs 5,070 crore. He launched the four-lane Galgalia-Araria section of NH-327E, which will provide an alternate route from Araria to West Bengal via Galgalia.

Operation Dronagiri launched along with GDI marking a milestone in the National Geospatial Policy

- Secretary, Department of Science and Technology, Professor **Abhay Karandikar** has launched the **Operation Dronagiri**, a pilot project under National Geospatial Policy 2022 to demonstrate the potential applications of geospatial technologies and innovations in improving the quality of life of citizens and ease of doing business, at Foundation for Innovation and Technology Transfer (FITT), Indian Institute of Technology Delhi, New Delhi.
- In the first phase, Operation Dronagiri will be implemented in the states of Uttar Pradesh, Haryana, Assam, Andhra Pradesh & Maharashtra, where pilot projects will be run and use cases will be demonstrated to showcase the potential applications of integration of geospatial data and technology in 3 sectors --Agriculture, Livelihoods, Logistics and Transport.

Historic inauguration of 1st trilateral power transaction from Nepal to Bangladesh via Indian Grid

- The **first trilateral power transaction** – from Nepal to Bangladesh through the **Indian Grid**, was inaugurated. Power Minister Manohar Lal jointly inaugurated the power flow from Nepal to Bangladesh, along with the Adviser of Bangladesh Ministry of Power, Fouzul Kabir Khan, and Nepal's Minister of Energy, Water Resources and Irrigation, Dipak Khadka, through a virtual event.
- This historic occasion marks the **first trilateral power transaction** which has been carried out **through the Indian grid**.
- The government announced its decision to facilitate the first trilateral power transaction from Nepal to Bangladesh, through the Indian grid with an export of up to 40 MW of power during the visit of the former Nepal Prime Minister, Pushpa Kamal Dahal 'Prachanda' to India last year.

PM Modi inaugurated 1st Bodoland Mahotsav

- **Prime Minister Narendra Modi** has inaugurated the **1st Bodoland Mahotsav in New Delhi**. The two-day Mahotsav is a mega event on language, literature, and culture to sustain peace and build a Vibrant Bodo Society.
- The theme for the Mahotsav is '**Peace and Harmony for Prosperous Bharat**' with a focus on the rich culture, language and education of the Bodo community along with other communities from the Bodoland Territorial Region. It aims to capitalise on the richness of cultural and linguistic heritage, ecological biodiversity and touristic potential of Bodoland.

IMD launches dedicated weather forecast for Sabarimala pilgrimage

- In a first for the Sabarimala pilgrimage, the **India Meteorological Department (IMD)** has introduced a **localised weather forecasting system**, similar to those for the **Amarnath and Char Dham yatras**.
- Its regional centre has installed three rain gauges at Sannidhanam, Pamba, and Nilakkal to issue three-day weather forecasts. These forecasts will soon be upgraded to real-time weather bulletins, known as "nowcasts".

Himachal Government launched Come and Install Solar Power Projects initiative

- **Himachal Pradesh Chief Minister Sukhvinder Singh Sukhu** has launched the '**Come and Install Solar Power Projects**' initiative to encourage investment in the state's solar and solar energy projects.
- This is part of the state government initiative to turn Himachal Pradesh into a clean and green energy state by 31st March 2026.
- Under the State government's Come and Install Solar Power Projects initiative, the private sector will be encouraged to invest in the solar power sector in the state.

Nvidia And SoftBank Unveil World's First AI-driven 5G Telecom Network

- Leading chipmaker **Nvidia and SoftBank Corp**, the telecommunications arm of SoftBank Group, have **piloted the world's first artificial intelligence (AI) and 5G telecoms network**.
- The network can run AI and 5G workloads concurrently, a process known as an artificial intelligence radio access network (AI-RAN). Applications for the network include **autonomous vehicle remote support and robotics control**.

Sarai Kale Khan ISBT Chowk in Delhi renamed after Birsa Munda

- **Housing and Urban Affairs Minister Manohar Lal Khattar** announced, the chowk outside the Inter-State Bus Terminal (ISBT) bus stand in Delhi's Sarai Kale Khan will be renamed after **Bhagwan Birsa Munda**.
- The decision was announced on the occasion of the 150th birth anniversary of the freedom fighter and tribal leader **Bhagwan Birsa Munda**.

24 coastal villages in Odisha recognised by UNESCO as 'Tsunami Ready'

- **24 coastal villages in Odisha** were recognised by the **Intergovernmental Oceanographic Commission of UNESCO** as '**Tsunami Ready**'.
- The recognition was given during the 2nd Global Tsunami Symposium held in Indonesia.
- These villages are located in Balasore, Bhadrak, Kendrapada, Jagatsinghpur, Puri and Ganjam districts.

US announces return of over 1,400 looted artefacts to India

- The **United States** announced the **return of over 1,400 looted artefacts valued at 10 million dollars to India.**
- The items, part of an ongoing initiative to restore stolen art to South and Southeast Asia, include pieces recently displayed at New York's Metropolitan Museum of Art. Among the returned treasures is a sandstone sculpture of a celestial dancer, illicitly transported from central India to London before being sold to a Met patron and subsequently donated to the museum.

Bharat NCX 2024 Officially Inaugurated: Strengthening Cyber Defense and Strategic Decision-Making Across India

- The **Bharat National Cyber Security Exercise (Bharat NCX 2024)**, a landmark initiative to fortify India's cybersecurity resilience, was inaugurated at a **high-profile ceremony organized by the National Security Council Secretariat (NSCS) in collaboration with Rashtriya Raksha University (RRU).**
- The 12-day exercise is a critical step in preparing India's cybersecurity professionals and leadership to tackle evolving threats with advanced cyber defence, incident response capabilities, and strategic decision-making.

56th Tiger Reserve of the country notified in Chhattisgarh

- The **Chhattisgarh government** has officially **declared Guru Ghasidas National Park and Tamor Pingla Wildlife Sanctuary as a tiger reserve**, increasing the total number of tiger reserves in the state to four.
- The state's public relations department shared the notification dated November 4 issued by the Forest and Climate Change Department defining the area of the tiger reserve. The reserve will be named 'Guru Ghasidas-Tamor Pingla Tiger Reserve.
- The tiger reserve, encompassing a total area of 2829.38 sq.kms, includes a core/critical tiger habitat of 2049.2 sq. km, comprising the Guru Ghasidas National Park and Tamor Pingla Wildlife Sanctuary, and has a buffer of 780.15 sq. km.

CCI slaps penalty of Rs 213 crore on Meta for abusing dominant position

- The **Competition Commission of India (CCI)** has **slapped a penalty of Rs 213.14 crore on Meta**, the US-based firm which owns WhatsApp, for **alleged abuse of its dominant position in the implementation of the messaging app's 2021 privacy policy.**
- In an order, the antitrust regulator said that user data was collected and shared with other Meta companies in contravention of the competition law. It asked Meta and WhatsApp to implement certain

behavioural remedies within a defined timeline, on top of issuing cease-and-desist directions for these entities.

Dr. Jitendra Singh announces soft launch of India's First Indigenous Antibiotic, Nafithromycin, to Combat Drug Resistance

- Union Minister Dr. Jitendra Singh formally launched the first indigenous antibiotic "Nafithromycin" for resistant infections.
- The antibiotic "Nafithromycin" has been developed with the support of "Biotechnology Industry Research Assistance Council" (BIRAC), a unit of the Department of Biotechnology and has been brought to market under the trade name "Miqnaf" by pharma company "Wolkardt". It is the country's first indigenously developed antibiotic aimed at tackling Antimicrobial Resistance (AMR).
- This innovation is designed to treat Community-Acquired Bacterial Pneumonia (CABP), a severe illness caused by drug-resistant bacteria, which disproportionately affects vulnerable populations, including children and the elderly as well as immune-compromised hosts like Patients with Diabetes, Cancers etc.

Assam government renames Karimganj district as Sribhumi

- Assam Chief Minister Himanta Biswa Sarma announced that Karimganj district in the state **would be renamed to Sribhumi** to honour Rabindranath Tagore.
- Over a 100 years ago, Kabiguru Rabindranath Tagore had described modern day Karimganj District in Assam as 'Sribhumi' - the land of Maa Lakshmi.

TRAI takes strong action to combat spam calls in India, over 13,000 entities register for message traceability measure

- The Telecom Regulatory Authority of India (TRAI) has taken several measures to combat the persistence issue of spam calls and SMS.
 - i. Complaints against Spam Calls show downward trend due to Stringent Measure
 - ii. Good Progress in implementation of Enhanced Message Traceability
- To raise awareness about these measures and action to be taken by PEs and RTMs, webinars are organized under the aegis of TRAI.
- The first webinar was conducted on 12th November 2024 in association with Reliance Jio Infocomm Ltd (RJIL) and was attended by over 1000 representatives from entities being regulated by RBI, SEBI, PFRDA and IRDAI
- The second webinar was conducted in association with Vodafone Idea Ltd (VIL) on 19th November 2024 and was attended by over 800 representatives from Central and State Governments Departments and the entities being regulated by RBI, SEBI, PFRDA and IRDAI.

New Microbe reverting sesame flowers to vegetative state identified

- Researchers have identified a new microbe responsible for a peculiar disease that has been affecting the sesame fields of Midnapore in West Bengal.
- Sesame, the Queen of Oil, is a primordial oilseed crop since the remnants of sesame seeds were discovered at Harappa and Mohenjodaro. Sesame oil is excellent from a medicinal point of view. It contains antioxidants, and it is perfect for heart patients. Unfortunately, we do not use it frequently as the principal edible oil. The Indian sesame varieties need improvement so that their benefits can be harnessed.
- The microbe is a cell wall lacking Mollicutes bacteria, called **Candidatus Phytoplasma**.

India's 1st AI data bank to boost national security launched

- The Ministry of Science and Technology has launched India's first Artificial Intelligence (AI) data bank that is aimed at propelling innovation and boosting the country's national security.
- The event, themed "**AI for India: Advancing India's AI Development – Innovation, Ethics, and Governance**", showcased India's strategic roadmap for harnessing the transformative potential of AI.

Centre launches World Bank's 'Jobs at your doorstep' report

- Union Minister for Education, **Dharmendra Pradhan**, along with Minister of Labour and Employment and Youth Affairs and Sports **Dr Mansukh Mandaviya** launched a report titled **Jobs at Your Doorstep: A Jobs Diagnostics for Young People in the Six States**, at an event in New Delhi.
- World Bank assists the Ministry of Education with its program called Strengthening Teaching-Learning and Results for States (STARS) covering six states namely Himachal Pradesh, Kerala, Madhya Pradesh, Maharashtra, Odisha, and Rajasthan (collectively the STARS states) STARS Scheme has a national component under which key reforms are shared and disseminated for implementation.

