**INTERNATIONAL**

‘NFT’ is Collins Dictionary Word of the Year

Collins Dictionary has named the term ‘NFT’ as the Word of the Year 2021. NFT is the acronym for “non-fungible token. As per Collins Dictionary, NFT is defined as “a unique digital certificate, registered in a blockchain, that is used to record the ownership of an asset such as an artwork or a collectible.” Collins English Dictionary is published by HarperCollins in Glasgow.

EAM S. Jaishankar represented India in 20th SCO Council of Heads of Government

- The External Affairs Minister, S. Jaishankar led the Indian delegations at the 20th Meeting of Shanghai Cooperation Organisation (SCO) Council of Heads of Government (CHG). The meeting was held in Nur-Sultan in virtual format under the chairmanship of Kazakhstan. The SCO-CHG meeting is held annually to deliberate on a range of pressing regional issues with focuses on the trade and economic agenda of the bloc and to approve its annual budget.
- The meeting was attended by the heads of government of the SCO member states, observer states and secretary-general of the SCO. The executive director of the SCO Regional Anti-Terrorist Structure (RATS), Turkmenistan and other invited guests are also expected to attend the meeting. India is actively engaged in various SCO activities/dialogue mechanisms in the region as well as other multilateral cooperation within the SCO framework.

**NATIONAL**

National Family and Health Survey: India has more women than men

- All three radical findings are part of the summary findings of the fifth round of the National Family and Health Survey (NFHS), which were released by the Union health ministry. India now has 1,020 women for every 1000 men, is not getting any younger, and no longer faces the threat of a population explosion. According to NFHS-3, conducted in 2005-06, the ratio was equal, 1000:1000; it went down to 991:1000 in 2015-16 in NFHS-4. This is the first time, in any NFHS or Census, that the sex ratio is skewed in favour of women.
- The improved sex ratio and sex ratio at birth is also a significant achievement; even though the real picture will emerge from the census, we can say for now looking at the results that our measures for women empowerment have steered us in the right direction. To be sure, NFHS is a sample survey, and whether these numbers apply to the larger population can only be said with certainty when the next national census is conducted, although it is very likely that they will in the case of many states and Union territories.

Army chief General M M Naravane on Thursday observed military exercise ‘Dakshin Shakti’

- Army chief General, M M Naravane has observed the military exercise ‘Dakshin Shakti’ being held here with the Army and the Air Force taking part in it. The exercise began in the deserts of
Jaisalmer. T-72, T-90 as well as Vijayanta tanks of the Army and the IAF’s Dhruv and Rudha helicopters, and the Jaguar fighter aircraft participated in the joint exercise.

- The drill aims to establish the best coordination among the wings of the armed forces, space technology and artificial intelligence. General Officer-in-Commanding of the Army’s Southern Command, Lieutenant General JS Nain, JOC Battle X Division Major General Ajit Singh Gehlot were also present at the exercise.

**MakeMyTrip ties up with Ministry of Civil Aviation to promote**

- MakeMyTrip partnered with the Ministry of Civil Aviation to promote regional air connectivity through the UDAN scheme. MakeMyTrip will now power UDAN flights on the ‘AirSewa portal’ and market them on its platform to promote its services. The Govt. has identified 21st October as UDAN Day, the day on which the scheme document was first released. Under Regional Connectivity Scheme UDAN 4.1 the Civil Aviation Ministry has approved 78 new routes. So far, 766 routes have been sanctioned under the UDAN scheme.

**MP to get cyber tehsil, first in the country: Narottam Mishra**

- Madhya Pradesh Cabinet has approved the proposal to create cyber tehsils in the state of Madhya Pradesh. After this, MP will become the first state in the country to have a cyber tehsil. Cyber Tehsil will make the mutation process easy and people from anywhere in the state can avail of its benefit. With this, the process of conversion will become convenient in the cases of undisputed land.
- The Home Minister of Madhya Pradesh also informed that the Cabinet has decided to launch ‘Urja Saksharta Abhiyan’ from November 25 to make citizens energy literate. Schools, colleges and the general public will be connected with this campaign. Madhya Pradesh will become the first state to run India’s energy literacy campaign on a big scale.

