**India’s Border Road Organisation hailed for building world’s highest motorable road**

- The Border Roads Organisation has received the Guinness World Record for constructing & blacktopping the world highest motorable road passing through the 19,024 feet 0.73 inches (5798.251m) high Umlingla Pass in the Union Territory of Ladakh. The 52-kilometre long Chisumle to Demchok tarmac road was developed under Project HIMANK (93RCC/753 BRTF) of BRO. Lieutenant General Rajeev Chaudhry, Director General Border Roads, received the Guinness World Records certificate.

**Prime Minister Modi hands over indigenously-built light combat helicopters to IAF**

- Prime Minister Narendra Modi has handed over the indigenously built light combat helicopters (LCH), developed by Hindustan Aeronautics Limited, to the Indian Air Force chief Marshal Vivek Ram Chaudhari. The Light Combat Helicopters which incorporate advanced technologies and stealth features for effective combat roles are expected to boost India’s ability to remain self-reliant. The LCH is the only attack helicopter that can land and take off at an altitude of 5,000 m with a considerable load of weapons and fuel.
- The Prime Minister will also hand over ‘Made in India’ drones to the Indian Army which would be using them for different requirements all across the country. For the Navy, PM Modi would hand over the DRDO designed Advanced Electronic Warfare suite for naval ships including that for Indian Aircraft Carrier Vikrant.

**Modi inaugurates irrigation projects in UP’s Mahoba**

- Prime Minister Narendra Modi dedicated to the Nation various developmental projects in Mahoba and the Jhansi district of Uttar Pradesh. At Mahoba, Prime Minister inaugurated multiple projects with a cumulative cost of more than Rs. 3250 Crore, related to alleviating the issue of water shortage in the region. These projects include Arjun Sahayak Project, Ratauli Weir Project, Bhaoni Dam Project and Majhgaon–Chilli Sprinkler Project.
- In Jhansi, Prime Minister laid the foundation stone of 600 MW Ultradeva Solar Power Park at Garautha, constructed at a cost of over Rs 3000 crore.
- He also inaugurated Atal Ekta Park in Jhansi, named after former Prime Minister Shri Atal Bihari Vajpayee.
- The park has been built at a cost of over Rs 11 crore across an area of about 40,000 square metres.
- It also has the statue of Shri Atal Bihari Vajpayee, built by the renowned sculptor Shri Ram Sutar, the architect of the Statue of Unity.
- PM also attended ‘Rashtra Raksha Samparpan Parv’ organised by the Ministry of Defence at
SPORTS

Alexander Zverev wins fifth ATP title of the season, 18th overall
• Alexander “Sascha” Zverev, a German professional tennis player, won the fifth ATP title of the season (2021) and 18th overall at the Vienna Open 2021 or Erste Bank Open 2021 defeating Frances Tiafoe of the United States of America (USA). At present, Alexander Zverev is ranked 3rd in the ATP World Ranking.
• Robert Farah and Juan Sebastian Cabal of Colombia have won the doubles competition at Erste Bank Open 2021 defeating Joe Salisbury of the United Kingdom (UK) and Rajeev Ram of the USA.

APPOINTMENT & RESIGNATION
Mary Kom appointed brand ambassador of TRIFED Aadi Mahotsav
• The Union Tribal Affairs Minister Arjun Munda inaugurated TRIFED (Tribal Cooperative Marketing Development Federation Ltd) Aadi Mahotsav at Dilli Haat in New Delhi, in the presence of Sukhram Munda, Grandson of Bhagwan Birsa Munda. On the occasion, Olympic medallist and boxer Padma Vibhushan MC Mary Kom was declared as the brand ambassador of the TRIFED Aadi Mahotsav. It is a national tribal festival and a joint initiative of the Ministry of Tribal Affairs and the TRIFED.

IMPORTANT DAYS
World Children’s Day 2021: 20th November
• The Universal/World Children’s Day is celebrated on 20 November annually to promote international togetherness, awareness among children worldwide, and improving children’s welfare. November 20th is an important date as it is the date in 1959 when the UN General Assembly adopted the Declaration of the Rights of the Child. 2021 marks the 32nd anniversary of the Convention on the Rights of the Child.
• Universal/World Children’s Day 2021 Theme: A Better Future for Every Child
• World Children’s Day was first established in 1954 as Universal Children’s Day and is celebrated on 20 November each year. In 1959, UN General Assembly adopted the Declaration of the Rights of the Child. It is also the date in 1989 when the UN General Assembly adopted the Convention on the Rights of the Child.

AWARDS & RECOGNITION
BWF has decided to give the Lifetime Achievement Award to Prakash Padukone
• Indian badminton legend Prakash Padukone has been selected for the prestigious Lifetime Achievement Award for 2021 by the Badminton World Federation (BWF) Council. The former world no 1 has already been honoured with the Badminton Association of India’s (BAI) Lifetime Achievement Award in 2018. Padukone is the first-ever Indian to win a medal at World Championships in the 1983 Copenhagen tournament.
BOOKS & AUTHOR

Novel ‘Lal Salaam: A Novel’ authored by Smriti Irani
- Union Minister of Women and Child Development, Smriti Zubin Irani is set to release her first novel titled “Lal Salaam: A Novel” in November 2021. The novel is inspired by the killings of 76 Central Reserve Police Force (CRPF) personnel during the Maoist attack in Dantewada, Chhattisgarh in April 2010. This book is a tribute to the people who have given their lifetime service to the nation.