Sony bags Asian Cricket Council media rights till 2031 for \$170 mn

- The Asian Cricket Council (ACC) announced that Sony Pictures Networks India (SPNI), a part of Japan's Sony Group Corporation, had bagged the media rights for all ACC tournaments from 2024 to 2031.
- The deal includes broadcasting and digital rights for all ACC tournaments over the next eight years. Star India had the media rights till 2023.

Samsung introduces its second-gen AI model 'Gauss2'

- Samsung Electronics unveiled Gauss 2, the second generation of its generative artificial intelligence (AI) model, at an annual tech conference.
- Samsung Gauss, first introduced last year, is aimed at enhancing the work efficiency of workers by facilitating tasks, such as composing emails, summarising documents and translating content.

- The second-generation version offers improved performance and efficiency in simultaneously handling various data types as a multimodal model integrating language, code and images.

Shivraj S Chouhan launched Nayi Chetna 3.0 – Pahal Badlaav Ki Campaign against Gender-Based Violence

- Union Minister of Rural Development and Agriculture & Farmers' Welfare, **Shivraj Singh Chouhan** has launched the **third edition of Nayi Chetna – Pahal Badlaav Ki**, a national campaign against gender-based violence in **Rang Bhawan Auditorium, New Delhi**.
- The month-long campaign, organized by the Deendayal Antyodaya Yojana - National Rural Livelihoods Mission (DAY-NRLM) under the aegis of the Ministry of Rural Development, will run across all Indian States and Union Territories until 23rd December 2024.
- The objectives of Nayi Chetna 3.0 include raising awareness of all forms of gender-based violence, encouraging communities to speak out and demand action, providing access to support systems for timely assistance and empowering local institutions to act decisively against violence. The campaign's slogan, **"Ek Saath, Ek Awaaz, Hinsa Ke Khilaaf,"** embodies the call for collective action through convergence efforts, adopting a whole-of-society and whole-of-government approach.

India's first Constitution Museum inaugurated at OP Jindal University

- **India's first Constitution Museum** was inaugurated at the **O P Jindal Global University** by Law Minister **Arjun Ram Meghwal** and Lok Sabha Speaker **Om Birla**.
- This museum will acquaint present and coming generations with our constitution, how it was framed and what discussions and debates took place then.

Cyclone 'Fengal': Low-pressure area developed on Bay of Bengal

- A potential cyclone named **'Fengal,'** suggested by Saudi Arabia, is forming in the **Bay of Bengal**, according to the India Meteorological Department (IMD).
- It will move towards Tamil Nadu and further towards Sri Lanka. However, in most likelihood, it will weaken before crossing the land.
- This probable cyclone **'Fengal'** will have no impact on Odisha as were weather forecasts.

Centre approves ₹1,115 crore to states for disaster mitigation, capacity-building projects

- A **high-level committee**, headed by Union Home Minister **Amit Shah**, has approved **₹1,000 crore** for various disaster mitigation and capacity-building projects in 15 states.

- The committee also approved **another project for training and capacity building of civil defence volunteers in all States and Union territories at a total outlay of ₹115.67 crore.**
- A sum of ₹139 crore each was approved for Uttarakhand and Himachal Pradesh, ₹100 crore for Maharashtra, ₹72 crore each for Karnataka and Kerala, ₹50 crore each for Tamil Nadu and West Bengal, and ₹378 crore for the eight Northeastern states — Assam, Arunachal Pradesh, Manipur, Meghalaya, Mizoram, Nagaland, Sikkim, and Tripura.

Cabinet approves continuation of the Atal Innovation Mission

- **The Union Cabinet, chaired by Prime Minister Narendra Modi, has approved the continuation of its flagship initiative, the Atal Innovation Mission (AIM), under the aegis of NITI Aayog, with an enhanced scope of work and an allocated budget of Rs.2,750 crore for the period till March 31, 2028.**
- AIM 2.0 is a step towards Viksit Bharat that aims to expand, strengthen, and deepen India's already vibrant innovation and entrepreneurship ecosystem.
- The approval underscores the government's commitment to fostering a robust innovation and entrepreneurship ecosystem in India. With India at rank 39 on the Global Innovation Index and home to the world's third-largest start-up ecosystem, the next phase of Atal Innovation Mission (AIM 2.0) is expected to further enhance India's global competitiveness.

Cabinet approves One Nation One Subscription (ONOS)

- **The Union Cabinet has approved the 'One Nation One Subscription' (ONOS) initiative for centralised access to research articles and journal publications for government higher education institutions and research and development (R&D) laboratories of the central government.**

Indian Constitution in Sanskrit and Maithili language launched

- **President Droupadi Murmu unveiled the Indian constitution's translation in Sanskrit and Maithili language in New Delhi on 26 November 2024 on the occasion of the Samvidhan Diwas.**
- Maithili is mainly spoken in Bihar, Jharkhand, and Nepal.
- The government of India has undertaken a project to translate the Indian constitution into all 22 scheduled languages mentioned in the 8th Schedule of the Constitution.

India Launches 'Bal Vivah Mukht Bharat' Campaign Against Child Marriage

- **The Government of India launched the 'Bal Vivah Mukht Bharat' campaign to eradicate the social evil of child marriage.**
- The Campaign will be supervised by the Union Ministry of Child and Women Development. According to the government, it will continue until the social evil of child marriage is eradicated from the country.

- The minister also unveiled the 'Child Marriage Free Bharat' portal. The portal will support the campaign's mission by raising public awareness against child marriage, preventing child marriage, and reporting incidents of child marriage.

Mines Ministry launched India's first-ever auction of minerals in offshore areas

- The Ministry of Mines has launched the first-ever tranche of mineral block auctions in India's offshore areas.
- This landmark initiative signals India's entry into the exploration and development of undersea mineral resources within its offshore territories. These areas include the country's territorial waters, continental shelf, exclusive economic zone (EEZ), and other maritime zones.
- India's Exclusive Economic Zone (EEZ), spanning over 2 million square kilometres, is believed to hold significant mineral reserves.

Amara Raja Infra sets up Green Hydrogen fuelling station for NTPC in Leh

- EPC company Amara Raja Infra has completed setting up India's first green hydrogen fuelling station in Leh, Ladakh for NTPC.
- The project will enable emission-free transport in and around Leh – making India among the few countries to take the lead in the green mobility space. With the completion, NTPC will operationalise five hydrogen fuel cell buses in the region.

IIT Guwahati to host 2024 India International Science Festival

- Indian Institute of Technology (IIT) Guwahati will celebrate India International Science Festival (IISF) 2024 from November 30 to December 3 in Guwahati.
- The theme of this 10th edition of IISF is "Transforming India into an S&T-driven Global Manufacturing Hub". It reflects the government's aim to merge science and technology with industrial growth, making India a global leader in manufacturing.
- The India International Science Festival is organised by the Union Ministry of Science and Technology and the Union Ministry of Earth Science in association with Vijnana Bharati.

Kaziranga National Park hosted the 12th International Tourism Mart 2024

- The 12th International Tourism Mart was held in the UNESCO World Heritage site Kaziranga National Park, Assam.
- Union Minister for Tourism and Culture Gajendra Singh Shekhawat inaugurated the 12th International Tourism Mart.
- The International Tourism Mart will highlight the vast potential of tourism in the North-Eastern Region to domestic and international audiences and bring together the Tourism and hospitality industry stakeholders to promote tourism in the region.

Nirmala Sitharaman Reviews Performance of 4 states RRB in Bihar

- A meeting of the eight **Regional Rural Banks (RRB)** operating in four **states of the Eastern Region- Bihar, Jharkhand, Odisha and West Bengal** was held in **Patna, Bihar**.
- The Union Finance and Corporate Affairs Minister, Nirmala Sitharaman chaired the meeting.
- The Union Ministry of Finance periodically holds meetings with the heads of the RRBs to review banks' performance.

Economy growth rate dips to 5.4 % during July-September Quarter 2024

- **The Indian real Gross Domestic Product (GDP) growth rate** dipped to **5.4 %** in the **July-September quarter of 2024** compared to the **2023 July-September quarter growth rate of 8.1 %**, according to National Statistics Office (NSO), Ministry of Statistics and Programme Implementation (MoSPI).
- The Indian economy's second-quarter growth rate was lower than the Reserve Bank of India's forecast of 7 per cent.
- The mining and quarrying sector was the only sector which recorded a negative growth of 0.1 %.

Chapter 13: Current Affairs (International)

18-Year-Old Nepal's Nima Rinji Sherpa Conquered World's 14 Highest Peaks

- At just 18 years old, **Nepal's Nima Rinji Sherpa** has achieved a milestone few have accomplished, **becoming the youngest climber to reach all 14 of the world's tallest mountains**, known as the "eight-thousanders."
- Mr Rinji's journey culminated with the summit of Shishapangma, Nepal's 8,027-metre peak, alongside climbing partner Pasang Nurbu Sherpa.

4th edition of AIM-ICDK Water Innovation Challenge paving way for global water solutions through Indo-Danish Collaboration

- **The fourth edition of the AIM-ICDK Water Innovation Challenge 4.0** successfully concluded at the **2024 Next Generation Digital Action (NGDA) in Copenhagen, Denmark**, marking a significant achievement in the growing Indo-Danish Green Strategic Partnership.

This year's challenge reinforced its position as a premier platform for fostering innovative and sustainable solutions to global water issues.

Australia proposes ban on social media for children under 16

- **The Australian government** will legislate for a **ban on social media for children under 16**.
- Australia is trialing an age-verification system to assist in blocking children from accessing social media platforms, as part of a range of

measures that include some of the toughest controls imposed by any country to date.

- **France last year proposed a ban on social media for those under 15,** though users were able to avoid the ban with parental consent.

IGNCA host the 8th International Ancient Arts Festival and Symposium

- **The 8th International Ancient Arts Festival and Symposium** was held in **New Delhi at the Indira Gandhi National Centers for Arts (IGNCA).**
- The International Ancient Arts Festival and Symposium is country's only multi-arts event of its kind, which tries to educate the people in the ancient Indian art form along with entertaining them with performances.

UAE Launches Global Energy Efficiency Alliance at COP29

- **The UAE has unveiled an ambitious initiative** to establish the '**Global Energy Efficiency Alliance**' during **COP29**, hosted in Azerbaijan.
- This move aims to double global energy efficiency rates by 2030 and contribute to significant emission reductions.
- The initiative builds on the '**UAE Consequence**' from COP28, a commitment that brought together countries, organizations, and corporations to reduce carbon emissions and promote sustainable resource management.