**INS Vela, fourth Scorpene-class submarine, commissioned into Indian Navy**

- Indian Navy has commissioned indigenously built Scorpene-class submarine Vela at Mumbai’s Naval Dockyard. INS Vela is the fourth in Project 75 series, following Kalvari, Khanderi, and Karanj. It is expected to further boost Indian capability to defend and secure its strategic sea lanes. It was built by Mazagon Dock Shipbuilders Ltd in collaboration with M/s Naval Group of France.
- The submarine possesses advanced stealth and combat capabilities. Attacks from Vela can be carried using torpedoes and tube-launched anti-ship missiles at the same time, be it on the surface or underwater.
- The previous version of Vela was commissioned in 1973 and it was in service for 37 years. It was decommissioned in 2010. Captain Anish Mathew, the commanding officer of INS Vela, told news agency ANI on Wednesday that the submarine has an indigenous set of batteries and an advanced communication suite of indigenous make.
Jitendra Singh, Union Minister of State (Independent Charge) for Science and Technology, launched Project SWADESH

- The Union Minister of State (Independent Charge) for the Ministry of Science and Technology, Dr Jitendra Singh inaugurated Project SWADESH. The project SWADESH is a first of its kind large-scale multimodal neuroimaging database designed specifically for the Indian population. The unique brain initiative has been developed by the DBT-National Brain Research Centre (DBT-NBRC), Gurgaon, Haryana.
- SWADESH brings big-data architecture and analytics for various neurological diseases under one platform.
- It will enable the researchers in conducting multimodal brain studies to understand and manage Alzheimer’s disease and several neurological disorders.
- NBRC is the only institute in India dedicated to Neuroscience Research and Education.

Important Days

National Organ Donation Day 2021: 27th November

- In India, the ‘National Organ Donation Day’ is observed every year on 27 November since past 10 years. The day aims to promote awareness and recognize the selfless contribution made by deceased donors to healthcare and mankind re-instill our faith in humanity. 2021 marks the 12th National Organ Donation Day. It is organised by the National Organ & Tissue Transplant Organization (NOTTO) under the Ministry of Health and Family Welfare.
- Organ donation is retrieving a donor’s organ like heart, liver, kidneys, intestines, lungs, and pancreas after the donor is deceased and then transplanting into another person who is in need of an organ.

OBITUARY

Legendary Poet Sananta Tanty passes away

- Sahitya Akademi Award-winning, Eminent Assamese poet, Sananta Tanty has passed away. Some of his works include Ujjwal Nakshatrar Sondhanot, Moi Manuhar Amal Utsav, Nizor Biruddhey Sesh Prastab, and Moi. He won the Sahitya Akademi Award (Assamese) in 2018 for his collection of poems titled “Kailoir Dinto Amar Hobo”.

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INTERNATIONAL

Kuwait’s Prime Minister Sheikh Sabah al-Khalid has been reappointed prime minister

- Sheikh Sabah Al Khaled Al Hamad Al Sabah has been appointed the new Prime Minister of Kuwait. Sheikh Sabah also served as Kuwait’s Ambassador to Saudi Arabia and Envoy at the Organisation of Islamic Cooperation (OIC) from 1995 to 1998. He has also been awarded with the Order of King Abdulaziz of First Class in 1998 by Saudi Arabia.
- Kuwaiti Crown Prince Sheikh Mishal Al-Ahmad Al-Jaber Al-Sabah issued an order on behalf of the emir, appointing Sheikh Sabah Khaled Al-Hamad Al-Sabah to form a new government and provide a list of names for approval.
NATIONAL

Defence Minister virtually inaugurated 5th World Congress on Disaster Management

- The fifth edition of the World Congress on Disaster Management (WCDM) was virtually inaugurated by the Union Defence Minister, Rajnath Singh. The event has been organised at the Indian Institute of Technology (IIT) Delhi campus from November 24-27, 2021. The theme of the 5th WCDM is Technology, Finance and Capacity for Building Resilience to Disasters in the Contexts of Covid-19.

- World Congress on Disaster Management is a unique initiative of Disaster Management Initiatives and Convergence Society (DMICS) Hyderabad to bring researchers, policymakers and practitioners from around the world on a common platform to discuss various challenging issues of disaster risk management. The first WCDM was held in 2008 in Hyderabad and inaugurated by Dr A P J Abdul Kalam.

Narendra Modi approved extension of Pradhan Mantri Garib Kalyan Ann Yojana

- Union Cabinet chaired by Prime Minister Narendra Modi has approved the extension of Pradhan Mantri Garib Kalyan Ann Yojana (PMGKAY) for another four months. The Phase V of the PMGKAY scheme will be operational from December 2021 till March 2022. Under the scheme, all the beneficiaries covered under the National Food Security Act (NFSA) receives food grains @ 5 kg per person per month.

PM Modi lays foundation stone of Jewar Airport

- Prime Minister Narendra Modi has laid the Foundation Stone of Noida International Airport at Jewar in Uttar Pradesh. The Jewar airport is the second international aerodrome in Delhi-National Capital Region (NCR). It is the fifth international airport in Uttar Pradesh. Uttar Pradesh has now become the state with the highest number of international airports in India.

- The airport has been developed by Zurich Airport International AG over 1,330 acres of land area.

Finance Minister launched Tejasvini & Hausala schemes

- Union Minister of Finance & Corporate Affairs, Nirmala Sitharaman has launched two schemes named ‘Tejasvini & Hausala schemes’ of J&K Bank for girls. Under 18-35 years of age to start their businesses and ‘Shikhar & Shikara’ schemes of Punjab National Bank (PNB) for development of tourism in Jammu and Kashmir (J&K).