RANKING

India Stands at 82 in Global Business Bribery Risk Rankings
- India has slipped to 82nd position (drop by 5 slots from 2020) with a risk score of 44 in the global list of 2021 TRACE Bribery Risk Matrix (TRACE Matrix) that measures business bribery risks, which was released by TRACE International. In 2020, India ranked 77 with a score of 45. Denmark has topped the rankings with a score of 2. An anti-bribery standard-setting organisation, known as TRACE, measures business bribery risk in 194 countries, territories, and autonomous and semi-autonomous regions.

BANKING AND ECONOMIC

SBI signs pact with Jamshedpur FC, becomes sponsor
- The State Bank of India has signed a strategic agreement with Jamshedpur Football Club, a fully owned subsidiary of Tata Steel, to promote and support football in India. This is the first of its kind of agreement by SBI in the game of football. Through this agreement, the SBI will become one of the principal sponsors of the JFC, thereby having the SBI logo on jersey.
- The JRD Tata Sports Complex was set up in Jharkhand by Tata Steels, to conduct ISL (Indian Super League) and promote the sport of Football in India. The two brands will also actively engage with fans via the first team and also during the broadcast of the Indian Super League (ISL). The interaction with fans will continue on the digital platforms of SBI and JFC as well.

Current Affairs PDF- November 19, 2021

NATIONAL

PM Modi launches Ration Aapke Gram, Sickle Cell Mission, other schemes for Janjatiya community
- Prime Minister Narendra Modi has inaugurated a series of Tribal Welfare programs on his visit to Madhya Pradesh. PM Modi launched a welfare scheme named ‘Ration Aapke Gram’ scheme & ‘Sickle Cell Mission’ of Madhya Pradesh. He also laid the foundation stone for the construction of 50 new Eklavya Model Residential Schools across India.
- The Indian Government decided to celebrate 15th November as the ‘Janjatiya Gaurav Diwas’ or ‘Tribal Gaurav Diwas’, every year starting from 2021. Modi referred to his long association with the tribal society. He was all praised for the richness of their spiritual and cultural life and said that every cultural aspect of tribal including songs and dances carries a life lesson and they have so much to teach.
Union Minister Piyush Goyal virtually launched India’s first Food Museum in Tamil Nadu’s Thanjavur

- Union Minister, Piyush Goyal virtually launched India’s first Digital Food Museum in Thanjavur, Tamil Nadu. It is a 1,860-sqft museum co-developed by the Food Corporation of India (FCI) and Visvesvaraya Industrial and Technological Museums, Bengaluru (Karnataka) with an estimated outlay of Rs 1.1 crore. The museum is the first one-of-its-kind effort to depict India’s food story from the beginning to India becoming the largest food gain exporter in the country.
- This museum showcases the Indian food evolution from nomadic hunter-gatherers into settled agriculture producers. The measures of the government will make the country top the list of largest agricultural exporters in the world. The museum will showcase the history of people from being foragers to producers, the story of the first harvest, the rise of villages and the preparation of demand days. The museum will display the grains of India and explain the food culture in different parts of the world.

Telangana’s Pochampally, India’s silk city, is world’s best tourism village

- Pochampally village in Yadadri Bhuvanagiri district of Telangana, known for its famous hand-woven Ikat saris, was selected as one of the best tourism villages by the United Nations World Tourism Organisation (UNWTO). The award will be given at the 24th session of the UNWTO general assembly on December 2, in Madrid.
- The best tourism villages by the UNWTO pilot initiative aims to award those villages which are outstanding examples of rural destinations and showcase good practices in line with its specified evaluation areas. It also aims to support villages to enhance their rural tourism potential through training and access to opportunities for improvement.

Center given new approval Rajya Sainik Board (RSB) For Ladakh

- The Centre has approved a new Rajya Sainik Board (RSB) for Ladakh. The Board will be an effective link between the Centre and the Ladakh Administration. Rajya Sainik Board will play an advisory role on the matters relating to the ex-servicemen, war widows, widows and non-combatants, including serving soldiers and their dependents. Zila Sainik welfare offices of Leh and Kargil will function under the newly constituted Rajya Sainik Board.
- The Board provide access to the welfare schemes under the Raksha Mantri Ex-servicemen Welfare Fund and welfare and resettlement of ex-servicemen.
- Approximately Sixty thousand retired and serving army personnel would get benefit from the establishment of the Rajya Sainik Board in Ladakh.
- Ladakh Scouts Regiment Center will avail maximum benefit from the welfare schemes extended through the Rajya Sainik Board.

SPORTS

USA to stage T20 World Cup: 2024-2031 ICC Men’s tournament hosts confirmed

- The International Cricket Council (ICC) has announced the 14 host countries of the ICC men’s white-ball events from 2024-2031. India is set to host the 2029 Champions Trophy and co-host the 2026 ICC Men’s Twenty20 World Cup with Sri Lanka and the 2031 ICC Men’s 50-over World
Cup with Bangladesh.

- The hosts were selected through a competitive bidding process overseen by an ICC Hosting Sub-Committee chaired by Martin Snedden along with Sourav Ganguly, President of Board of Control for Cricket in India and Ricky Skerritt, President of Cricket West Indies.

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<td>2031 ICC Men’s 50 over World Cup</td>
<td>India &amp; Bangladesh</td>
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**APPOINTMENT & RESIGNATION**

**UN appoints Shombi Sharp of US as its Resident Coordinator in India**

- The United Nations Secretary-General, Antonio Guterres has appointed Shombi Sharp of the United States (US), a sustainable development expert, as the UN Resident Coordinator in India. He will lead the UN team in India, and work towards India’s Covid-19 response plans to recover better for the Sustainable Development Goals. Prior to this, he served as the United Nations Resident Coordinator in Armenia.

