

PRACTICE **MOCK**

October 2021 - Week 4

WEEKLY **CURRENT AFFAIRS**

Check all the important news of
the last week of October 2021

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NATIONAL AFFAIRS

- Road Transport and Highways Minister **Nitin Gadkari** has launched knowledge App and platform **CUNSULT**. Emphasizing on innovation, entrepreneurship, science technology, research and skill for knowledge transformation, the minister said, conversion of knowledge into wealth is the future.
 - CUNSULT app will be a forum for mentors to share their life experiences. He said, the app will allow people to learn from the wisdom which has been acquired over the lifetime.
 - CUNSULT app is the first such global facility by which people who need information, advice, counsel, guidance can contact and call up experts in multiple sectors on-the-go.
- Union Home Minister **Amit Shah** arrived in **Dehradun** to participate in various events in the state.
 - Shah launched '**Ghasiyari Kalyan Yojana**' in **Dehradun**. 2,000 farmers will cultivate maize on about 1,000 acres of land and a plan has been made to make nutritious animal feed in a scientific way, which will benefit about one lakh farmers.
 - After this event, he addressed the Shantikunj Golden Jubilee Year lecture series in Haridwar.
 - He also launched Cooperative Training Center and computerization of cooperative societies in Dehradun, Uttarakhand.
- Union Minister for Environment, Forest and Climate Change **Bhupender Yadav** has said that **India** and the **UK** have agreed to **strengthen climate initiatives** and further their green partnership.
 - Mr Yadav held a bilateral meeting with UK Foreign Minister Elizabeth Truss in New Delhi.
 - The UK will host the 26th Conference of Parties (COP26) to the United Nations Framework Convention on Climate Change (UNFCCC) in Glasgow from 31st of this month to 12th November.
- Unique Identification Authority of India (**UIDAI**) is going to host **Aadhaar Hackathon 2021** for young innovators. This is the first ever Hackathon, which will start on October 28 (midnight) and will run till October 31.
 - The UIDAI has come up with two themes for Aadhaar Hackathon 2021 and is also looking for ways to find technological solutions to the problems. The first theme of the event is '**Enrollment and Update**', which covers the challenges being faced by the common man while updating their address.
 - The second theme is '**Identity and Authentication**' solution offered by the Aadhaar team under which UIDAI is seeking innovative solutions to prove Identity without sharing the Aadhaar number and other demographic information..
- Amethi-based flying training institute **Indira Gandhi Rashtriya Uran Akademi (IGRUA)** and **Drone Destination** have jointly signed an initial **pact with the Haryana Government's initiative DRIISHYA** to commence drone training in Haryana.
 - The Drone Imaging and Information Service of Haryana Ltd (DRIISHYA) initiative aims at speedy implementation of various types of surveys and imaging work using drones as manual surveys which are conducted at regular intervals are very time consuming, costly and require more manpower.
- The Government of India has recently handed over the Jaynagar-Kurtha rail link to Nepal to enhance trade and commerce activities. It is **34.9 km** long cross-border rail link that connects **Jayanagar in Bihar** to **Kurtha in Nepal**.
 - It has been constructed under the grant assistance programme of the Indian government.
 - The project has been completed at a cost of Rs 619 crore.
 - It has five stations in the section namely, Jayanagar, Khajuri, Inarwa, Baidehi, and Kurtha near Janakpur in Nepal.
- The Indian Railways has ordered to **dissolve Indian Railway Stations Development Corporation (IRSDC)**. This was informed in a letter the Railway Board issued.
 - This is in line with recommendation from the cabinet secretariat to integrate, and undertake structural reforms in various bodies under Railways Ministry. It had also suggested merger of various railway's institutions.
 - These recommendations were part of a report on the Rationalisation of Government Bodies under the Ministry of Railways prepared by **Sanjeev Sanyal**, Principal Economic Advisor, Ministry of Finance.
- The **Indian Navy** has received the **11th anti-submarine warfare aircraft P-8I** from the U.S.-based aerospace company Boeing.