- Tejaswini Scheme in the course of the credit score outreach programme in Jammu. The scheme goals to offer monetary help as much as Rs 5 lakh to younger ladies for establishing gainful self-employment ventures, suited to their expertise, aptitude & native situations. Tejasvini scheme focuses on offering monetary help of Rs. 5 lakh to ladies between 18-35 years for beginning their enterprise.

India’s nominee elected to executive committee of Interpol

- Central Bureau of Investigation (CBI) special director Praveen Sinha was elected the delegate for Asia in the executive committee of the International Criminal Police Organization (Interpol)
following a tough contest involving China. In the election, four contestants were China, Singapore, South Korea and Jordan. India’s National Central Bureau (NCB-India) reached out to its counterparts around the world to campaign for this election. The elections were held in Istanbul, Turkey during the ongoing 89 INTERPOL General Assembly.

- Interpol is the world’s largest international police organization with a National Central Bureau in all 195 member states. It has seven regional bureaus all over the world. It was formed in 1923. Its motto is connecting police for a safer world. It is headquartered in Lyon, France. Kim Jong Yang is its President.

37th edition of India-Indonesia CORPAT is being held in the Indian Ocean

- The 37th edition of India-Indonesia Coordinated Patrol (CORPAT) is being held in the Indian Ocean region from 23-24 November 2021. CORPAT is held twice in a year to ensure safety and security. It was conducted for the first time in 2002. Indigenously built Indian Naval Ship (INS) Khanjar and Dornier Maritime Patrol Aircraft is participating in the CORPAT. Indonesian Naval Ship KRI Sultan Thaha Syaifuddin, (376) is participating from Indonesia.

SUMMIT’S & MOU’s

Venkaiah Naidu to lead Indian delegation at ASEM summit

- The 13th edition of the ASEM (Asia-Europe Meeting) Summit has been organised on November 25 and 26, 2021. The Summit is being hosted by Cambodia as ASEM Chair. The theme of the two-day ASEM Summit is Strengthening Multilateralism for Shared Growth. The Indian delegation is being led by Vice President M. Venkaiah Naidu through the virtual platform.
- The ASEM Summit will bring together countries in Asia and Europe to exchange views on regional and global issues and strengthen cooperation in a wide range of areas.
- ASEM grouping have 51 member countries and two regional organisations — the European Union and the Association of Southeast Asian Nations (ASEAN).

OBITUARY

Book “Contested Lands: India, China and the Boundary Dispute” by Former Army Officer Maroof Raza

- Former Army Officer Maroof Raza has authored a new book titled “Contested Lands: India, China, and the Boundary Dispute”. The book features the history of India’s boundary making with Tibet and China and analyses the current India-China boundary contestation stemming from interpretations of history in the post-colonial period.

BANKING AND ECONOMIC

HDFC Bank to tap into Equitas SFB’s customer base with co-branded credit card

- Equitas Small Finance Bank (SFB) partnered with HDFC (Housing Development Finance Corporation Limited) Bank to launch its new co-branded credit cards. Through this partnership, Equitas SFB will utilize the HDFC bank’s reach in the credit card market and also to provide its
customers a better banking ecosystem.

- The credit card can be availed in two categories. The first category is the ‘Excite Credit Card’ which offers a credit limit from Rs 25,000 to Rs 2 lakh and the second category is the ‘Elegance Credit Card’ which offers a credit of over Rs 2 lakh.

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**NATIONAL**

**All India Radio and Doordarshan win multiple awards at ABU**
- Doordarshan and radio show by All India Radio has received multiple awards at ABU – UNESCO Peace Media Awards-2021 at Kuala Lumpur in Malaysia. The awards were given by UNESCO in collaboration with Asia Pacific Broadcasting Union under the ‘Together for Peace’ initiative.
- ‘Ethical and Sustainable Relationship with Nature’ award: AIR’s ‘Living on the edge – The coastal lives’
- Living Well with Super-Diversity category: Doordarshan’s programme ‘DEAFinitely Leading the Way’

**SPORTS**

**Tashkent to host 2025 Asian Youth Para Games**
- The 5th edition of the Asian Youth Para Games 2025 will be hosted by Tashkent, the capital of Uzbekistan, and the approval given by the Asian Paralympic Committee’s (APC) Executive Board. For the first time, ‘Asian Youth Games 2025’ and ‘Asian Youth Para Games 2025’ will be hosted in the same city & in the same venues.