Iraq conducts first national census in nearly 40 years

- **Iraq began its first nationwide population census in decades**, a step aimed at modernizing data collection and planning in a country long impacted by conflict and political divisions.
- **The last nationwide census in Iraq was held in 1987.** Another one held in 1997 excluded the Kurdish region.
- The new census "charts a developmental map for the future and sends a message of stability," Planning Minister Mohammed Tamim said in a televised address.

World agrees on USD 300 billion climate aid for developing nations

- **Countries at the COP29 summit in Baku adopted a \$300 billion a year global finance target** to help poorer nations cope with impacts of climate change.
- The agreement, clinched in overtime at the two-week conference in Azerbaijan's capital, was meant to provide momentum for international efforts to curb global warming in a year destined to be the hottest on record.
- The agreement would provide \$300 billion annually by 2035, boosting rich countries' previous commitment to provide \$100 billion per year in climate finance by 2020. That earlier goal was met two years late, in 2022, and expires in 2025.

Cabinet approved National Mission on Natural Farming

- **The Union Cabinet** chaired by Prime Minister Narendra Modi has **approved the launching of the National Mission on Natural Farming (NMNF)** as a standalone Centrally Sponsored Scheme under the Ministry of Agriculture & Farmers' Welfare.
- The scheme has a **total outlay of Rs.2481 crore** (Government of India share – Rs.1584 crore; State share – Rs.897 crore) till the 15th Finance Commission (2025-26).
- Objective - To promote natural farming in mission mode across the country as a standalone Centrally Sponsored Scheme under the Ministry of Agriculture & Farmers' Welfare.
- Rooted in the traditional knowledge inherited from their forefathers, farmers will practise Natural Farming (NF) as a chemical free farming which involves local livestock integrated natural farming methods, diversified crop systems, etc. NF follows local agro-ecological principles rooted in local knowledge, location specific technologies and is evolved as per the local agro-ecology.
- In the next two years, NMNF will be implemented in 15,000 clusters in Gram Panchayats, which are willing, & reach 1 crore farmers and initiate Natural Farming (NF) in 7.5 lakh Ha area. Preference will be given to areas having prevalence of practising NF farmers, SRLM / PACS / FPOs, etc. Further, need-based 10,000 Bio-input Resource Centres (BRCs) will be set-up to provide easy availability and accessibility to ready-to-use NF inputs for farmers.
- Under NMNF, around 2000 NF Model Demonstration Farms shall be established at Krishi Vigyan Kendras (KVKs), Agricultural Universities (AUs) and farmers' fields, and shall be supported by experienced and trained Farmer Master Trainers.
- The willing farmers will be trained in Model Demonstration Farms on the NF package of practices, preparation of NF inputs, etc. near their villages in KVKs, AUs and practising NF farmers' fields. 18.75 lakh trained willing farmers will prepare inputs like Jeevamrit, Beejamrit, etc. by using their livestock or procure from BRCs.
- 30,000 Krishi Sakhis/ CRPs will be deployed for awareness generation, mobilisation and handholding of willing farmers in the clusters.
- Farmers will be provided with an easy simple certification system and dedicated common branding to provide access to market their natural farming produce. Real-time geo-tagged & referenced monitoring of NMNF implementation shall be done through an online portal.

Cabinet approves ₹7,927 crore multitracking projects to boost rail connectivity

- The **Cabinet Committee on Economic Affairs**, chaired by Prime Minister Narendra Modi, has **approved three major multitracking projects for Indian Railways** at a cost of approximately ₹7,927 crore.

- The initiative aims to enhance rail connectivity, reduce congestion, and contribute to economic growth.
- The projects are:
Jalgaon – Manmad 4th line (160 km)
Bhusawal – Khandwa 3rd & 4th line (131 km).
Prayagraj (Iradatganj) – Manikpur 3rd Line (84 km)
- The projects span seven districts across Maharashtra, Madhya Pradesh, and Uttar Pradesh, impacting around 1,319 villages and benefiting a population of approximately 38 lakh. Notably, the improved connectivity will serve two aspirational districts, Khandwa and Chitrakoot, and enhance the Mumbai-Prayagraj-Varanasi route, a key rail corridor.

Centre approves ₹3,689 crore investment for two hydroelectric projects in Arunachal Pradesh

- The **Cabinet Committee on Economic Affairs (CCEA)**, chaired by PM Narendra Modi, has **approved an investment of ₹3,689 crore for the construction of two hydroelectric projects in Arunachal Pradesh's Shi Yomi district**. Both projects are expected to be completed within 50 months.
- An outlay of ₹1,939 crore has been sanctioned for the Heo Hydroelectric Project (HEP), while ₹1,750 crore has been approved for the Tato-I Hydroelectric Project (HEP), according to an official statement issued after the CCEA meeting.
- The Heo Hydroelectric Project (HEP), with an installed capacity of 240 MW (3 x 80 MW), is expected to generate 1,000 Million Units (MU) of energy annually. The power produced will enhance the electricity supply in Arunachal Pradesh and contribute to balancing the national grid.
- Both projects will be implemented through a joint venture between the **North Eastern Electric Power Corporation Ltd. (NEEPCO)** and the government of Arunachal Pradesh.

Cabinet approves the PAN 2.0 Project

- The Cabinet Committee on Economic Affairs (CCEA), chaired by PM Narendra Modi, has given its approval for the PAN 2.0 Project of the Income Tax Department with a financial outlay of ₹1,435 crore.
- Currently, about 78 crore PANs have been issued, of which 98% are to individuals.

GoI to host 1st Ashtalakshmi Mahotsav in New Delhi

- As part of the central government's vision to make the North Eastern region the development engine of the country, **the government of India** has decided to **hold an Ashtalakshmi Mahotsav in New Delhi from 6-8 December 2024**.
- The Union Minister, Jyotiraditya Scindia, also released the **mascot for the upcoming Ashtalakshmi Mahotsav- Purvi**. The mascot is a girl, and she is

wearing attire that represents the elements of the eight states of the North East.

Chapter 14: Banking & Financial

HDFC Standard Life Acquires Rs 90 Crore Stake in PNB Housing Finance

- **HDFC Standard Life Insurance Co** has bought shares of **PNB Housing Finance** worth **Rs 90 crore** through an open market transaction.
- According to the block deal data available on the BSE, **HDFC Standard Life Insurance Company Ltd** purchased a little over 10 lakh shares or 0.4 per cent stake in **PNB Housing Finance**.
- The shares were picked up at an average price of **Rs 900** apiece, taking the transaction value to **Rs 90 crore**.

Jio Financial Services launches SmartGold for digital gold purchase

- **Jio Financial Services** has introduced **SmartGold** as a feature on the **JioFinance** app. It allows customers to **buy digital gold**. Users can invest in gold starting from as low as **Rs 10**, providing an accessible entry point for many.
- **SmartGold** offers a **completely digital process** for purchasing gold, with options to redeem investments for cash, gold coins, or jewellery. Customers can buy gold in flexible denominations, either in rupees or in grams, and can order physical gold coins for home delivery.

GST records second highest collection at 1.87 lakh crore rupees in October

- **Gross Goods and Services Tax (GST)** collection in October rose 9 percent to **over 1.87 lakh crore**, the second-highest ever, mainly due to rise in domestic sales and improved compliance.
- The Central GST collection stood at 33,821 crore rupees, State GST at 41,864 crore rupees, Integrated IGST at 99,111 crore rupees and cess at 12,550 crore rupees during the month.
- The total gross GST revenue grew 8.9 percent to 1, 87,346 crore rupees. In October 2023, the mop-up was at 1.72 lakh crore rupees.

NSE launches mobile app & websites in 8 additional languages

- **The National Stock Exchange** has launched a **mobile app** as well as **websites** in **eight additional languages** to commemorate 30 years of operations.
- Trading in the equities market commenced on the NSE on 3rd November 1994.
- MD and CEO of NSE, Ashishkumar Chauhan, announced that these languages include Assamese, Bengali, Kannada, Malayalam, Odia, Punjabi,

Tamil, and Telugu, bringing the total number of languages supported by the NSE to twelve.

SBI MF becomes first to surpass ₹10 lakh crore AUM, outpacing ICICI and HDFC

- **SBI Mutual Fund**, the country's largest asset management company (AMC), has **achieved a record average asset under management (AAUM) of ₹10.99 lakh crore** in the September quarter (Q2 FY25), according to data from the Association of Mutual Funds in India (AMFI).
- The fund house concluded FY24 with an AAUM of ₹9.14 lakh crore. Notably, in June 2024, SBI Mutual Fund became the first mutual fund house to surpass the ₹10 lakh crore mark in AAUM. Over the period from FY19 to FY24, its AAUM recorded a compound annual growth rate (CAGR) of approximately 26%.

Punjab & Sind Bank launches e-bank guarantee facility

- **Punjab & Sind Bank (PSB)**, a public sector bank, has **launched e-Bank Guarantee (e-BG) facility in partnership with National e-Governance Services Ltd (NeSL)**.
- This new facility replaces paper-based BG issuance process with stamping and signatures.
- With the secured transmission and enhanced transparency, beneficiaries will save efforts and time in the verification of physical BGs.

SEBI proposes 30-day deadline for mutual fund deployment of NFO proceeds

- In a move aimed at **enhancing the timely deployment of funds raised through mutual fund (MF) schemes during new fund offering (NFO) periods**, the markets regulator -- **Securities and Exchange Board (Sebi) proposed a 30-day deadline for fund managers**.
- Currently, there is no stipulated time frame for the deployment of NFO proceeds in line with the specified investment strategy.

Paytm launches UPI statement download for easy expense tracking

- **One97 Communications Limited (OCL)**, which owns **Paytm**, India's leading digital payments and financial services provider, has **launched a new feature allowing users to download UPI statements directly from the app**.
- This service enables users to access and monitor their financial transactions for any date range or financial year in a simple PDF format.

Indian Overseas Bank Unveils Online Re-KYC Service for Hassle-Free Updates

- **Indian Overseas Bank (IOB)** has unveiled an **online Re-KYC service to simplify the Know Your Customer (KYC) update process for its customers**.

- Website: Visit www.iob.in, go to the Self-Service Digital Hub on the homepage, select “Re-KYC,” and follow the prompts to complete the process.
- SMS: Send an SMS in the format “REKYC <Space> CIF ID” to 9643-01-9643 from your registered mobile number (e.g., REKYC 198979695).
- Email: Send an email with the subject “REKYC <Space> CIF ID” to rekyc@iob.in from your registered email address (e.g., REKYC 198979695).