- This is the **third aircraft** to be delivered under the option contract for four additional aircraft that the Indian Ministry of Defence awarded in 2016.
9. India's apex food regulator Food Safety and Standards Authority of India (**FSSAI**) announced the launch of a **mobile application to improve connect with consumers** and food business operators (FBOs).
- The app, **Food Safety Connect**, will help food businesses, particularly hawkers, vendors and start-ups, to apply for FSSAI registration through a faster and convenient mode, the regulator.
10. The **7th Indian Navy Frigate of P1135.6 class** was launched at Yantar Shipyard, Kaliningrad, Russia, the navy said. The ship was formally named as Tushil by Datla Vidya Varmant. "Tushil" is a Sanskrit word meaning Protector Shield
11. The Election Commission of India (ECI) has recently launched an app named '**Garuda**' for digital mapping of all polling stations. It will ensure faster, smarter, transparent, and timely completion of election work.
- Through the Garuda app, Booth Level Officers (BLO) will upload photos and location information of the polling stations, along with data like latitude and longitude of the centre, from their registered mobile numbers. The app will also help in reducing the paperwork.
12. **Comptroller and Auditor General of India and Auditor General of Maldives** have signed a memorandum of understanding to **strengthen the audit process of public finance**. The MoU was signed by Girish Chandra Murmu, CAG of India and Hussain Niyazy, Auditor General of Maldives in Male.
- CAG of India and Auditor General of Maldives have decided to develop and strengthen respective institution's professional capacity and improve methodologies in the field of audit of public finance.
13. The Central Government has recently constituted a **National Steering Committee (NSC)** for the implementation of the National Initiative for Proficiency in Reading with Understanding and Numeracy (NIPUN) Bharat Mission.
- The committee will be chaired by the Union Education Minister, **Dharmendra Pradhan** and the Vice Chairman of the committee will be Minister of State for Education, Annpurna Devi.
 - It seeks to develop a methodology of assessment to analyze the progress of education and provide feedback to States/UTs.
14. The **Central Board of Secondary Education (CBSE)** has recently launched the 'Veer Gatha' project to raise awareness about the brave acts and sacrifices of the Gallantry Award winners among school students. It is being conducted from 21st October – 20th November 2021.
15. The government has received **52 crore rupees** from National Buildings Construction Corporation Limited, **NBCC** as dividend tranches.
- The government has also received 24 crore rupees dividend from Cochin Shipyard Limited and 94 crore rupees from NALCO.
16. The government has **reconstituted** the seven-member **Economic Advisory Council to the PM** for a period of two years after its term came to an end last month.
- **Rakesh Mohan, Poonam Gupta and TT Ram Mohan** have been appointed as part-time members of the reconstituted EAC-PM while V Anantha Nageswaran has been dropped.
 - **Bibek Debroy** continues to be the chairman of the Council. The other part-time members of the Council include Sajid Chenoy, Neelkanth Mishra and Nilesh Shah.
17. The **Supreme Court** set up a three-member **expert committee, to be supervised by a former judge of the top court**, to inquire into the alleged use of Israeli spyware Pegasus for surveillance of Indian citizens, as it noted that the issues raised directly concern "the potential chilling effect" on right to privacy and freedom of speech.
- A bench, headed by **Chief Justice of India (CJI) NV Ramana**, said that retired SC judge RV Raveendran will supervise the functioning of the technical committee, which will look into the "truth or falsity of the allegations" and will submit a report "expeditiously".
18. Union Minister of State of the Ministry of Earth Sciences Dr. Jitendra Singh has recently launched India's first manned ocean mission **Samudrayaan** at the National Institute of Ocean Technology (NIOT) in Chennai.
- The 200-crores Samudrayaan Mission will send three persons in a manned submersible vehicle **MATSYA 6000** to a depth of 6000 meters into the sea for deep underwater studies. The mission is a part of the Rs 6000-crores Deep Ocean Mission.

19. Health Minister **Dr. Mansukh Mandaviya** launched the **6th edition of National Formulary of India** to promote rational use of medicines in the country.
- Indian Pharmacopoeia Commission has published the National Formulary of India, NFI. Speaking at the event, Dr. Mandaviya appreciated the efforts of all the experts, doctors and researchers who contributed in the compilation of new edition.
 - He said that NFI, 2021 will act as a guidance document for all the healthcare professionals such as clinicians, pharmacists, nurses and dentists. It will play a crucial role in daily clinical practices.
20. In a boost to the maritime safety and security of the nation, the Indian Coast Guard (**ICG**) got a new indigenous ship, named '**Sarthak**'. It was commissioned and dedicated to the nation in **Goa** by Director General of ICG K Natarajan.
- ICGS Sarthak will be based at Porbandar in Gujarat and operate on India's Western Seaboard under the Operational and Administrative Control of the commander of Coast Guard Region (Northwest).
21. Surface to surface ballistic missile, **Agni-5** was **successfully launched** from APJ Abdul Kalam Island in **Odisha**.
- Agni-5 is capable of striking targets at ranges up to **5,000 kilometers** with a very high degree of accuracy. It uses a three-stage solid-fuelled engine.
 - The successful launch is in line with India's policy to have 'credible minimum deterrence' that underpins the commitment to 'No First Use'.
22. Ramky Enviro Engineers Limited (**REEL**) has inaugurated one of the **world's first** and **India's largest** landfill gas-to-compressed biogas plant at the Hyderabad Integrated Municipal Solid Waste (**HiMSW**) site, Telangana.
- The end (Biogas) product of the plant will be sold to **Bhagyanagar Gas Limited (BGL)**.
23. **The Ministry of Rural Development (MoRD)** has launched an initiative to enable rural **SHG (Self Help Group)** women to **Lakhpati** and take women to the higher economic order by earning at least **Rs.1 lakh** per annum.
24. The **Finance Ministry** has released **44 thousand crore rupees** to the **States and Union Territories** with Legislature under the back-to-back loan facility in lieu of GST Compensation.
- After taking into account earlier release of one lakh 15 thousand crore rupees, the total amount released in the current financial year is **one lakh 59 thousand crore rupees**.
 - The Ministry said, this release is in addition to normal GST compensation being released every two months out of actual cess collection.
25. Union Minister of MSME **Narayan Rane** has launched '**SAMBHAV**' a national level awareness programme for **promoting entrepreneurship** leading to the economic development of the country.
- The mass outreach program will be a one-month long initiative under the Ministry of MSME in which students from different colleges/ITIs from all parts of the country will be encouraged by 130 field offices of the Ministry to take up entrepreneurship.
 - During the campaign, the college students will be made aware of the various schemes being implemented by the Ministry of MSME through audio/video film presentations.
26. In view of a much needed solution for providing effective long-range marine communications, the **Radio over Internet Protocol (ROIP) System** at **Syama Prasad Mookerjee Port, Kolkata** was inaugurated.
- According to the statement released, the ROIP system is being introduced as a marine communication mode, for the first time in any major Indian port.