**Salman Khan Appointed as Covid vaccination ambassador for Maharashtra**

- Bollywood actor Salman Khan is to become the Covid-vaccine ambassador of Maharashtra. According to Rajesh Tope, there is hesitation about receiving anti-coronavirus vaccines in Muslim-majority communities, and the government will enlist the help of Bollywood actor Salman Khan to persuade people to get the vaccine. Maharashtra is leading in terms of the number of vaccine shots administered, but in some areas the pace of vaccination is low.

**IMPORTANT DAYS**

**World Toilet Day 2021: 19th November**

- World Toilet Day is observed as an official United Nations international day across the world on 19th November 2021. The day is observed to inspire action to tackle the global sanitation crisis. The day is observed to inform, engage and inspire people to take action toward achieving the...
goal of improving sanitation and aims to “Ensure availability and sustainable management of water and sanitation for all. World Toilet Day 2021 theme: “valuing toilets”.

- The World Toilet Day was firstly observed on 19th November 2012 established by the World Toilet Organization in 2001 also the inaugural World Toilet Summit was held on the same day and Twelve years later, in 2013, the UN General Assembly declared World Toilet Day an official UN day.

**BANKING AND ECONOMIC**

**Karnataka Vikas Grameena Bank bags ASSOCHAM Award**

- The Karnataka Vikas Grameena Bank (KVGB) got the award for the best ‘Digital Financial Services’, in line with India’s vision of ‘Atmanirbhar Bharat’, under the ‘Regional Rural Banks’ (RRBs) category by Associated Chambers of Commerce and Industry of India (ASSOCHAM). Bank chairman P. Gopikrishna received the award from Reserve Bank of India Regional Director R. Gurumurthy in Bengaluru.

- Around 40 villages in Karnataka are converted into 100% digital villages by the KVGB bank. These efforts are encouraging villagers to use digital mode for transactions. Those villages have round-the-clock access to Internet banking, mobile banking, micro ATMs, AEPS (Aadhar Enabled Payment Systems), IMPS, and UPI.

**Paytm Money Launches AI Powered ’Voice Trading’**

- Paytm Money, the wholly-owned subsidiary of Paytm, has launched ‘Voice Trading’, powered by artificial intelligence (AI). It will allow users to place a trade or get information about stocks via single voice command. This voice command feature uses neural networks and natural language processing (NLP) to allow instant processing. This service has been launched in line with Paytm Money’s efforts to offer next-gen and AI-driven tech to elevate user experience.

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**NATIONAL**

**IFFI 2021:** Tamil film Koozhangal selected to be screened at Indian Panorama segment

- Tamil film Koozhangal will be screened at the Indian Panorama segment in the 52 International film festival Goa. Koozhangal is also India’s official entry for Academy Award for Oscars. It is a story about the relationship between an alcoholic, abusive husband and his wife. The story is from the viewpoint of their Child.

- The 52 International Film Festival of India will be organized from 20 -28 November 2021 in Goa. The International Film Festival of India is one of India’s biggest international film festivals.

**PM Modi inaugurated the 82nd AIPOC in Shimla**

- Prime Minister Narendra Modi has inaugurated the 82nd All India Presiding Officers Conference (AIPOC) in Shimla. The first Conference was held in Shimla in 1921 and the AIPOC is being held in Shimla for the seventh time. All India Presiding Officers’ Conference (AIPOC) is celebrating its
hundred years in 2021. In this conference, various issues will be discussed such as the responsibility of presiding officers towards the Constitution, the House and the people.

- Lok Sabha Speaker Om Birla has presided over the conference. The Conference attended by the Deputy Chairman of the Rajya Sabha and the presiding officers of all the States and Union Territories added the Lok Sabha speaker. Himachal Pradesh Chief Minister Jai Ram Thakur also participate in the meeting.

**Rashtriya Raksha Samarpan Parv starts in Jhansi**

- 3-day Rashtra Raksha Samparpan Parv will be held in Jhansi, Uttar Pradesh as part of Azadi Ka Amrit Mahotsav celebrations. 19th of November is the Birth Anniversary of Rani Lakshmi Bai, the epitome of bravery and courage and a great National icon of Rashtra Raksha and India’s Independence struggle. As a part of ‘Azadi Ka Amrit Mahotsav’, Rashtra Raksha Samparpan Parv will be organised from November 17 to November 19, 2021.
- This event is being organised by the defence ministry in association with the Government of Uttar Pradesh. On November 19, the programme will witness the participation from Defence Minister, Minister of State for Defence, Governor of Uttar Pradesh, Anandiben Patel and Chief Minister of UP, Yogi Adityanath.

**SPORTS**

**Janette Brittin, Mahela Jayawardena and Shaun Pollock announced as ICC Cricket Hall of Fame**

- The International Cricket Council (ICC) announced cricket legends Mahela Jayawardena (Sri Lanka), Shaun Pollock (SA), and Janette Brittin (England) were inducted into the hall of fame. The ICC Hall of Fame recognizes the achievements of the legends of the game from cricket’s long and illustrious history. 106 players have been inducted since its launch in 2009.
- Jayawardene, who retired as one of Sri Lanka’s greatest ever players, was a key member of the team that won the T20 World Cup in 2014 and reached the four other major ICC finals.
- Pollock, on the other hand, was one of the finest all-rounders South Africa has ever produced. He was the first player to achieve the double of 3,000 runs and 300 wickets in both Test and ODI cricket.
- Brittin, who died in 2017, was a mainstay of the England Test team for 19 years, helping pave the way for women’s cricket from 1979 to 1998. She was the oldest woman to score a Test hundred (at 39 years and 38 days vs Australia in 1998) and the second-oldest to score an ODI hundred (at 38 years and 161 days vs Pakistan in 1997).