IDFC FIRST Bank launches real-time tracking for international money

- **IDFC FIRST Bank** has become the **first Indian bank to offer real-time tracking for money sent abroad**. This service, developed in partnership with Swift, is accessible through the bank's mobile app and internet banking platforms.
- The Swift GPI tracking plugin gives real-time updates on the status of funds, indicating whether the money is in transit or has been credited to the recipient's account. The tracker also alerts users to potential issues, such as errors in receiver information, allowing them to resolve problems swiftly.

SBI launches Innovation Hub in tie up with APIX

- **State Bank of India (SBI)** has **launched the SBI Innovation Hub in partnership with APIX**, a global collaborative innovation platform for financial institutions and fintechs.
- SBI Innovation Hub provides a dedicated space for fintechs, startups, and innovators worldwide to design next-generation financial solutions tailored to meet the digital needs of SBI's diverse customer base.

SBI and APIX team launches SBI Innovation Hub for Fintechs

- **State Bank of India (SBI)** has **launched the 'SBI Innovation Hub'** in partnership with APIX, a global collaborative innovation platform for financial institutions and FinTechs.
- SBI Innovation Hub provides a dedicated space for FinTechs, startups, and innovators worldwide to design next-generation financial solutions tailored to meet the digital needs of SBI's diverse customer base.
- The initiative seeks to promote financial innovation, and digital transformation, and enhance financial inclusion.

Cashfree launches pilot for cross-border payments

- **Cashfree Payments** has **partnered with Indian companies like Swiggy and Nykaa** to enable international customers to make payments in India.

- This pilot program caters to users of RuPay cards and UPI, which are not typically recognized for global transactions.
- Cashfree's cross-border payments license allows them to facilitate seamless transactions for both import and export businesses, as well as individual users.

GenWise launches UPI payments for senior citizens with secure interface

- **GenWise** has launched the **UPI payments on its app for senior citizens**. This is the industry's first-ever introduction of UPI for elders, offering a simple user interface, enhanced security, and cyber fraud awareness.
- GenWise UPI has been developed in collaboration with Axis Bank, which is acting as the sponsor bank for facilitating transactions.

RBI, SEBI unveil rules for converting excess investment by FPIs into FDI

- Financial regulators, the **Reserve Bank of India (RBI)** and the **Securities and Exchange Board of India (SEBI)**, issued **new guidelines directing foreign portfolio investors (FPIs) to secure government approval** and concurrence from investee companies if they acquire equity stakes that exceed prescribed limits.
- The regulators introduced an operational framework for reclassification of FPI investments to **foreign direct investments (FDI)** should holdings surpass the stipulated thresholds. This framework outlines steps to follow if such a breach occurs.
- Under the **Foreign Exchange Management Act (FEMA)**, **FPIs are allowed to hold up to 10 per cent of a company's total paid-up equity capital**. Any FPI breaching this limit now has the option to divest holdings or reclassify such holdings as FDI, subject to several conditions. The new rules provide a window of five days from the settlement of trades to do the same.

Shriram Mutual Fund launches industry-first multi-sector rotation fund

- Shriram Mutual Fund (MF) has launched an industry-first multi-sector rotation fund, which will take concentrated sectoral bets through a quantamental approach. The scheme will invest in 3-6 sectors that are likely to outperform in the near-to-long term
- The fund will move in and out of sectors based on their relative momentum and other factors. The sectors will be selected based on Shriram AMC's proprietary Enhanced Quantamental Investment (EQI) framework. These sectors will then be vetted based on fundamentals, including macroeconomic parameters, investment indicators, sentiment, prices, etc., before final sector selection.

Retail inflation at a 14-month high, rises to 6.21% in October

- The Consumer Price Index (CPI) based inflation reached a **14-month high of 6.21 percent in October**, up from 5.49 percent in August, indicating persistent price pressures across sectors, according to the data of Ministry of Statistics and Programme Implementation (MoSPI).
- Inflation in October climbed above the Reserve Bank of India's (RBI) 6% tolerance threshold, marking the first breach of this level in 14 months since August 2023. The **Reserve Bank of India (RBI) aims to keep inflation within a range of 2-6 percent, with a medium-term target of 4 percent.**
- The data shows higher inflation in rural areas at 6.68 percent compared to 5.62 percent in urban regions.
- The Consumer Food Price Index (CFPI) recorded a significant year-on-year (Y-o-Y) inflation rate of 10.87 percent, driven largely by rising prices of vegetables, fruits, oils and fats. In September, food inflation stood at 9.24 percent.
- Rural areas experienced a CFPI inflation rate of 10.69 percent, while urban regions saw a slightly higher rate of 11.09 percent.

PSBs show strong performance in the First Half of FY 2024-25 with 11% Y-o-Y growth

- The Union Finance Ministry said that aggregate business of public sector banks (PSBs) has shown strong growth of 11 per cent in the first half of the financial year 2024-25 (H1FY25) to touch Rs 236 trillion. The operating and net profit were also robust.
- At Rs 1.5 trillion, operating profit grew by 14.4 per cent year-on-year (Y-o-Y) while the net profit saw an impressive 25.6 per cent jump at Rs 85,520 crore in the first half of FY25.
- The global credit and deposit portfolio of PSBs grew by 12.9 per cent and 9.5 per cent Y-o-Y to Rs 102.29 trillion and Rs 133.75 trillion respectively.
- The Gross and Net NPA stood at 3.12% and 0.63% as on Sep-24 (Gross and Net NPA declined by 108 bps and 34 bps respectively YoY).

ICICI Prudential Multi-Asset Fund turns Rs 10 lakh into Rs 7.5 cr in 22 yrs

- ICICI Prudential Multi-Asset Fund, one of India's largest and most successful multi-asset allocation funds, has **achieved a remarkable milestone—completing 22 years of robust performance.** With a closing Asset Under Management (AUM) of Rs 50,495.58 crores as of September 30, 2024.
- The fund now holds a dominant share of 48.29% in the multi-asset allocation category, solidifying its position as a preferred choice for investors seeking diversified, long-term growth.

Civic bodies need major reforms to enhance revenue sources: RBI report

- **Municipal corporations** need to enhance their sources of revenue through reforms in property tax, rationalisation of user charges, and better collection mechanisms, an RBI report has suggested.
- The report titled 'Own Sources of Revenue Generation in Municipal Corporations: Opportunities and Challenges' analysed the budgetary data for 232 MCs, covering more than 90 percent of the total MCs in the country.
- The revenue receipts of MCs rose by 20.1 percent year on year (Y-o-Y) to Rs 1.7 trillion till March 2024 (FY24). In the preceding year, their revenues were Rs 1.42 trillion, and Rs 1.37 trillion in FY22.

WPI inflation rises to 4-month high of 2.36% in Oct, food prices surge

- **Wholesale price inflation** rose to a 4-month high of 2.36 percent in October as prices of food items, especially vegetables, and manufactured goods turned dearer, as per the government data released.
- The wholesale price index (WPI) based inflation was 1.84 percent in September 2024. It was (-) 0.26 percent in October, last year.
- As per the data, inflation in food items shot up to 13.54 percent in October, as against 11.53 percent in September. This was led by 63.04 percent inflation in vegetables, as against 48.73 percent in September.

Galaxy Health Insurance launches its first product with comprehensive coverage options

- **Galaxy Health Insurance** has launched its first product, **Galaxy Promise**, offering a range of **health insurance plans** designed to meet the needs of families seeking affordable and comprehensive coverage.
- The plans, which provide sum insured options ranging from ₹3 lakh to ₹1 crore, come with four tailored options: Signature plan, Elite plan, Premier plan, and Enhanced Optional covers.

NHB raises Rs 3,830 cr through 10-yr bonds at 7.14%; gets 'AAA' rating

- **State-owned National Housing Bank (NHB)** has raised Rs 3,830 crore through 10-year bonds in the domestic debt capital markets at a coupon rate of 7.14 per cent.
- The coupon rate is the rate of interest that the entity will pay to investors.
- NHB, a development financial institution which was earlier the apex regulator body for housing finance companies, was looking to raise Rs 5,000 crore, with a base issue size of Rs 2,000 crore and a green shoe option of Rs 3,000 crore. But it did not raise the full amount as the rates were slightly higher than anticipated. The bonds have been rated 'AAA' by domestic credit agency CRISIL, ICRA, and CARE
- NHB got bids for Rs 4,950 crore at a coupon of 7.16 per cent, and Rs 4,310 crore at a coupon of 7.15 per cent.

CBDT launches campaign to inform taxpayers on undeclared foreign assets

- The **Central Board of Direct Taxes (CBDT)** has launched a **Compliance-Cum-Awareness Campaign for Assessment Year (AY) 2024-25** to assist taxpayers in accurately completing Schedule Foreign Assets (Schedule FA) and reporting income from foreign sources (Schedule FSI) in their income tax returns (ITR).
- In a statement, CBDT said informational messages will be sent via SMS and email to resident taxpayers who have already submitted their ITRs for AY 2024-25. These messages are intended for individuals identified through information received under bilateral and multilateral agreements, suggesting that they may hold foreign accounts or assets, or have received income from foreign jurisdictions.

Karnataka Bank launches 2 financial products for students

- **Karnataka Bank Ltd.** has launched **two financial products** – ‘**KBL Peak**’, an education loan with financing of up to ₹2 crore and comprehensive coverage, and ‘**KBL Genius**’, a student savings account featuring free cyber insurance.
- With the ‘KBL Peak’ education loan and ‘KBL Genius’ savings account, Karnataka Bank aims to help students pursue their academic goals and aspirations with financial freedom, contributing to a brighter future for both individuals and the nation.

Unifi Asset Management gets SEBI nod for mutual fund operations

- **Unifi Asset Management Pvt Ltd**, a wholly owned subsidiary of Unifi Capital, has received **final approval from the Securities and Exchange Board of India (SEBI)** to launch its mutual fund operations.
- The Fund is designed to bring Unifi’s core absolute value investing process to investors seeking specialist funds with a focus on niche and rewarding opportunities.

SBI raises Rs 10,000 cr through infra bond issuance

- Country's largest lender, **State Bank of India** has raised **Rs 10,000 crore through its seventh infrastructure bond issuance**.
- SBI raised Rs 10,000 crore at a coupon rate of 7.23 per cent through its seventh infrastructure bond issuance.
- The issue attracted overwhelming response from investors with bids in excess of Rs 11,500 crore and was oversubscribed in excess of 2 times against the base issue size of Rs 5,000 crore.
- The total number of bids received was 85 indicating wider participation with heterogeneity of bids.
- The investors were across provident funds, pension funds, insurance companies, mutual funds etc. The proceeds of bonds will be utilized in

enhancing long-term resources for funding infrastructure and affordable housing segments.