**Tamil Nadu wins 3rd Syed Mushtaq Ali Trophy title**
- In cricket, Tamil Nadu has lifted the Syed Mushtaq Ali Trophy defeating Karnataka after chasing 152. Batsman M. Shahrukh Khan smashed a dramatic last-ball six to help Tamil Nadu defend the T-20 title with a thrilling four-wicket win in the summit clash in Arun Jaitley Stadium, Delhi. This is the third time that Tamil Nadu has won the Syed Mushtaq Ali tournament, having previously won it in 2006-07 and 2020-21. The side had also made it to the finals in the 2019-20 season and ended up suffering a loss against Karnataka.

**APPOINTMENT & RESIGNATION**

**Abdalla Hamdok reappointed as Sudan’s PM**
- Sudan’s removed Prime Minister Abdalla Hamdok was reappointed after signing a political declaration to end the current political crisis by Hamdok and Abdel Fattah Al-Burhan, general commander of the Sudanese Armed Force. Before becoming prime minister, Hamdok worked for the U.N. Economic Commission for Africa, the African Development Bank and as a special adviser at the Trade and Development Bank in Ethiopia.
SUMMIT'S & MOU's

US, Australia, UK sign key deal in nuclear sub alliance

- Australia officially became a part of the new Nuclear Powered Submarine defence alliance with the United Kingdom and the United States after signing a deal with the countries in Canberra, Australia. Under the AUKUS deal, Australia will be provided with 8 nuclear-powered submarines capable of stealthy and long-range missions. It is the first agreement on technology signed by the three countries after the formation of the defence alliance AUKUS (Australia-UK-US).
- AUKUS is a trilateral security pact signed between Australia, UK & USA in September 2021. The first major initiative of AUKUS would be to deliver a nuclear-powered submarine fleet for Australia.

IMPORTANT DAYS

International Day for the Elimination of Violence against Women 2021: 25th November

- The United Nations designated International Day for the Elimination of Violence Against Women is celebrated worldwide on November 25. The day is celebrated to raise awareness of the fact that women around the world are subject to various forms of violence and the true nature of the issue is often hidden. This year’s theme for the International Day for the Elimination of Violence against Women is “Orange the World: End Violence against Women Now!”.
- In 1981, activists at the Latin American and Caribbean Feminist Encuentros marked November 25 as a day to combat and raise awareness of violence against women more broadly; on December 17, 1999, the date received its official United Nations (UN) resolution.

BOOKS & AUTHOR

Ban Ki-moon released his autobiography “Resolved: Uniting Nations in a Divided World”

- A book titled ‘Resolved: Uniting Nations in a Divided World’ is an autobiography of the Former United Nations Secretary-General Ban Ki-moon. It consists of life experiences and challenges that the author faced in his life & elaborates his tenure in the United Nations (UN). He served as the 8th Secretary-General of the United Nations for a two 5-year term (2007-2016).
- In ‘Resolved: Uniting Nations in a Divided World’, published by HarperCollins India, Ban goes on to describe how he became a “man of peace” from a “child of war”. Former UN secretary-general Ban Ki-moon’s first diplomatic posting was in India and he developed such a special connection that even 50 years later, he tells the Indian people that half of his “heart belongs in their country”.

Book “Cooking to Save your Life” by Abhijit Banerjee

- Indian-born American economist & Nobel laureate, Abhijit Banerjee has authored a new book (cookbook) titled “Cooking to Save your Life”. The book illustrated by France based illustrator Cheyenne Oliver is published by Juggernaut Books. He won the Nobel Memorial Prize in Economic Sciences in 2019 along with Esther Duflo and Michael Kremer for their experimental approach to alleviating global poverty.
BOB Cards partners NPCI for RuPay credit cards

- BOB Financial Solutions (BFSL), a subsidiary of Bank of Baroda (BoB) has partnered with the National Payments Corporation of India (NPCI) to launch BoB Credit Cards (Easy and Premier variants) on the RuPay platform. Both Easy and Premier variants of BoB credit cards have been launched on the JCB International network and both cards support global acceptance.
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- These cards come with benefits such as 5X reward points on select merchant categories, fuel surcharge waiver, pre-and post-purchase EMI offers, up to three complimentary add-on credit cards for family members and several exciting merchant offers enabled both by BFSL and NPCI.

Indian economy likely to grow 7-7.5% in FY23 : EAC-PM

- The meeting of the Economic Advisory Council to the Prime Minister (EAC-PM) members was held in New Delhi to examine the Indian economic growth in 2022-23 (FY23) and further. There, EAC-PM members projected India’s real Gross Domestic Product (GDP) to 7-7.5% and a nominal rate of growth of more than 11% in FY23. They also projected growth of 5% in the current fiscal year (FY22) from a record contraction of 7.3% (-7.3%) in FY21.