**IMPORTANT DAYS**

**World Philosophy Day 2021: 18th November**

- World Philosophy Day is celebrated on the Third Thursday of November each year. In 2021, the day falls on 18 November. World Philosophy Day 2021 opens the discussion on the different interactions of human beings with their social, cultural, geographical and political environment, with the underlying objective of better understanding the contribution of philosophy in our contemporary societies and the challenges they face, pandemic in particular.
- World Philosophy Day was introduced in 2002 by UNESCO. In 2005 the UNESCO General
Conference proclaimed that World Philosophy Day would be celebrated every third Thursday of November.

**Naturopathy Day 2021: 18th November**

- The National Naturopathy Day is observed in India on 18 November every year, to promote positive mental and physical health through a drugless system of medicine, called as Naturopathy. The day was declared by the Ministry of AYUSH (Ayurveda, Yoga and Naturopathy, Unani, Siddha and Homeopathy), Government of India, on November 18, 2018.
- It was on this day in 1945, when Mahatma Gandhi became lifetime Chairman of the All India Nature Cure Foundation Trust and signed the deed with the object of making the benefits of Nature Cure available to all classes of people.

**BOOKS & AUTHOR**

*The Disruptor: How Vishwanath Pratap Singh Shook India* by Debashish Mukerji

- A book titled ‘The Disruptor: How Vishwanath Pratap Singh Shook India’ was authored by Debashish Mukerji. The book presents a detailed account on India’s eighth Prime Minister (PM), Vishwanath Pratap Singh (V P Singh), who served as PM between December 1989 to November 1990. He also served as the Defence Minister of India & the Chief Minister of Uttar Pradesh.

**BANKING AND ECONOMIC**

**PIDF’s Total corpus reaches Rs 614 crore**

- The total corpus of Payments Infrastructure Development Fund (PIDF) of RBI has reached Rs 614 crore. The PIDF scheme was launched by RBI in January 2021, to subsidize deployment of payment acceptance infrastructure (PoS) in Tier-3 to Tier-6 centres with a special focus on the North-Eastern States of the country. At that time it was decided that, RBI will make an initial contribution of Rs. 250 crores to the PIDF covering half the fund and the remaining contribution will be from card-issuing banks and card networks operating in the country.
- Initially when the scheme has launched the corpus of PIDF was Rs. 345 crore (Rs. 250 crores contributed by RBI and Rs. 95 crores by the major authorized card networks in the country). Now various other Authorised Card Networks (Rs. 153.72) and Card Issuing Banks (Rs. 210.17 crores) have increased their contribution to the PIDF Scheme hence taking the total corpus to Rs. 613.89 crore (approx Rs 614 crore).

**Oct WPI inflation hits five-month high of 12.54% on higher input costs**

- Ministry of Commerce & Industry released its data on Wholesale Price Index (WPI). As per Ministry’s data, provisional Wholesale Price Index (WPI) based inflation have been accelerated to a five-month high to 12.54% in October 2021 as against 6% recorded in September. This rise was attributed to an increase in fuel and manufacturing prices. The report notes that, benchmark inflation print has remained in double digits for seven consecutive months.
- The benchmark inflation print for October 2020 was 1.31%. The high rate of inflation in October 2021 is due to an increase in prices of mineral oils, basic metals, crude petroleum & natural gas, food products, chemicals and chemical products etc as compared to the corresponding month of
World Bank and Asian Development Bank launches ‘WePOWER India Partnership Forum’

- The WePOWER India Partnership Forum was held through a virtual platform on November 9, 2021, to boost the South Asia Women in Power Sector Professional Network (WePOWER) in India. The event was organized by the World Bank (WB) and Asian Development Bank (ADB) in association with the India Smart Grid Forum (ISGF). The event saw a panel discussion on expanding job opportunities for women in India’s Clean Energy Transition.
- Initiated in 2019, WB in collaboration with ADB launched the WePOWER to promote gender equality in the Indian electricity sector. It is a network of 28 energy sector utilities and organizations. It also promotes normative change for women and girls in Science Technology, Engineering, and Math (STEM) education.

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NATIONAL

Arunachal Pradesh has approved the large, brightly coloured Kaiser-i-Hind as the State butterfly

- State Cabinet of Arunachal Pradesh, headed by Chief Minister Pema Khandu, approved “Kaiser-i-Hind” as the state butterfly. Kaiser-i-Hind is scientifically known as Teinopalpus imperialis. In literal terms, it means Emperor of India. The butterfly is having a wingspan of 90-120 mm. It is found across six States along Eastern Himalayas at elevations from 6,000-10,000 feet in a well-wooded terrain.
- The Kaiser-i-Hind is protected under Schedule II of Wildlife (Protection) Act, 1972. Despite that, they are hunted for the supply to butterfly collectors. International Union for Conservation of Nature has red-listed the Kaiser-i-Hind.
- Kaiser-i-Hind’ is a large and brightly coloured butterfly.
- It is an elusive swallowtail butterfly, which carries ‘India’ in its name.
- They also flutter in Bhutan, Nepal, Laos, Myanmar, southern China and Vietnam.

SPORTS

VVS Laxman to take charge as NCA head

- Board of Control for Cricket in India (BCCI) President, Sourav Ganguly has confirmed, that former India batter VVS Laxman will be the next head of the National Cricket Academy (NCA). Laxman will take over from his former batting colleague Rahul Dravid, who was recently appointed as chief coach of the Indian team following the end of Ravi Shastri’s tenure.