Paytm UPI goes global; app users can make payments at select international locations

- One97 Communications (OCL), that owns Paytm brand, said **Paytm users will be able to make UPI payments at select international locations, including popular spots in the UAE, Singapore, France, Mauritius, Bhutan, and Nepal.**
- The move allows users to conveniently pay for all use cases including shopping, dining, and local experiences abroad using UPI through their Paytm app.
- Indian travellers can now use their Paytm app to make seamless, cashless payments at destinations where UPI is accepted, including popular spots in the UAE, Singapore, France, Mauritius, Bhutan, and Nepal.

RBI nod for Central Bank of India's insurance foray in JV with Future Generali

- The **Central Bank of India** has received **Reserve Bank of India** approval for its proposed foray into life and non-life insurance business through a joint venture with the **Generali group**.
- The RBI approved the bank's entry in the insurance business, through a joint venture with the **Generali group** under **Future Generali India Insurance Company** and **Future Generali India Life Insurance Company**, subject to continuous compliance of conditions stipulated by it and approval of sectoral regulator IRDAI.

Govt directs EPFO to ensure UAN activation for employees through Aadhaar-based OTP

- **The Ministry of Labour & Employment** has directed the **EPFO** to ensure the **Universal Account Number (UAN)** of employees is active to avail the benefits of the **Employment Linked Incentive (ELI) Scheme**.
- To ensure that the maximum number of employers and employees benefit from the **ELI Scheme**, it has directed **EPFO** to work in a campaign mode with employers and ensure activation of **UAN** of employees.
- This allows employees 24/7 access to **EPFO** services from the comfort of their homes, eliminating the need for physical visits to **EPFO** offices.

SBI launches low-cost tailored vehicle loan for Uber's fleet partners

- **State Bank of India** has introduced a **customised vehicle loan product for Uber's fleet partners** to support the growth of the ride-hailing industry.
- This loan enables low-cost, tailored financing solutions as well as hassle free loan disbursement to **Uber's fleet partners**.

RBI slaps monetary penalties on RBL Bank, Union Bank, and Bajaj Finance

- The Reserve Bank of India (RBI) has imposed monetary penalties on RBL Bank, Union Bank, and Bajaj Finance due to violation of certain norms.
- RBL Bank has been fined Rs 64,00,000 for its failure to obtain an annual declaration in Form B from one of its major shareholders within the stipulated time frame of one month after the close of the financial year ending on March 31, 2018, March 31, 2019, and March 31, 2020.
- Further, Union Bank of India has incurred a penalty of Rs 1 crore for its failure to comply with specific directions.
- A penalty worth Rs 8,50,000 was imposed on Bajaj Finance.

UPI 123Pay transaction limit doubles to Rs 10,000 for feature phone users

- The Reserve Bank of India (RBI) has increased the transaction limit for UPI 123Pay from Rs 5,000 to Rs 10,000, allowing users to make higher-value digital payments via feature phones.
- UPI 123Pay is a service designed for people who do not have internet access on their mobile phones, offering a way to make digital payments through methods such as:
- IVR (Interactive Voice Response): Users interact with a voice-based system to carry out transactions.

PNB becomes a PCAF signatory, strengthening its commitment to climate responsibility

- Punjab National Bank (PNB), the country's second largest public sector bank, has become a signatory to the globally recognised Partnership for Carbon Accounting Financials (PCAF).
- This move reinforces PNB's commitment to transparency and proactive climate action, by adopting internationally benchmarked standards for measuring and disclosing greenhouse gas (GHG) emissions associated with its lending and investment activities.
- In the financial year 2023-24, PNB disclosed its financed emissions in the Business Responsibility and Sustainability Report (BRSR) using the PCAF Standard, a globally accepted methodology.

Govt collects Rs 16,398 crore GST on health, life insurance in FY24: FinMin

- The revenue collected by the union government through Goods and Services Tax (GST) on healthcare and life insurance services surged by 680 per cent to Rs 16,398 crore in 2023-24 from Rs 2,101 crore in 2019-20, Minister of State for Finance Pankaj Chaudhary said in a written reply in Lok Sabha.
- However, GST collections in this category dropped marginally in FY24 compared to Rs 16,770 crore collected in FY23.

PNB MetLife introduces Smart Communications App to transform Agent-Customer Interactions

- **PNB MetLife India Insurance Company Limited** has unveiled the **Smart Communications App**, a cutting-edge digital platform aimed at enhancing interactions between customers, agents, valued partners, and its Proprietary Sales Force (PSF).
- The app is designed to simplify sales processes and foster meaningful, personalised connections.

Paytm launches UPI Lite Auto Top-Up for Hassle-Free Recurring Daily Payments

- **One97 Communications (OCL)**, the parent company of **Paytm**, has rolled out a **new automatic top-up feature for Paytm UPI Lite**, streamlining small-value transactions for users.
- This feature ensures automatic recharging of the UPI Lite balance when it drops below a preset limit, eliminating the need for a PIN and enabling seamless daily payments.

Star Health Insurance launches 'Star Arogya Digi Seva' with CCDC

- **Star Health Insurance**, a prominent standalone health insurance provider, has unveiled its latest **Corporate Social Responsibility (CSR) initiative, 'Star Arogya Digi Seva'**.
- Developed in partnership with the **Center for Chronic Disease and Control (CCDC)**, the program seeks to bridge healthcare gaps in underserved rural communities by combining cutting-edge telemedicine technology with Mobile Health Units (MHUs).

Angel One gets SEBI nod to enter mutual fund business

- **Angel One Asset Management Company** has received **SEBI's approval to act as the asset management company for Angel One Mutual Fund** which will focus exclusively on passive investment solutions.
- Angel One Mutual Fund's passive investment products such as index funds and exchange traded funds will be designed to offer clients a low-cost, transparent and accessible pathway to wealth creation.

SBI raises ₹50,000 crore via bonds in FY25

- **State Bank of India (SBI)** has raised **₹50,000 crore through domestic bonds so far during FY25**.
- The bond issuances include **₹30,000 crore in long-term, tier 2 bonds worth ₹15,000 crore and AT1 bonds amounting to ₹5000 crore**.
- The bank garnered **Rs 5,000 crore AT1 Bonds, Rs 15,000 crore Tier 2 Bonds and Rs 30,000 crore Long Term Bonds till date during FY25** at a very competitive rate.

SEBI pushes for interoperability between NSE and BSE during outages from April 1

- The **Securities and Exchange Board of India (Sebi)** has announced the **interoperability of stock exchanges to ensure business continuity in the face of a technical glitch or an outage**. The interoperability for cash,

derivatives, currency derivatives, and interest rate derivatives will be effective from April 1, 2025.

- Upon discussion with exchanges, it has been decided that, to begin with, the NSE would act as an alternative trading venue for the BSE and vice-versa.

Chapter 15: Committee

Committee	Headed by	Purpose
The Cabinet Committee on Economic Affairs (CCEA)	The Prime Minister Narendra Modi	The Prime Minister Narendra Modi has approved infusion of equity of Rs.10,700 crore for working capital in financial year 2024-25 in Food Corporation of India (FCI) .
A joint corridor management committee of Madhya Pradesh and Rajasthan	-	To work for conservation of the felines
The third edition of the Joint Defence Cooperation Committee (JDCC) meeting between India and Tanzania	The Indian delegation, led by Joint Secretary Shri Amitabh Prasad , included senior officials from the Ministry of Defence and the Armed Forces. The High Commissioner of India to Tanzania Shri Bishwadip Dey also attended the meeting.	During the meeting, the two sides discussed a wide range of areas of cooperation, including growing training partnerships and service-to-service, maritime & defence industry collaboration.

Chapter 16: Defence News

Northern Command of Army inducts Indigenous 550 Asmi machine pistols

- The Northern Command of the Indian Army has inducted 550 indigenously designed, developed, and manufactured Asmi machine pistols. The Asmi machine pistols are manufactured by Hyderabad-based Lokesh Machine Limited.

- Earlier, the company successfully delivered 550 indigenously designed, developed, and manufactured Asmi submachine guns to the Northern Command of the Indian Army.

Indian Navy's submarine INS Vela arrives in Colombo for Operational Turnaround

- Indian Navy's submarine INS Vela, arrived in Colombo on a three-day visit. The submarine was accorded a ceremonial welcome by the Sri Lanka Navy.
- Several team-building exercises are planned between the crew of the submarine and Sri Lankan navy personnel during the visit.
- INS Vela, an indigenous Kalvari-class diesel-electric submarine, was commissioned into the Indian Navy in November 2021.

Theatre Command Level Ex Poorvi Prahar to commence along China border

- The Indian Army, Indian Air Force and the Indian Navy will jointly commence a command-level tri-service theatre exercise code-named 'Poorvi Prahar' along the India-China border.
- The Poorvi Prahar exercise will be held from 10-18 November 2024. The exercise assumes significance in the Indian government's effort to set up an integrated theatre command in India.

DRDO successfully conducts maiden flight test of long-range land attack cruise missile

- The Defence Research and Development Organisation (DRDO) has successfully conducted the maiden flight-test of the Long-Range Land Attack Cruise Missile (LRLACM) from the Integrated Test Range (ITR) in Chandipur, off the coast of Odisha.
- The test was carried out using a mobile articulated launcher, and the missile performed as expected, meeting all primary mission objectives.

India ships first batch of Akash Weapon system to Armenia

- In a significant milestone for the indigenous Indian defence sector, the first batch of the indigenously developed surface-to-air missile system Akash, was shipped to Armenia.
- The indigenously developed and manufactured Akash system is part of a deal under which India is to supply 15 Akash systems to Armenia.
- With a record defence export of Rs 21,083 crore in 2023-24, the government has set a defence export target of Rs 35,000 crore for 2024-25.

DRDO successfully completes Flight Tests of Guided Pinaka Weapon System

- Defence Research and Development Organisation (DRDO) has successfully completed the Flight Tests of Guided Pinaka Weapon System as part of Provisional Staff Qualitative Requirements (PSQR) Validation Trials.

- The flight tests have been conducted in three phases at different field firing ranges.
- During these tests, the PSQR parameters viz., ranging, accuracy, consistency and rate of fire for multiple target engagement in a salvo mode have been assessed by extensive testing of rockets.

DRDO carries out successful flight trial of India's first long-range hypersonic missile off the Odisha coast

- Defence Research and Development Organisation (DRDO) conducted a successful flight trial of India's first long-range hypersonic missile from Dr APJ Abdul Kalam Island off the coast of Odisha.
- This hypersonic missile is designed to carry various payloads for ranges greater than 1,500 kms for the Armed Forces.