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NATIONAL

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**BOB Cards partners NPCI for RuPay credit cards**
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**International**

**Russia successfull test of its ‘Zircon’ Hypersonic Cruise Missile**
- Russian Navy successfully test-fired the ‘Zircon’ Hypersonic Cruise Missile from Frigate – Admiral Gorshkov warship, which rightly hit the test target placed in the Russian Arctic waters. Russia destroyed its own satellite in low-earth orbit using an Anti-Satellite (ASAT) Missile named ‘Nudol’, which led to the formation of a cloud of space debris that could potentially destroy other orbiting satellites & the International Space Station (ISS).
NATIONAL

INS Visakhapatnam commissioned into Indian Navy
- INS Visakhapatnam, a P15B stealth guided-missile destroyer has been commissioned into the Indian Navy at the Naval Dockyard, Mumbai. This is the first of the four ‘Visakhapatnam’ class destroyers. It has been designed by the Indian Navy’s in-house organization Directorate of Naval Design and constructed by Mazagon Dock Shipbuilders Limited, Mumbai. INS Visakhapatnam measures 163m in length, 17m in breadth with a displacement of 7,400 tonnes. It was commissioned in the presence of Raksha Mantri Shri Rajnath Singh.

SPORTS

Indonesia Masters: Japan's Momota wins first title since 2020 car accident
- In badminton, Kento Momota of Japan beat Anders Antonsen of Denmark 21-17, 21-11 to win the men’s singles title at the 2021 Indonesia Masters Super 750 badminton tournament. The US$600,000 tournament was held at Bali in Indonesia from November 16 to 21, 2021. In women’s single, An Seyoung of South Korea defeated top-seed Akane Yamaguchi of Japan 21-17, 21-19 to win the title.

AWARDS & RECOGNITION

National Book Award 2021: Jason Mott won for fiction
- The 72nd edition of the National Book Award was organized as a virtual event by the National Book Foundation. Jason Mott won the 2021 National Book Award for fiction for his novel “Hell of a Book”, a narrative about a black author’s adventure while travelling around in a book tour.

Tata Literature Live! Literary Awards for 2021 announced
- India’s one of the best-selling authors, Anita Desai has been conferred with the Tata Literature Live! Lifetime Achievement Award for 2021 to recognise her long literary career which spans over 50 years. Meanwhile, the Poet Laureate award for 2021 has been conferred upon Indian poet Adil Jussawala. Both these awards are presented to recognise exceptional work which has made a significant impact in the Indian literary field.

- The Twelfth Edition of Tata Literature Live! The Mumbai Litfest was organised from November 18th to 21st 2021. She has received several awards and honours in the course of her long spanning literary career, including the Padma Bhushan, Sahitya Akademi Award and later Fellowship, and the Benson Medal of the Royal Society of Literature.

President Kovind presents Gallantry Awards
- President of India, Ram Nath Kovind presented Gallantry Awards and Distinguished Service Decorations in Defence Investiture Ceremony at Rashtrapati Bhavan. Gallantry Awards have been instituted by the Government of India to honour the acts of bravery and sacrifice of the officers/personnel of the Armed Forces as well as other lawfully constituted forces and civilians. The order of precedence of these awards is Vir Chakra, Kirti Chakra and Shaurya Chakra.

- Vir Chakra:
- Group Captain Abhinandan Varthaman was accorded the Vir Chakra by President Ram Nath
Kovind for his role in pushing back Pakistan’s fighter jets in February 2019. Abhinandan Varthaman was Wing Commander then. In the ensuing aerial dogfight, he shot down a Pakistani F-16 fighter aircraft on February 27, 2019.

**Kirti Chakra**
- President Kovind accorded the second-highest peacetime gallantry award Kirti Chakra (posthumously) to Sapper Prakash Jadhav for neutralising terrorists in an operation in Jammu and Kashmir. His wife and mother received the award.

**Shaurya Chakra**
- Major Vibhuti Shankar Dhoundiyal was accorded the Shaurya Chakra (posthumously) for his role in an operation where five terrorists were eliminated and 200 kg explosive material was recovered. His wife Lt Nitika Kaul and mother received the award.
- Naib Subedar Sombir was accorded the Shaurya Chakra posthumously for killing an A++ category terrorist during an operation in Jammu and Kashmir. His wife Suman Devi and mother Rajendra Devi received the honour.
- The President also conferred the Shaurya Chakra to Major Maheshkumar Bhure who is an alumnus of Sainik School Satara. According to the citation, Major Bhure led an operation in which six top terrorist commanders were killed.

**BANKING AND ECONOMIC**

**SBI Research has revised upwards India's GDP growth projection**
- State Bank of India (SBI) economists in its research report “Ecowrap”, has revised upwards the GDP growth projection for India to the range of 9.3%-9.6% for FY22 (2021-22). Earlier this was estimated in the range of 8.5%-9%. The reason for the upward revision is a decline in the number of COVID cases.
- The analysis suggested that “India remained unscathed in Q3 from the global situation, which is marred by supply disruptions, stubborn inflation and surges of infections during Q3 2021.” As per the report, India has recorded only an 11 per cent increase in Covid-19 cases during Q3 this year the second-lowest among the top 15 most affected countries.