OBITUARY

World-renowned writer Wilbur Smith died at the aged 88

- Internationally acclaimed Zambia-born South African author, Wilbur Smith has passed away. He was 88. The global bestselling author has authored 49 novels and sold over 140 million copies worldwide in more than 30 languages. He rose to fame in 1964 with his debut novel “When the Lion Feeds” which turned in the movie with 15 sequels. Smith published his autobiography “On
Leopard Rock” in 2018.

**IMPORTANT DAYS**

**National Epilepsy Day 2021: 17th November**
- In India, November 17 is observed every year as National Epilepsy Day by the Epilepsy Foundation, to create awareness about epilepsy. Epilepsy is a chronic disorder of the brain characterized by recurrent ‘seizures’ or ‘fits’. The month of November is observed as ‘National Epilepsy Awareness Month’.
- Epilepsy is a varied set of persistent neurological disarray and causes sudden seizures and fits.
- The seizures of epilepsy result due to the unusual and extreme activities in the brain and the seizures also result from hypersynchronous neuronal brain activity.
- According to the World Health Organisation (WHO), more than 50 million people across the globe have epilepsy, which makes it one of the most common neurological diseases.

**World COPD Day third Wednesday of November**
- World COPD Day is observed on the third Wednesday of November every year to raise awareness about chronic obstructive pulmonary disease (COPD) and improve COPD care throughout the world. The World COPD Day 2021 falls on November 17, 2021. The 2021 theme is Healthy Lungs – Never More Important.
- The day is organized by the Global Initiative for Chronic Obstructive Lung Disease (GOLD) in collaboration with health care professionals and COPD patient groups throughout the world. The first World COPD Day was held in 2002. Chronic obstructive pulmonary disease is a lung disease that blocks airflow and makes it difficult to breathe.

**Awards & Recognition**

**Author M Mukundan wins JCB Prize for Literature 2021 for his novel ‘Delhi: A Soliloquy’**
- Author M Mukundan won the 2021 JCB prize for Literature, for his book ‘Delhi: A Soliloquy’. The book, which has originally been written in Malayalam has been translated into English by Fathima EV and Nandakumar K. The novel, published by Westland, is a story about Delhi through the eyes of its Malayali youth protagonists.
- Mukundan received the Prize trophy, which is a sculpture by Delhi artist duo Thukral and Tagra entitled ‘Mirror Melting’, and he will receive a prize amount of Rs 25 lakh. This is the third translation to have won the JCB award in the last four years. The jury for this award comprised Sara Rai (Chair), Annapurna Garimella, Shahnaz Habib, Prem Panicker, and Amit Varma.

**RANKING**

**Air Quality Index: Delhi, Kolkata, Mumbai among world’s top 10 polluted cities**
- According to the data from air quality and pollution city tracking service from IQAir, a Switzerland-based climate group, Delhi, Kolkata and Mumbai are among the top ten most polluted cities of the world. Delhi topped the list with AQI at 556, Kolkata and Mumbai recorded an AQI of 177 and 169, respectively, at 4th and 6th position. The cities with the worst AQI indices also include Lahore, in Pakistan, and Chengdu, in China.
RBI unveils Internal Ombudsman mechanism for select NBFCs

- The Reserve Bank of India has announced to introduce the Internal Ombudsman mechanism for the following two types of Non-Banking Financial Companies (NBFCs). These two types of NBFCs are Deposit-taking NBFCs (NBFCs-D) with 10 or more branches and Non-Deposit taking NBFCs (NBFCs-ND) with asset size of Rs.5,000 crore and above having public customer interface.
- Consequently, these two categories of NBFCs will have to appoint Internal Ombudsman (IO). The internal Ombudsman will be responsible for handling the public grievance at the entity level before the grievance is escalated to Ombudsman at RBI. RBI has given a timeline of six months to the NBFCs for the appointment of the Internal Ombudsman.

HDFC Bank launches the second edition of “Mooh Band Rakho” campaign to raise awareness on fraud prevention

- HDFC Bank Ltd has launched the second edition of its “Mooh Band Rakho” campaign to raise awareness on fraud prevention in support of International Fraud Awareness Week 2021 (November 14-20, 2021). HDFC Bank aims to increase awareness of its customers on all types of frauds and the importance of keeping your mouth shut to ensure their prevention and taking a pledge and not share confidential banking information with anyone. HDFC Bank will organise 2,000 workshops in the next four months under this campaign.

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INTERNATIONAL

India, Singapore and Thailand begins Exercise SITMEX–21

- The 3rd edition of the Trilateral Maritime Exercise named SITMEX–21 is being held from 15 to 16 Nov 21 in the Andaman Sea. The Navies of the India, Singapore and Thailand will participate in the event. Indian Naval Ship (INS) Karmuk is participating in the 3rd edition from India. It is an indigenously built Missile Corvette.
- The event is being hosted by Royal Thai Navy (RTN) in the Andaman Sea with an aim to enhance the cooperation between the participating navies towards augmenting the overall maritime security in the region.
- SITMEX is being conducted annually since 2019 with an aim to enhance mutual inter-operability and imbibing best practices between the Indian Navy (IN), RSN and RTN. The maiden edition of SITMEX was hosted by IN off Port Blair in September 2019. RSN hosted the second edition of the exercise in November 2020. The 2021 edition of the exercise is being hosted by RTN in the Andaman Sea.

NATIONAL

PM Modi inaugurated Purvanchal Expressway in Uttar Pradesh

- Prime Minister Narendra Modi has inaugurated the 341-km long Purvanchal Express in Sultanpur district, Uttar Pradesh. The expressway links state capital Lucknow with Ghazipur and has been
constructed at an estimated cost of Rs 22,500 crore. PM Modi landed on the Purvanchal Expressway airstrip in a military transport aircraft. The key feature of the Expressway is the 3.2 km long airstrip to enable landing and take-off of Indian Air Force fighter planes in case of emergency.