Army launches 'Eklavya' online digital platform for officers' training

- Chief of the Army Staff (COAS) General Upendra Dwivedi has launched an online learning platform for the Indian Army nicknamed as "Eklavya".
- This initiative aligns with the Indian Army propelling itself into the "Decade of Transformation" as envisioned by the COAS and also with Indian Army's theme for 2024 as the "Year of Technology Absorption".
- There are three categories of courses hosted on the Eklavya platform. The first category is the 'Pre-Course Preparatory Capsules'
- The second category of courses are the "appointment or specific assignment-related courses". Officers on getting posted to some of the specialist appointments have to learn the craft by getting on-the-job training (OJT) and therefore, it takes a finite amount of time for them to function with full efficiency in those appointments.
- The third category of courses is the "Professional Development Suite" to include courses on Strategy, Operational Art, Leadership, Organisational Behaviour, Finance, Art of Reading, Power Writing, Emerging Technology etc.

Defence Exercise	Between	About
The 9th India-Indonesia joint exercise GARUD SHAKTI 24	India-Indonesia	The Indian contingent is being represented by troops from The Parachute Regiment (Special Forces) and Indonesian contingent comprising 40 personnel is represented by

		Indonesian Special Forces Kopassus
The 15th edition of India-US joint Special Forces Exercise VAJRA PRAHAR	India-US	The aim of Exercise VAJRA PRAHAR is to promote military cooperation between India and the US through enhancement of interoperability, jointness, and mutual exchange of special operations tactics.
The 5th Edition of Vietnam Indian Bilateral Army Exercise "VINBAX 2024"	Vietnam- India	The conduct of VINBAX-2024 , as a field training exercise with enhanced scope from previous editions of bilateral exercise, will strengthen mutual confidence, and interoperability and enable sharing of best practices between the Indian Army and Vietnam People's Army
The third bi-annual interaction, 'MAHASAGAR'	The Indian Navy with 10 countries—Bangladesh, Comoros, Kenya, Madagascar, Maldives, Mauritius, Mozambique, Seychelles, Sri Lanka, and Tanzania	The Indian Navy hosted the first high-level virtual interaction, MAHASAGAR , on 29 November 2023. It was hosted by the then-Indian Naval Chief Admiral R. Hari Kumar.
The tri-service exercise 'Antariksha Abhyas 2024'	India's three military branches Army, Navy and Air Force	The exercise is expected to help secure national strategic objectives in space and integrate India's space capability into military operations.

The 4th Sea Vigil Exercises	The Indian Navy, the Indian Army and the Indian Air Force	The Sea Vigil exercise led by the Indian Navy was started in 2018 , and it is held every two years. The Sea Vigil exercise is a precursor to the Indian Navy's own ' Theatre Level Readiness Operational Exercise (TROPEX) ', conducted every two years.
The Multilateral Annual Joint Humanitarian Assistance and Disaster Relief (HADR) Exercise, 'Sanyukt Vimochan 2024'	The Indian Army	Exercise Sanyukt Vimochan 2024 had successfully showcased the practical execution of rescue and relief plans through an integrated, multi- agency, multilateral disaster response while showcasing indigenous HADR equipment promoting Atmanirbhar Bharat.
The 11th edition of Indian Coast Guard's National Maritime Search and Rescue Exercise and Workshop (SAREX-24)	Kochi, Kerala	Response operations to large-scale contingencies at sea will be the essence of the current edition of SAREX, based on the theme "Enhancing Search and Rescue Capabilities through Regional Collaboration."
The 13th edition of Joint Military Exercise AGNI WARRIOR (XAW-2024), a bilateral exercise	The Indian Army and Singapore Armed Forces	The three-day exercise conducted witnessed participation by the Singapore Armed Forces contingent comprising 182 personnel from the Singapore Artillery and the Indian Army

		contingent comprising 114 personnel from the Regiment of Artillery.
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Chapter 17: Sports News

Ravindra Jadeja becomes India's 5th Highest Wicket-Taker in Tests

- **Ravindra Jadeja** surpassed **Ishant Sharma** to become the **fifth-highest wicket-taker for India in Test cricket.**
- He achieved this significant landmark on the opening day of the third and final Test of the series against New Zealand at Wankhede Stadium here.
- Jadeja went past both **Zaheer Khan** and **Ishant Sharma**, who have 311 Test wickets under their kitty apiece, to reach this position with a tally of 312 wickets.
- With 312 wickets, Jadeja now stands just behind **Harbhajan Singh**, who claimed 417 wickets across 103 Tests.

Mansi Ahlawat wins Bronze in women's 59kg at Senior World Wrestling Championships

- In Wrestling, **India's Mansi Ahlawat** has clinched the **bronze medal in the women's 59kg category** at the **Seniors World Championships**, in Tirana, Albania.
- Mansi defeated **Laurence Beauregard** of Canada, 5-NIL, in the bronze medal match.
- **Risako Kinjo** of Japan won the Gold, **Tserenchimed Sukhee** of Mongolia grabbed the Silver, while **Elena Heike Brugger** of Germany shared the Bronze with Mansi.

Krisha Verma clinches Gold Medal at U19 World Boxing Championships

- **India's Krisha Verma** clinched a **gold medal at the U19 World Boxing Championships in Colorado, USA.** Krisha defeated **Lerika Simon** of Germany 5-0 to win the gold medal.
- **Chanchal Chaudhary**, however, went down to **Ruby White** of England in the female 48kg category final as the Indian boxer was disqualified, forcing her to settle for the silver medal.

Anish Sarkar becomes Youngest-Rated FIDE Chess Player Globally

- **Anish Sarkar** of Kolkata, West Bengal, has become the **youngest-rated FIDE chess player in the world.** At the **age of three years, eight months, and 19 days**, Anish secured a FIDE rating of 1555.

- The International Chess Federation, known by its French acronym FIDE, is the world's governing body for chess. It assigns ratings or points based on players' performance in FIDE-approved chess tournaments.

Wriddhiman Saha announces retirement from cricket

- Indian wicketkeeper-batter Wriddhiman Saha has announced his retirement from cricket, the ongoing Ranji Trophy season will be his last final one.
- The 40-year-old Bengal wicketkeeper has appeared in 40 Tests and nine ODIs since his international debut in 2010.

India's Atanu Das bags Bronze Medal in Swiss Open Indoor Archery

- India's Atanu Das has bagged a Bronze medal in the Swiss Open Indoor Archery in Lausanne, Switzerland. Olympian Atanu Das defeated Switzerland's Thomas Rufer 6-4 in the Recurve Men's Bronze medal match.

Mandeep Jangra wins WBF super featherweight world title

- Haryana's professional boxer Mandeep Jangra won the World Boxing Federation's super featherweight world title by beating the British boxer Conor McIntosh.
- The World Boxing Federation's super featherweight world title match was held in the Cayman Islands.
- The 31-year-old Indian boxer who trains under legendary American boxer Roy Jones Junior turned professional in 2021.

LG Ladakh, BD Mishra Inaugurates 4th LG Horse Polo Cup 2024

- In Ladakh, Lieutenant Governor of Ladakh, Brigadier (Dr) BD Mishra, inaugurated the 4th LG Horse Polo Cup 2024 at Horse Polo Ground in Goshan Drass.
- During the event, he also unveiled Ladakh's first Polo Stadium at Goshan Drass, a landmark facility constructed at a cost of 6.84 crore rupees.

Harmanpreet Singh wins FIH Player of the Year; PR Sreejesh receives Goalkeeper of Year title at FIH Hockey Awards

- Indian Men's Hockey Team captain Harmanpreet Singh and former goalkeeper PR Sreejesh have won the FIH Player of the Year and Goalkeeper of the Year titles for the year 2024. Both Harmanpreet and Sreejesh received recognition during the 49th FIH Statutory Congress in Oman.
- Two-time Olympic bronze medallist Harmanpreet received over 63 per cent of all votes cast in his category. Similarly, Sreejesh was highly popular among voters, polling over 62 per cent of all votes in his category.

Senior National Wrestling Championship set to be held in Bengaluru in December

- The **Karnataka Wrestling Association** will host the **2024 Senior National Wrestling Championship in Bengaluru** from 6th to 8th December.
- This prestigious event will showcase India's top wrestlers, including Olympic Bronze Medalist Aman Sehrawat and U-20 World Champion Antim Panghal, among others.

Aryna Sabalenka ends 2024 as World number one in Women's Tennis

- **26-year-old Aryna Sabalenka** of Belarus was **confirmed as the World No. 1 women's tennis player for 2024 by the Women's Tennis Association (WTA)**. Her spot as world no.1 was confirmed when Iga Swiatek of Poland lost her match against Coco Gauff in the WTA Finals at Riyadh.
- The WTA Finals was eventually won by Coco Gauff of the United States. This is the first time Aryna Sabalenka has been confirmed as the year-end world number one in women's tennis.

Jannik Sinner ends 2024 as World number one in Men's Tennis

- **Jannik Sinner ended the 2024 season as world number 1 ranked male tennis player.** Jannik Sinner, for the first time, was ranked as the No. 1 singles player on 10 June 2024 by the Association of the Tennis Professionals (ATP).
- He is the first Italian male tennis player to be ranked world no. 1 in singles since the computerized ATP ranking system was introduced in 1973.

Anahat Singh wins her Seventh PSA Challenger Title

- The Indian Squash sensation **Anahat Singh** won her **seventh PSA (Professional Squash Association) Challenger Title** by winning the singles title of the 2024 NSW Open Squash Tournament.
- In the final of the 2024 NSW Open Squash tournament, she defeated Helen Tang of Hong Kong China 3-1 (8-11, 11-6, 11-3, 11-4).

Neeraj Chopra appoints Jan Zelezny as his Coach

- Tokyo Olympics gold medallist **Neeraj Chopra** has **appointed javelin throw legend Jan Zelezny** as his **new coach ahead of the 2025 season.**
- The former Czech athlete is a World and Olympic champion. He is also the world record holder with a throw of 98.48m.

GM Aravindh Chithambaram wins Chennai Grand Masters 2024

- **In Chess, GM Aravindh Chithambaram** clinched the **Chennai Grand Masters title** after an intense final against American GM Levon Aronian. Meanwhile, GM V Pranav remained unbeaten throughout the tournament to claim the Challengers title.

- With the Masters category witnessing a three-way tie for the top spot, Aravindh defeated GM Levon Aronian in the first blitz play-off and then held his nerve to draw the second blitz match with black pieces to clinch the second edition of the competition.
- Organised by MGD1 and sponsored by the Sports Development Authority of Tamil Nadu, the Chennai Grand Masters 2024 features two categories- Masters & Challengers.