**EPFO may park 5% annual deposits in infra investment trusts, alternative funds**
- The Central Board of Trustees (CBT) of the Employees’ Provident Fund Organisation (EPFO) have approved that up to 5 per cent of the annual deposits can be invested in alternative investment funds (AIFs) including infrastructure investment trusts (InvITs). This investment will offer diversification to the EPFO’s investment basket.
- The Finance Investment and Audit Committee (FIAC) have been tasked to decide upon the investment options, on a case-to-case basis. However, the board has also decided to focus only on government-backed alternatives, which are category one funds like public sector InvITs and bonds. The AIFs are regulated by the Securities and Exchange Board of India (SEBI).

**RBI authorized RBL Bank to collect Direct Taxes**
- Reserve Bank of India (RBI) authorized RBL Bank to collect direct taxes on behalf of the Central Board of Direct Taxes (CBDT) based on a recommendation from the Controller General of
Accounts, Ministry of Finance and Government of India. Now, the customers of RBL Bank could pay their direct taxes through RBL Bank’s mobile banking or net banking platforms or through branch banking networks.

- RBL Bank is one of India’s leading private sector banks with an expanding presence across the country.
- The Bank offers specialized services under five business verticals namely: Corporate & Institutional Banking, Commercial Banking, Branch & Business Banking, Retail Assets and Treasury and Financial Markets Operations.

**RBI calls for public comments on digital lending**

- The Working Group on Digital Lending including Lending through Online Platforms and Mobile Apps, which was constituted by the Reserve Bank of India (RBI), has submitted its report. RBI had set a WG on Digital Lending including Lending through Online Platforms and Mobile Apps, with Jayant Kumar Dash, Executive Director, RBI, as the Chairman to study all aspects of digital lending activities in the regulated financial sector as well as by unregulated players.
- In the near term, the WG suggested setting up a nodal agency in consultation with stakeholders to verify the technological credentials of the Digital Lending Apps (DLAs) of the balance sheet lenders and Lending Service Providers (LSPs) operating in the digital lending ecosystem.

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**NATIONAL**

**National workshop on child rights inaugurated by smriti Irani**

- Union Minister of Women and Child Development Smriti Zubin Irani has said that the best test of a democracy is if we as citizens, we as a nation can deliver justice to all our children. Addressing a national workshop on Child Rights with emphasis on preventive aspects of child protection issues, organized by National Commission for Protection of Child Rights (NCPCR) as part of Azadi Ka Amrit Mahotsav, Irani said that the true identity of a democracy is how it protects its children.

**Dharmendra Pradhan Inaugurates Kendriya Hindi Sansthan In Meghalaya**

- Union Education Minister Dharmendra Pradhan inaugurated the newly constructed building of Kendriya Hindi Sansthan in Meghalaya on Sunday, November 21. The new institute at East Khasi Hills will work for the benefit of teachers of Hindi and people eager to learn and do research in the language and will cater to states of Meghalaya, Tripura and Mizoram, the minister expressed. Chief Minister Conrad K Sangma was present during the inauguration programme.
- Addressing the event, the minister said that NEP 2020 is a visionary approach to transform the education landscape of the country and to achieve the realistic goal and to percolate its ripple effect to the grassroots. One of most important salient features of NEP, the Minister said, is that NEP-2020 emphasised on imparting education in Mother language at the primary level and the government is striving to achieve the target within the stipulated time frame.
Indian Premier league 2022 will be played in India

- Board of Control for Cricket in India (BCCI) Secretary Jay Shah on Saturday confirmed that Indian Premier League (IPL) 2022 will be played in India. "I know you are all eagerly waiting to watch Chennai Super Kings play at Chepauk. The moment is not very far, the 15th season of the IPL will take place in India and it will be more exciting with new teams joining. We have a mega auction coming up to see what the new combination looks like," said Jay Shah during an event in Chennai. Talking about Chennai Super Kings’s success in IPL 2022, Jay Shah said, "A lot of credit for CSK’s success over the years has to go to N Srinivasan as he has stood by his team in the difficult times. I must add that Kasi Viswanathan is like a glue that binds the team together.

Germany's Alexander Zverev wins second ATP finals

- Germany’s Alexander Zverev capped a memorable year by sweeping aside Russian world number two and defending champion Daniil Medvedev 6-4 6-4 to win the ATP Finals on Sunday, claiming the title for the second time in his career.
- The 24-year-old Zverev, who did not face a single break point in the final, has now won six titles in six finals this year - including Olympic gold in Tokyo and two Masters titles in Madrid and Cincinnati.
- Zverev, who also beat world number one Novak Djokovic on Saturday, became only the fourth player to beat the top two players in the world in the semis and final of the season-ending tournament.