- The Purvanchal Expressway starts from village Chaudsarai in the Lucknow district and ends at Haidaria village on National Highway number 31, 18 kilometres east of the Uttar Pradesh-Bihar border.
- The expressway is 6-lane wide which can be expanded to 8-lane in the future.
- This expressway is set to give a boost to the economic development of the eastern part of Uttar Pradesh especially the districts of Lucknow, Barabanki, Amethi, Ayodhya, Sultanpur, Ambedkar Nagar, Azamgarh, Mau and Ghazipur.

Union Minister Kiren Rijiju launched Citizen’s Tele-Law mobile app
- Union Minister of Law and Justice, Kiren Rijiju has launched the Citizen’s Tele-Law Mobile App. This app would connect the beneficiaries directly with panel lawyers offering legal advice and consultation. The app will connect the beneficiaries directly with panel lawyers offering legal advice and consultation. The app was launched as part of Azadi ka Amrit Mahotsav celebrations, celebrated by the Department of Justice from 8 to 14 November. The app would connect the beneficiaries directly with panel lawyers offering legal advice and consultation.
- A special “Login” week is being organised throughout the country for encouraging those in need to seek legal advice and consultation through teleconferencing and video conferencing facilities by urging them to visit their nearest Common Service Centres (CSCs) offering Tele-Law services.
- These Common Service Centres have been branded as ‘Kanooni Salah Sahahyak Kendra’ for this purpose.

India Launches Another Scientific Expedition To Antarctica, First Batch Of Scientists Reaches Indian Antarctic Station
- India successfully launched the 41st Scientific Expedition to Antarctica on November 15, 2021. The first batch of its contingents comprising of 23 scientists and support staff has reached the Indian Antarctic station Maitri. Four more batches will be landing in Antarctica by mid-January 2022. The Indian Antarctic program began in 1981 and has completed 40 scientific expeditions.
- The team of 48 members at the 41st expedition is being led by Dr Shailendra Saini, Scientist National Centre for Polar & Ocean Research (Voyage Leader), Shri. Huidrom Nageshwar Singh, Metrologist, India Metrological Department (Leader, Maitri Station) and Shri. AnoopKalayilSoman, scientist Indian Institute of Geomagnetism (Leader, Bharati Station). Currently, there are three permanent research base stations in Antarctica, named DakshinGangotri (1983), Maitri (1988) and Bharati (2012).

SPORTS

Lewis Hamilton ends 'hardest weekend' with stunning win at Brazilian Grand Prix
- Lewis Hamilton (Mercedes-Great Britain), has won the 2021 F1 Sao Paulo Grand Prix (earlier known as Brazilian Grand Prix). Max Verstappen (Red Bull – Netherlands) came second while
Valtteri Bottas (Mercedes-Finland) came third in the Brazilian Grand Prix 2021. Max Verstappen is leading the World Drivers’ Standings with 312.5 points, 19 points ahead of Lewis Hamilton (318.5).

SUMMIT'S & MOU's

Indian Oil and NTPC ink deal to collaborate on green energy
- National Thermal Power Corporation Limited (NTPC) signed an MoU with Indian Oil Corporation Limited (IOCL) to collaborate in the field of Renewable Energy and mutually explore opportunities for the supply of low carbon/RE RTC (round the clock) captive power. This is a first-of-its-kind novel initiative by two leading national energy majors of India, to support the country’s commitment to achieving renewable energy targets and reduce greenhouse gas emissions. This comes in the backdrop of Indian Oil announcing its plan to build the country’s first green hydrogen plant at its Mathura refinery.

OBITUARY

Babasaheb Purandare, historian and Padma Vibhushan awardee, passes away at 99
- The eminent historian, orator and noted author from Maharashtra, Balwant Moreshwar Purandare has passed away. He was 99. The author was popularly known as Babasaheb Purandare. Purandare wrote extensively about Maratha warrior king Chhatrapati Shivaji Maharaj. He had earned the moniker ‘Shiv Shahir’ which literally means Shivaji’s bard. He was felicitated with India’s second-highest civilian award, Padma Vibhushan, on 25 January 2019.

IMPORTANT DAYS

National Press Day 2021: 16th November
- National Press Day is observed on 16th November every year to celebrate free and responsible press in India. On this day the Press Council of India started functioning as a moral watchdog to ensure that the press maintains high standards and is not constrained by any influence or threats. It also commemorates the day when the Press Council of India started functioning.
- In 1956, the First Press Commission was planned to form a Press Council to protect freedom of the press in India. On 4 July 1966, the Press Council was established in India. It came into effect from 16 November 1966. Therefore, 16 November is celebrated as National Press Day every year.

International Day for Tolerance 2021: 16th November
- The United Nations observes “International Day for Tolerance” on 16th November every year. The United Nations is committed to strengthening tolerance by fostering mutual understanding among cultures and peoples.
- In 1994, UNESCO marked the 125th anniversary of Mahatma Gandhi’s birth paving the way for the proclamation of 16 November as the International Day for Tolerance by the UN. This day pays tribute to the values of the Mahatma of peace, non-violence and equality. The UNESCO-Madanjeet Singh Prize for the Promotion of Tolerance and Non-Violence rewards significant activities in the scientific, artistic, cultural or communication fields aimed at the promotion of a
spirit of tolerance and non-violence. The prize is awarded every two years on the International Day for Tolerance, 16 November.