Kerr and Noman win ICC Player of the Month awards for October

- The International Cricket Council (ICC) has announced the ICC Players of the Month for October 2024 as New Zealand's Amelia Kerr and Pakistan's Noman Ali.
- All-rounder Kerr was instrumental in her side's surge to victory at the ICC Women's T20 World Cup in the UAE last month, while Noman was equally pivotal to his side's comeback Test series win over England on home soil.
- In men's cricket, Noman Ali clinched the ICC Men's Player of the Month title for his stellar performances in Pakistan's Test series against England. His bowling was instrumental in Pakistan's comeback victory at home, turning the series around from a 1-0 deficit to a memorable series win.

Mumbai wins its second Senior Women's T20 Trophy

- Humaira Kazi led her Mumbai team to their second Senior Women's T20 trophy title by beating Bengal in the final by 10 wickets. The final of the 16th Senior Women's T20 trophy was played at the Wankhede Stadium, Mumbai, Maharashtra.
- Mumbai, which won the Senior Women's T20 trophy for the first time last year, joined Railway as the only team that successfully defended its title.
- The Senior Women's T-20 Trophy is organised by the BCCI (Board of Control for Cricket in India) and was first held in 2008-09.

Haryana's Anshul Kamboj bags all 10 wickets in an inning

- Haryana fast bowler Anshul Kamboj created history by taking all the 10 wickets of Kerala in a Ranji Trophy match.
- He achieved this milestone when he dismissed Shoun Roger of Kerala to return with a match figure 10 for 49 in his 30.1 overs.
- The Ranji Trophy Elite Group C match between Haryana and Kerala is being played at the Chaudhary Bansi Lal Stadium in Lahli, Haryana.
- This is the third instance in the history of the premier Ranji Trophy tournament when a bowler has taken all 10 wickets in an inning.

India won 24 medals at FISU World University Championship Shooting 2024

- The Indian shooters finished their campaign at the 2024 FISU World University Championship Shooting with a rich haul of 24 medals, including 9 gold, 9 silver, and 6 bronze.

- The FISU World University Championship Shooting 2024 was held at the Dr Karni Singh Shooting Range in Tughlakabad, New Delhi. It was organised by the International University Sports Federation, known by its French acronym FISU and hosted by India.
- The mascot of the game was Trunky, an elephant.

Players	Event	Medal
Bhavtegh Singh Gill	Men's Skeet	Gold
Aakash Bhardwaj/Amit Sharma/Samrat Rana/	Men's 10m air pistol team	Gold
Palak Gulia/Sainyam/ Arshdeep Kaur	Women's 10m air pistol team	Gold
Palak Gulia/Amit Sharma	10m air pistol Mixed Team	Gold
Smit Rameshbhai Moradiya / Aishwary Pratap Singh Tomar / Umamahesh Maddineni	Men's 10m air rifle Team	Gold
Manini Kaushik / Disha Dhankhar / Sanjeeta Das	Women's 10m air rifle Team	Gold
Aishwary Pratap Singh Tomar / Sanjeeta Das	10m air rifle Mixed Team	Gold
Simranpreet Kaur Brar / Arshdeep Kaur / Palak Gulia	Women's 25m pistol Team	Gold
Aishwary Pratap Singh Tomar / Parikshit Singh Brar / Adriyan Karmakar	Men's 50m rifle 3 positions Team	Gold
Aakash Bhardwaj	Men's 10m air pistol	Silver
Palak Gulia	Women's 10m air pistol	Silver
Sainyam / Samrat Rana	10m air pistol Mixed Team	Silver
Smit Rameshbhai Moradiya	Men's 10m air rifle	Silver

Raajwardan Ashutosh Paatil / Sameer / Rajkanwar Singh Sandhu	Men's 25m rapid-fire pistol	Silver
Aishwary Pratap Singh Tomar	Men's 50m rifle 3 positions	Silver
Sift Kaur Samra / Vanshika Shahi / Manini Kaushik	Women's 50m rifle 3 positions team	Silver
Neeru	Women's trap	Silver
Kirti Gupta / Jungsher Singh	Mixed team trap	Silver
Arshdeep Kaur	Women's 10m air pistol	Bronze
Simranpreet Kaur Brar	Women's 25m pistol	Bronze
Kirti Gupta	Women's trap	Bronze
Bakhtyarudden Malek / Aashima Ahlawat	Mixed team trap	Bronze
Yashasvi Rathore	Women's skeet	Bronze
Abhay Singh Sekhon	Men's skeet	Bronze

Prajnesh Gunneswaran announces retirement from professional tennis

- Asian Games bronze medal winner **Prajnesh Gunneswaran** announced his **retirement from professional tennis**.
- The 35-year-old Indian won singles bronze in the 2018 Jakarta Asian Games. His highest doubles ranking was 248 which he attained in 2018.
- Gunneswaran also competed in all four Grand Slams, bowing out in the opening round in all instances.

FIFA Unveils NASA-Inspired Trophy for Expanded 2025 Club World Cup

- **The Federation International de Football Association (FIFA)** has unveiled the **new trophy for the upcoming FIFA Club World Cup 2025**, which is scheduled to be **played in the US from July 15 to July 13, 2025**.
- The football's past and future are symbolized by the cup's design, which was inspired by NASA's Voyager Golden Records. The 24-carat gold cup also features many graphics that illustrate the periodic table, astronomy, and the football's magnificence.

Italian Jannik Sinner wins his first ATP Finals Singles Title

- World No.1 men's tennis player **Jannik Sinner** of Italy won his first ATP Finals title in Turin, Italy, by defeating American Taylor Fritz in straight sets in the final.
- Earlier, American Coco Gauff won the season-ending 2024 WTA Finals by defeating Zheng Qinwen of China.
- The German pair of Kevin Krawietz and Tim Puetz won the season-ending ATP Finals doubles title.
- The season's ending ATP Finals which is the last tournament of the year in the men's professional tennis was held in the Italian city of Turin.

Jyothi Surekha Vennam clinches gold medal in women's Archery compound event at GT Open

- In Archery, Reigning Asian Games champion **Jyothi Surekha Vennam** clinched the **gold medal in the women's compound event at the GT Open in Luxembourg.**
- Competing in the GT Open for the first time, Jyothi played brilliantly throughout the tournament and secured the title with a 147-145 win against Sarah Prieels of Belgium.

Men's Senior Hockey Nationals: Odisha thumps Haryana 5-1 to win title

- **Odisha hammered** two-time **champion Haryana** 5-1, courtesy of a hat-trick by Shilanand Lakra, in the final of the **Hockey India-14th Senior National** championship at the SDAT-Mayor Radhakrishnan Stadium for its maiden gold medal.

Magnus Carlsen, Kateryna Lagno win Tata Steel Chess India blitz titles

- **GM Magnus Carlsen** from Norway has **added the 2024 Tata Steel Chess India Open Blitz title** to his Rapid crown after beating GM Arjun Erigaisi in the penultimate round. The Indian star then lost the last three games, however, enabling GM Wesley So to snatch second with a six-game winning streak.

India crowned champions of Bihar Asian Champions Trophy Rajgir 2024 with 1-0 victory over China

- **The Indian Women's Hockey Team** were crowned at the Rajgir Hockey Stadium, following a 1-0 victory over China in the final.
- The game saw both teams trade blows in the first half, but India increased the intensity in the second half. A goal from Deepika (31') ensured India defended their Asian Champions Trophy title.

India hosted Special Olympics Asia Pacific Bocce & Bowling Competition in New Delhi

- For the first time, **India** hosted the **Special Olympics Asia Pacific Bocce & Bowling Competition** at the Thyagaraj Sports Complex in New Delhi.

- The event is open to athletes from the Asia-Pacific with intellectual and developmental disabilities. This is the first time a competitive bowling event has been held in India.
- Eighty-one athletes from 12 countries of the Asia-Pacific region participated in the Special Olympics Asia Pacific Bocce & Bowling Competition

Bihar to host Khelo India Youth Games and Para Games in April 2025

- Bihar will host the Khelo India Youth Games (KIYG) and Khelo India Para Games (KIPG) in 2025.
- KIYG is a national-level, multi-disciplinary sports competition for school and college students in India. It aims to promote sports culture and identify sporting talent at the grassroots level.

Rishabh Pant becomes most expensive player in IPL auction history, joins LSG for Rs. 27 crore

- Rishabh Pant made history as the **most expensive player in IPL auction history during the 2025 mega auction** held in Jeddah, Saudi Arabia.
- The Indian wicketkeeper-batter was signed by the Lucknow Super Giants for an astonishing ₹27 crore.
- Earlier, the Delhi Capitals exercised its RTM (Right to Match) card at ₹20.75 crore to retain Pant, but Lucknow responded by raising the bid to Rs 27 crore, forcing DC to withdraw.

Bihar's Suryavanshi becomes youngest IPL player at just 13

- Bihar youngster Vaibhav Suryavanshi, a left-hand top-order batter, has become the **youngest player to earn an IPL deal, worth INR 1.10 crore (US\$0.13 million approx.)**, from Rajasthan Royals (RR).
- Suryavanshi, all of 13 years and 243 days on the day he got his maiden IPL contract, has already played for India Under-19 and scored a century opening the batting against Australia Under-19 in a four-day game in Chennai less than two months ago.

NADA suspends Bajrang Punia for four years over anti-doping code violation

- The National Anti-Doping Agency (NADA) handed a **four-year suspension to Indian wrestler Bajrang Punia** after he refused to provide a sample for a dope test during the national selection trials on March 10.
- Initially suspended by NADA on April 23, the Tokyo Games bronze medallist was also suspended by the World Wrestling Federation (UWW) in light of the incident.

Divith Reddy won Under-8 World Cadets Chess Champion 2024

- **Eight-year-old Divith Reddy** of Hyderabad, Telangana, has won the Under-8 World Cadets Chess Championship in Montesilvano, Italy.
- Divith secured 9 out of the possible 11 points in the Under-8 World Cadets Chess Championship and was tied with fellow Indian Sattwik Swain and

the Chinese Ziming Guo. However, due to a better tie-break score, Divith Reddy was awarded the gold medal, Sattwik Swain the silver medal, and the Chinese Ziming Guo got the bronze medal.