Indian contingent win 47 medals at Uganda Para- Badminton

- Indian shuttlers, including Tokyo Paralympic champion Pramod Bhagat, won a whopping 47 medals at the Uganda Para Badminton International 2021 that concluded in Kampala on Sunday.
- India won 16 golds, 14 silver and 17 bronze medals at the five-day tournament in the Ugandan capital.
- Tokyo 2020 Paralympic bronze medal winner Manoj Sarkar and reigning para world badminton champion Manasi Joshi won the gold medal in the men’s singles and women’s singles SL3 categories, respectively.

Mercedes' Lewis Hamilton wins inaugural Qatar F1 Grand Prix

- Lewis Hamilton has claimed an emphatic victory from pole at the inaugural Qatar Formula One Grand Prix.
- Max Verstappen recovered well from a grid penalty to finish second but saw his Formula One championship lead cut to eight points by Hamilton on Sunday.
- Back-to-back wins for the defending and seven-time champion Hamilton in Brazil and Qatar have moved him within eight points with two races left.
- Hamilton claimed his seventh season win and 102nd overall ahead of Verstappen at the flood-lit Losail International Circuit where his Mercedes had already been superior over Verstappen’s Red Bull in qualifying.
APPOINTMENT & RESIGNATION

ICC Appoints Geoff Allardice as permanent Chief Executive officer

- Allardice was appointed as interim CEO in March when Manu Sawhney was suspended on the findings of a cultural review. The ICC Board relieved Sawhney in July as Allardice continued to serve as interim CEO.
- “My continued focus will be on doing the right thing for our sport and working closely with Members to deliver long-term success and sustainability,” Allardice said in a statement issued by the ICC on Sunday.
- “I would also like to thank the ICC staff for their commitment and support over the last eight months and I’m looking forward to continuing to serve cricket with such a talented team.”
- Allardice, who is a former first-class cricketer, has served as the ICC general manager, cricket for eight years and had held a similar role at Cricket Australia.

IMPORTANT DAYS

World Fisheries Day 2021: 21st November

- World Fisheries Day is celebrated on 21 November every year by fishing communities across the world. It highlights the importance of healthy oceans ecosystems and ensuring sustainable stocks of fisheries in the world. 2021 is the fifth World Fisheries Day. The first World Fisheries Day was celebrated on November 21, 2015. On the same day, it was the grand opening of the International Fisherman’s organization was held in New Delhi.
- A forum for the World Fisheries consortium was established around 1997 and was famously called WFF (World Fisheries Forum). Under this forum, several participants across the world actively took part in it. Around 18 countries signed a global consensus document that marked the standardization of practices. The memories of WFF in 1997 lay etched in the pages of history because it wrote a new form of working pattern of the fisherfolk community.

AWARDS & RECOGNITION

Indian President Presents Swachh Survekshan Awards 2021

- President of India, Ram Nath Kovind presented the Swachh Survekshan Awards 2021 at the Swachh Amrit Mahotsav organised by the Ministry of Housing and Urban Affairs in New Delhi. 2021 is the 6th edition of Swachh Survekshan awards in which as many as 4,320 cities were surveyed. The cities are ranked based on three parameters, which are service level progress (SLP), certifications and citizen’s voice.
- Once again, Indore has been adjudged as the cleanest city of India for the fifth consecutive year. Indore is followed by Surat in Gujarat at second place and Vijaywada in Andhra Pradesh in the third position.

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INTERNATIONAL

India became the world’s largest recipient of remittances by receiving USD 87 billion in 2021
- According to the latest report by the World Bank titled ‘World Bank’s Remittance Prices
Worldwide Database’, India became the world’s largest recipient of remittances by receiving USD 87 billion in 2021. The United States (US) was its biggest source, accounting for over 20% of these funds. India is followed by China, Mexico, the Philippines, and Egypt. In India, remittances are projected to grow 3% in 2022 to USD 89.6 billion.

NATIONAL

Andhra Pradesh, Telangana top Smart Policing Index 2021
- Andhra Pradesh Police has topped the ‘IPF Smart Policing’ Index 2021, among 29 states and Union Territories, released by the Indian Police Foundation (IPF). Andhra Pradesh has secured the first rank with an overall score of 8.11 out of 10. Telangana Police is in the second position with 8.10 points while Assam Police has secured the third position with an overall rating of 7.89. With a score of 5.81, Uttar Pradesh is ranked at 28th position and Bihar has occupied the last position with 5.74 points.
- The SMART Policing idea was envisioned, articulated and introduced by Prime Minister Narendra Modi at the Conference of DGPs of State and Central Police Organizations, held at Guwahati, in 2014 and it envisaged systemic changes to transform the Indian police to be strict and sensitive, modern and mobile, alert and accountable, reliable and responsive, techno-savvy and trained.