AWARDS & RECOGNITION

Indian brothers win Children's Peace Prize for waste project
- Two Delhi-based teenage brothers Vihaan (17) and Nav Agarwal (14) have won the 17th annual KidsRights International Children’s Peace Prize for tackling pollution in their home city by recycling household waste. The duo received the prestigious award by Indian Nobel Peace Prize laureate Kailash Satyarthi. Vihaan and Nav have developed an “One Step Greener” initiative for segregating rubbish and organising waste pickups for trash from thousands of homes, schools and offices.
- The International Children’s Peace Prize is given annually by the International children’s rights organization KidsRights based in Amsterdam, the Netherlands.
- It is given to a child who has made a significant contribution to advocating children’s rights and improving the situation of vulnerable children such as orphans, child labourers and children with HIV/AIDS.

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NATIONAL

TVS Motor: First Indian 2-wheeler maker in United Nations Global Compact
- TVS Motor Company, the flagship company of TVS Group, has joined the United Nations Global Compact (UNGC), the world’s largest voluntary corporate sustainability initiative. TVS Motor has become the 1st Indian two-wheeler and three-wheeler manufacturer to join the UNGC. TVS Motor will also engage in collaborative projects which will advance the development goals of the UN, particularly the Sustainable development goals (SDG).

44th 100 Drums Wangala festival begins in Meghalaya
- Meghalaya state observed the 44th edition of ‘Wangala’, the festival of 100 Drums Festival begins. It is a post-harvest festival of the Garos tribe which is being held every year to honour ‘Saljong’, the Sun God of Garos, which also marks the end of the harvest season. Celebrated since 1976, it’s the most important festival of the Garo tribe and attracts a lot of tourists. During the Wangala, tribals offer sacrifices to please their deity Saljong, the Sun God.
- The first day of the festival is celebrated with a ceremony called Ragula which is performed in the house of the village’s chief. People dress up in colourful costumes with feathered headgears and dance to the rhythms of long oval-shaped drums on the second day of celebration, Kakkat.

Centre brings ordinance to extend tenure of CBI, ED chiefs up to 5 years from earlier 2
- The central government of India promulgated two ordinances for extending the tenure of Directors of the Enforcement Directorate (ED) and Central Bureau of Investigation (CBI) for up to five years. At present, the director of CBI and ED have been appointed for two-year tenure in
office by the Central Vigilance Commission (CVC) Act, 2003. The order states that “whereas Parliament is not in session and the President is satisfied that circumstances exist which render it necessary for him to take immediate action.”

- President Ram Nath Kovind has given his assent to the ordinance and the central government is expected to table a law in Parliament to replace the same. As per the new ordinance, the Directors of CBI or ED can now be appointed first for a period of two years, and later if needed, the tenure can be extended for three more years. But it will require three separate annual extensions. However, after five years no extension can be granted to an ED or CBI chief.

Madhya Pradesh: Bhopal’s Habibganj railway station renamed after Gond queen Rani Kamlapati

- The Habibganj railway station in Bhopal, Madhya Pradesh has been renamed after 18th-century Gond Queen of Bhopal, Rani Kamlapati. Prime Minister Shri Narendra Modi will inaugurate the revamped Rani Kamlapati railway station on November 15, during his visit to Bhopal. The railway station has been redeveloped with modern airport-like amenities at a cost of Rs 450 crore under Public Private Partnership mode in three years. Rani Kamlapati was the last Hindu queen of Bhopal and pride of the Gond community.

SUMMIT’S & MOU’s

Maharashtra signs MoU to boost adoption of electric vehicles

- Maharashtra government has signed an MoU with the United States-based Non-Profit Organisation, Rocky Mountain Institute (RMI), to provide technical support for Maharashtra’s Electric Vehicle (EV) policy. The MoU was signed at Glasgow, United Kingdom, at the United Nations Conference on Climate Change (COP26). Maharashtra state EV policy aims to have a 10 per cent share of EV vehicles of total registrations in India by 2025.
- Maharashtra’s new draft Electric Vehicle (EV) Policy 2021 aims to bring at least 146,000 new battery-operated electric vehicles (BEVs) on state roads by 2025, estimated to comprise about 10% of all new vehicles registrations by that time. The policy aims to incentivise the purchase of 100,000 electric two-wheelers, 15,000 e-autos, 10,000 cars, 20,000 goods carriers (both three and four-wheelers) and 1,000 e-buses.

BOOKS & AUTHOR

Defence Secretary Dr Ajay Kumar releases a book titled ‘FORCE IN STATECRAFT’

- India’s Defence Secretary Dr Ajay Kumar has released a book titled ‘FORCE IN STATECRAFT’ in New Delhi. The book is a compilation of essays on topics such as counter-insurgency operations, conflict in the North East, airpower, nuclear posture etc. contributed by all stalwarts of the Armed Forces, who have vast operational experience and understanding of several important cornerstones of forces and its application.
- It has been compiled by Commandant of National Defence College (NDC) Air Marshal Diptendu Choudhury and President’s Chair of Excellence at NDC Air Vice Marshal (Dr) Arjun Subramaniam (Retd). The first of its kind book from NDC will help policymakers, legislators, diplomats, academics, leadership at all levels in the various national security verticals.
BANKING AND ECONOMIC

RBI projects CPI inflation at 5.3% for 2021-22
- The RBI has projected the CPI inflation at 5.3 per cent for 2021-22. According to MoSPI data, inflation in the food basket rose to 0.85 per cent in October, compared to 0.68 per cent in the preceding month. India’s retail inflation rate, measured by the Consumer Price Index (CPI), rose slightly in October to 4.48% year-on-year from 35% in September due to an uptick in food prices. The inflation was 61% in October last year.