Chapter 18: Book and Author

Book	Author
'Why Bharat Matters' Book	Dr S. Jaishankar

Chapter 19: Important Day

Date	Day	Theme/Importance
31 October	World Thrift Day	It is a day dedicated to highlighting the value of saving money and financial security.
31 October	National Unity Day	National Unity Day serves as a reminder of his efforts to unite the diverse princely states into a single nation and fosters a spirit of solidarity among the people of the country.
1 November	World Vegan Day	Theme 2024- Many Lives
2 November	International Day To End Impunity For Crimes Against Journalists	Proclaimed by the United Nations , this day focuses on addressing the urgent need to protect journalists and bring those who harm them to justice.
3 November	World Jellyfish Day	This day raises awareness about these fascinating marine creatures known for their umbrella-shaped bodies and trailing tentacles.
5 November	World Tsunami Awareness Day	Theme 2024 - Fighting Inequality for a Resilient Future
6 November	International Day For Preventing The Exploitation Of The Environment In War And Armed Conflict	On May 27, 2016 , the United Nations Environment Assembly adopted resolution UNEP/EA.2/Res.15 , which recognized the role of healthy ecosystems and sustainably managed

		resources in reducing the risk of armed conflict, and reaffirmed its strong commitment to the full implementation.
7 November	Infant Protection Day	Theme 2024 - Protecting Our Future
7 November	National Cancer Awareness Day	Theme 2024 - Hope, love, and strength: our weapons against cancer
8 November	World Radiography Day	Theme 2024 - Radiographers: Seeing the Unseen
9 November	National Legal Service Day	Theme 2024 - Celebrating equal access to justice
9 November	Uttarakhand Foundation Day	Uttarakhand is commonly referred to as the "Land of the Gods (Devbhumi)," due to several Hindu pilgrimage sites in the state.
10 November	World Science Day for Peace and Development	Theme 2024 - Youth at the Forefront
10 November	World Immunization Day 2024	Objective - To raise awareness about the vital role vaccines play in preventing infectious diseases and protecting public health.
10 November	World Public Transport Day	Theme 2024 - Connecting Communities, Reducing Emissions
11 November	National Education Day	Theme 2024 - Learning for Lasting Peace
12 November	World Pneumonia Day	Theme 2024 - Every Breath Counts: Stop Pneumonia in Its Track.
12 November	Public Service Broadcasting	The day is celebrated every year to commemorate the only visit of Mahatma Gandhi to the studio of Akashvani in Delhi in 1947.
13 November	World Kindness Day	This day urges people around the world to perform acts of kindness

		whether great or small , to help create a more peaceful world.
14 November	World Diabetes Day	Theme 2024 - Breaking Barriers, Bridging Gaps
16 November	National Press Day	Theme 2024 - Changing nature of the press
16 November	International Day for Tolerance	Theme 2024 - Promoting Respect and Understanding Worldwide
17 November	International Students' Day	Theme 2024 - Keep striving, keep learning, and keep believing in the power of education
17 November	National Epilepsy Day	Theme 2024 - Milestones on My Epilepsy Journey
18-24 November	World Antimicrobial Resistance Awareness Week	Theme 2024 - Educate. Advocate. Act now
18 November	World Day for the Prevention of and Healing from Child Sexual Exploitation, Abuse and Violence	To promote global action to prevent abuse, provide healing, and uphold the rights and dignity of affected children
19 November	World Toilet Day	Theme 2024 - Toilets – A Place for Peace
21 November	World Fisheries Day	Theme 2024 - India's Blue Transformation: Strengthening Small-Scale and Sustainable Fisheries
21 November	World Philosophy Day	The day promotes philosophical discourse and critical thinking, encouraging dialogue on global issues.
21 November	World Television Day	Theme 2024 - Accessibility
21 November	World Hello Day	Theme 2024 - Greeting for Peace
23 November	Fibonacci Day	November 23rd is a date that is brilliant yet curiously underappreciated. Because 11/23 neatly matches the first

		four numbers of the famous Fibonacci sequence: 1, 1, 2, 3.
23 November	National Cashew Day	The term " cashew " is derived from the Portuguese word " caju " which is derived from the Tupian word " acajú ," referring to the fruit of the cashew tree.
24 November	World Conjoined Twins Day	Recognizing that the case of conjoined twins is a rare condition where the estimated incidence can be 1 in 50,000 births , the General Assembly decided to proclaim 24 November as World Conjoined Twins Day.
26 November	Samvidhan Diwas	Constitution Day , also known as Samvidhan Divas , is celebrated every year on November 26 . This day marks the adoption of the Indian Constitution in 1949 by the Constituent Assembly of India.
26 November	World Sustainable Transport Day	Sustainable transport — with its objectives of universal access, enhanced safety, reduced environmental and climate impact , improved resilience , and greater efficiency — is central to sustainable development.
29 November	International Jaguar Day	These big cats, known as the largest in the Americas and key to preserving biodiversity and cultural heritage in Central and South America , are also crucial to the Amazon Rainforest and the third largest cat predator globally.
29 November	International Day of Solidarity with the Palestinian People	Every year since 1977 , the United Nations calls for the observance of November 29 as the International

		Day of Solidarity with the Palestinian People.
30 November	Day of Remembrance for all Victims of Chemical Warfare	Established during the 20th Session of the Conference of the States Parties to the Chemical Weapons Convention, this memorial day honors the memory of victims and strengthens the commitment of the international community to the complete eradication of chemical weapons.

Chapter 20: Science & Technology

Three Chinese astronauts enter space station after successful launch

- Three Chinese astronauts, including a woman, made a smooth entry into the orbiting space station after the successful launch of their spaceship to man the station for the next six months.
- The three astronauts of China's Shenzhou-19 spaceflight mission have entered the Tiangong space station and met with another astronaut trio starting a new round of in-orbit crew handover.

Japan set to test world's first wooden satellite

- Scientists in Japan are set to test the world's first wooden satellite "LignoSat". The LignoSat was developed by a team from Kyoto University and homebuilder Sumitomo Forestry.
- It will be launched next week atop a SpaceX rocket, bound for the International Space Station.
- LignoSat – named after the Latin word for wood – will be released from the space station in the coming weeks. It will orbit for six months, testing how well the material can withstand the extreme environment.
- Forest science professor Koji Murata says wood can actually perform well in space, as there's nothing there to make it rot or catch fire.

ISRO Starts India's First Analog Space Mission to Plan Lunar Mission experiments

- Indian Space Research Organisation (ISRO) has started the country's first analog space mission at Leh in Ladakh, where space agency will simulate life in an interplanetary habitat.

- The move assumes significance as India is planning to send a human to the Moon in the near future.
- Analog space missions are field tests in locations on Earth that have physical similarities to the extreme space environments and play a significant role in problem solving for spaceflight research.

ISRO set to launch EU's Proba 3 Sun observation mission in December 2024

- **The Indian Space Research Organisation (ISRO) is set to launch the European Union's Proba 3 Sun Observation Mission in December.**
- The two satellites for the Proba-3 mission, aimed at studying the Sun, arrived at Sriharikota to be integrated with **ISRO's Polar Satellite Launch Vehicle (PSLV).**
- The Proba-3 satellite, which arrived in Sriharikota this morning is designed to observe the Sun's faint corona. This mission marks India's third launch for the European Union, following support for the Proba-1 and Proba-2 satellites, but stands out due to its focus on solar observation.
- The two Proba-3 spacecraft will be launched together on a PSLV-XL launcher and placed in a highly elliptical orbit, reaching up to 60,000 km from Earth before descending as close as 600 km.
- This launch will mark the **first time since the original Proba-1 Earth-observing mission in 2001** that an ESA mission has been launched from India.

Zimbabwe launches second satellite to advance space programme

- **Zimbabwe has launched its second satellite, ZIMSAT -2,** marking another significant stride in the country's space programme.
- In November 2022, the country deployed its inaugural satellite, ZimSat-1.

Elon Musk's SpaceX launches India's heavy communication satellite GSAT-20 from Cape Canaveral, US

- **Elon Musk's SpaceX launched India's heavy communication satellite GSAT-20 from Cape Canaveral in the US.**
- SpaceX's Falcon-9 has launched ISRO's GSAT-20, also called GSAT N-2. The satellite is expected to remain in operation for 14 years. It will provide vital services across India, including internet connectivity for remote areas.
- Weighing 4,700 kg, GSAT-20 is one of India's heaviest communication satellites. The GSAT-20 is too heavy for India's own rocket LVM-3, popularly known as 'Bahubali' to carry, so SpaceX was chosen for the launch.

ISRO, Australian space agency sign cooperation pact for human space flight

- Indian Space Research Organisation (ISRO) has signed an Implementation Agreement (IA) with the Australian Space Agency (ASA) for further strengthening of cooperation in space activities between the two countries.
- The IA enables cooperation between both space agencies on crew and crew module recovery for Gaganyaan missions, the country's first crewed spaceflight program.
- India and Australia are enduring strategic partners and both space agencies are working closely and are committed to explore current and future collaboration activities.

Indian Navy successfully Test fires K-4 Missile from INS Arighaat

- Indian Navy has successfully tested a nuclear-capable K-4 missile from its nuclear-powered submarine INS Arighaat. The INS Arighaat submarine can carry four K-4 missiles.
- The Indian Navy commissioned its second nuclear-powered submarine, INS Arighat, on 29 August 2024. The first nuclear-powered submarine, INS Arihant, was inducted in November 2017.
- INS Arihant can carry only one K-4 missile.

Chapter 21: Obituary

Person	About
Bibek Debroy	<p>Bibek Debroy, a renowned Indian economist and the Chief of Prime Minister Narendra Modi's Economic Advisory Council (EAC-PM), passed away at the age of 69.</p> <p>The Padma Shri awardee was widely respected for his contributions to economic policy, scholarly work, and his efforts in translating ancient Sanskrit texts</p>
Bihar Kokila Sharda Sinha	<p>Sharda Sinha was awarded India's third highest civilian award Padma Bhushan in 2018, fourth highest civilian award Padma Shri in 1991 and the Sangeet Natak Akademi Award.</p>

Veteran Tamil actor Delhi Ganesh	Ganesh started his career in acting after a decade-long stint with the Indian Air Force from 1964 to 1974 .
Former top polo player H S Sodhi	Leading former Indian polo player and Arjuna Awardee, Harinder Singh Sodhi passed away at the age of 86. He is also known as ' Billy ' Sodhi .
Veteran Bengali actor Manoj Mitra	Mr. Mitra won many awards for his acting and writing skills . Among them was the much-celebrated Sangeet Natak Akademy Award for Best Playwright in 1985 and the Asiatic Society Award in 2005 .
Former SC judge H S Bedi	Born on September 5, 1946 , Justice Bedi was the son of Justice Tikka Jagjit Singh Bedi , a judge of the Punjab and Haryana High Court . He studied at Bishop Cotton School, Shimla , completing his Senior Cambridge in 1962.
Shashi Ruia, Essar group co-founder	Shashi Ruia's journey started with brother Ravi Ruia when they founded Essar group in 1969 and bagged a Rs 2.5 crore order from the Madras Port Trust for the construction of an outer breakwater in the port.

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