SPORTS

Former Captain of South Africa AB de Villiers announces retirement from all forms of cricket
- Former South Africa captain AB de Villiers has announced his retirement from all forms of cricket. He had already retired from international cricket in 2018. However, AB de Villiers was still playing in the Indian Premier League (IPL) for Royal Challengers Bangalore (RCB), ever since joining the franchise in 2011. The 37-year-old made the announcement, ending a 17-year career, which saw him play in 114 Tests, 228 ODIs and 78 T20Is for the Proteas.
- AB de Villiers has played 156 matches for RCB and scored 4,491 runs. He is the second all-time leading run-scorer behind Virat Kohli and holds the second and third-highest individual run total in RCB history with 133* against Mumbai Indians (in 2015) and 129* against Gujarat Lions (in 2016).

SUMMIT’S & MOU’s

SIDBI joins hands with Google to help MSMEs
- Small Industries Development Bank of India (SIDBI) has entered into a collaboration with Google India Pvt Ltd (GIPL) for piloting a social impact lending programme with financial assistance up to Rs 1 crore at subsidized interest rates. The one-of-a-kind programme by SIDBI is launched as a crisis response related to Covid-19 to reinvigorate the MSME sector in India.
- The collaboration brings a corpus of $15 million (about Rs. 110 crores) to micro-enterprises as a crisis response related to Covid-19 for reinvigoration.
- MSMEs having turnover up to 5 crores will get the loan ranging between 25 lakh to 1 crore which is being implemented by SIDBI.
- Loans will be disbursed by SIDBI. The programme is completely paperless from onboarding to the disbursal stage.
• A business owned by Women and businesses engaged in the production of Covid-19 combating equipment will be prioritised, with suitable interest rate concession.

**IMPORTANT DAYS**

**World Day of Remembrance for Road Traffic Victims 2021: Third Sunday of November**
• World Day of Remembrance for Road Traffic Victims is marked every year on Third Sunday in the month of November. In 2021, the World Day of Remembrance for Road Traffic Victims falls on 21 November 2021. World Day of Remembrance for Road Traffic Victims 2021 theme is “ACT for LOW SPEEDS /ACT for LOW-SPEED STREETS”.
• The purpose of the day is to remember those killed and injured on the roads, together with their families, friends, and others affected. The day was started by the British road crash victim charity, RoadPeace, in 1993 and was adopted by the United Nations General Assembly in 2005.

**World Television Day 2021: 21st November**
• World Television Day is commemorated on 21 November every year. The day is a reminder of the power of visual media and how it helps in shaping public opinion and influencing world politics. Television has played a significant role in the lives of people for years. It is a medium that provides entertainment, education, news, politics, gossip, etc. and helps in transmitting moving images in two or three dimensions and sound.
• On 21 November and 22 November 1996, the U.N. held the first World Television Forum. This day provides a platform and allowed the media to discuss the importance of TV in delivering information and also how it participates in the changing world. It is the single largest source of video consumption.

**AWARDS & RECOGNITION**

**Novelist Beryl Thanga received 12th Manipur State Award for Literature 2020 for his book**
• Novelist Beryl Thanga has received the 12th Manipur State Award for Literature 2020 for his book – Ei Amadi Adungeigi Ihat’ (I and the then island). Manipur Governor La. Ganesan conferred the award on the 65-year-old writer for his novel published in 2015. The award carries a plaque, citation, Rs. 3 lakh (in cheque) and a shawl.
• The awardee (Beryl Thanga) was selected for the year 2020 by a Board of Eminent persons set up by the Government. The Governor said that the Manipuri language is one of the 22 scheduled languages under the Constitution of India. It is regarded as the most advanced of the Tibeto-Burman languages spoken in India.

**Veteran actress Hema Malini and lyricist Prasoon Joshi will be honoured with the 'Indian Personality of the Year' award**
• Actor and BJP leader Hema Malini, and lyricist and former CBFC chief Prasoon Joshi will be facilitated with the Indian Film Personality of the Year award at the International Film Festival of India 2021. Their contributions to the field of Indian cinema spread over decades and their body of work has enthralled audiences across generations.
• Malini is a two-time Member of Parliament from Mathura, and Joshi was appointed by the government as the chairperson of the Central Board of Film Certification (CBFC) in 2017. Joshi
has previously written a campaign song for Prime Minister Narendra Modi when the BJP leader was announced the party’s PM candidate ahead of the 2014 general elections.

**BOOKS & AUTHOR**

**Vice President releases the book ‘Srimadramayanam’**

- Vice President M. Venkaiah Naidu has released the book ‘Srimadramayanam’ in Hyderabad. It has been written by Sasikiranacharya. It is about the leadership, good governance, and rule of law of Lord Rama. He also underlined the need to popularize literary works and poetic works of various Indian languages among the youth.