BharatPe launched the world's first Merchant Shareholding Program for its merchant partners
- BharatPe launched the World’s 1st Merchant Shareholding Program (MSP) for its merchant partners. It is a $100 million worth program, under which the company offers its merchant customers an opportunity to buy BharatPe’s equity shares and become a partner. The company plans a public listing by 2024 and targets a public listing value of $1 billion.
- The merchant payments and financial services company will roll out the incentive to its more than 7.5 million existing merchant partners. The programme will also be offered to new merchants joining the platform.
- The stock programme is designed to address the gap in wealth creation for merchants and recognize them as active growth partners, BharatPe said, adding that the programme aims to build and sustain loyalty among its merchant partners in a fast-growing fintech segment in India.

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NATIONAL

Sixth-edition of India-France joint military exercise 'EX-SHAKTI2021'
- The Navies of India and France will carry out the 6th edition of the biennial training exercise “EX SHAKTI 2021” from November 15 to 26, 2021 in Frejus, France. The Indian Army will be represented by the Gorkha Rifles Infantry Battalion and France Army will be represented by troops of the 21st Marine Infantry Regiment of the 6th Light Armoured Brigade.
- The exercise will focus on Counter-Terrorism operations and enhance military cooperation and interoperability between the two Armies. Apart from this, India and France will also carry out biennial airforce training exercise ‘Exercise GARUDA’, and biennial maritime training exercise ‘Exercise VARUNA’.

Professor Bimal Patel elected to International Law Commission for 5-yr term
- Professor Bimal Patel of India has been elected to the International Law Commission for a period of five-year. His five-year term will start from January 1, 2023. Prof Patel is the Vice-Chancellor of Rashtriya Raksha University and a Member of the National Security Advisory Board of India. The 51-year-old Patel secured 163 votes in the UN General Assembly out of 192 members. This was the highest votes received by a candidate in the Asia-Pacific Group.
**SPORTS**

**Australia wins T20 World Cup 2021 title**
- Australia won their maiden T20 World Cup title as they defeated New Zealand in the final by 8 wickets. A target of 173 in a global final is never easy but Marsh with his power and reach made it look like a walk in the park in the company of David Warner (53 off 38 balls), who also turned the wheels of fortune for himself and his team during a victory, achieved in 18.5 overs. Mitchell Marsh was named as the player of the match.
- ICC Men’s T20 World Cup 2021 had begun on 17th October 2021 at the Oman Cricket Academy Ground, the final match was commenced on 14th November in Dubai when the tournament’s two best teams Australia and New Zealand met in a decider. The event which was to be held in India shifted to UAE and Oman due to the COVID-19 situation in India. BCCI, however, will continue to be the host of the event.

**APPOINTMENT & RESIGNATION**

**Plaeto signed Rahul Dravid as brand ambassador**
- Children’s footwear brand Plaeto has announced the appointment of celebrated Indian cricketer Rahul Dravid as its brand ambassador and mentor. Plaeto is India’s first D2C foot-health focused footwear brand designed specifically for Indian children. Plaeto was founded in March 2020 by Ravi Kallayil, Sara Kilgore and Pavan Kareti.
- The brand has announced the partnership along with a campaign featuring Dravid. The campaign has been developed by Bangalore-based People Design and Communication, in partnership with team Plaeto. The video campaign will be promoted across the brand’s social media channels and will go live on 14 November.

**IMPORTANT DAYS**

**Children’s Day 2021: 14th November**
- On 14th November, Children’s Day is celebrated every year to mark the birth anniversary of India’s first Prime Minister Pt. Jawaharlal Nehru. Children’s Day is popularly known as ‘Baal Diwas’ in India. The day aims at increasing the awareness of the rights, care and education of children. On this day, many educational and motivational programs are organised across the country, by and for children.
- Jawaharlal Nehru, who was India’s first Prime Minister, was quite famous among children and was popularly known as ‘Chacha Nehru’. Following his death in 1964, it was decided that to move the celebrations of Children’s Day to November 14 as a mark of respect to him and to commemorate his fondness for children. A resolution was passed in the Parliament and since then, Children’s Day is celebrated in India on November 14 every year. Notably, Children’s Day was celebrated in India first on November 20, 1956, along with Universal Children’s Day.

**World Diabetes Day 2021: 14th November**
- World Diabetes Day is observed on 14th November every year. The campaign aims to raise awareness around the crucial role that nurses play in supporting people living with diabetes. The theme for World Diabetes Day 2021-23: “Access to Diabetes Care “.
In 2007 General Assembly adopted resolution 61/225 designating 14 November as World Diabetes Day. The document recognized “the urgent need to pursue multilateral efforts to promote and improve human health, and provide access to treatment and health-care education.”

**BOOKS & AUTHOR**

**Book “Unshackling India” by Ajay Chhibber and Salman Anees Soz**

- A book titled “Unshackling India: Hard Truths and Clear Choices for Economic Revival” authored by Ajay Chhibber and Salman Anees Soz. A new book examines whether India can use the next 25 years, when it will reach the hundredth year of independence, to not only restructure its economy but rejuvenate its democratic energy and unshackle its potential to become a genuinely developed economy by 2047.

**BANKING AND ECONOMIC**

**Retail inflation inched up to 4.48 per cent in October 2021**

- The retail inflation, measured by the Consumer Price Index (CPI), slightly rose to 4.48 per cent in October. Separately, the factory output, measured in terms of Index of Industrial Production (IIP), grew by 3.1 per cent in September. Food inflation picked up to 0.85 per cent in October from 0.68 per cent a month ago with a rise in prices of vegetables.
- The inflation print for October this year, however, is lower than the year-ago level of 7.61 per cent recorded in October 2020. With the impact of excise duty cut yet to reflect in the headline numbers, high core inflation — the non-food, non-fuel inflation component — and risks of high global commodity prices are expected to keep the inflation rate under pressure.