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STATES AFFAIRS

27. Chief Minister of Maharashtra, Uddhav Thackeray has recently inaugurated **India's first state-owned wildlife DNA analysis laboratory** at the Regional Forensic Science Laboratory (RFSL) in **Nagpur**. He has also launched 3 fast-track DNA testing units in Mumbai and Pune.
- This specialised facility, the **first in Maharashtra**, will ensure that evidences in crimes like poaching and seizures of wildlife contraband like tiger skin can be analysed faster, leading to speedier investigations and trials.
 - There are two central government-owned Wildlife DNA laboratory at **Dehradun and Hyderabad**.
28. India's largest aromatic garden has recently been developed at Lalkuan in **Nainital district** in **Uttarakhand**.
- The garden has been developed over an area of three acres by the research wing of the Uttarakhand Forest Department.
 - It has been funded under Centre's compensatory afforestation scheme (CAMPA).
29. Gujarat Chief Minister **Bhupendra Patel** launched a **scheme to provide electric two-wheelers at subsidised rates** to construction and industrial workers of the state. He launched the '**Go-Green**' scheme and its portal at a function held at Mahatma Mandir.
- Under the scheme, a worker of the organised sector, such as an industrial labourer, would get a subsidy of **30 per cent** on the vehicle's price or **Rs 30,000**, whichever is less, on the purchase of battery-powered two-wheelers.
 - For workers in the construction sector, the criteria is 50 per cent subsidy or Rs 30,000, whichever is less.
30. **Uttar Pradesh** government has decided to **rename** the **Faizabad Railway Junction** as **Ayodhya Cantt**.
- A notification for the official change will be issued soon after getting approval from the Centre.
 - Another proposal to change the name of Firozabad district to Chandra Nagar has also been doing the rounds
31. Under the initiative '**Swasth Mahila, Swasth Goa**', launched by international cricketing icon and humanitarian Yuvraj Singh's **YouWeCan Foundation** in partnership with **SBI foundation**, state government, free breast cancer screening will be done for **1 lakh women in Goa**, thereby ensuring that 50 per cent of the age-eligible female population in the state is screened.
- Funded by the Indian Institute of Banking and Finance and with SBI Foundation, under this initiative, free breast cancer screening using 'iBreast' devices will be done for 1 lakh women in Goa over a period of two years.
 - Free treatment will be provided for all positive cases with the support of the Government of Goa.
32. **Maharashtra** has become the **first state to release its own Wildlife Action plan (2021-30)**. The new plan, which will be implemented over the next 10 years, recognises concerns about climate change impacts on wildlife, coastal ecosystems, marine biodiversity, flora and fauna.
- The plan will be a guiding document for an action plan for wildlife conservation for the next decade.
 - The plan has suggested integrating climate change adaption in wildlife conservation and the plan focuses on 12 areas.
33. Tamilnadu Chief Minister **M.K.Stalin** has launched an unique academic scheme, **Education at your doorstep** at Villupuram. He also released an app related to the scheme and the theme song.
- The novel and ambitious scheme is all set to give education to every child in the State, which was badly hit by the pandemic. The scheme will be operational from **15th November**.
34. **Kerala, Tamil Nadu** and **Telangana** have taken the top three slots, **emerging winners** among the 18 large states in **governance performance, Public Affairs Centre (PAC)**, a Bengaluru-based nonprofit think tank, announced.
- While **Sikkim, Goa** and **Mizoram** have emerged winners among the small states, Puducherry, Jammu & Kashmir and Chandigarh are the toppers among the union territories.
 - Telangana, Chhattisgarh, Jharkhand and Gujarat have performed well in the overall index, while Maharashtra, Assam, Karnataka and Andhra Pradesh have slipped in rankings as compared to last year, the study noted.

35. The Delhi government has launched '**Parents Samvad**', a programme aimed at increasing the **engagement of parents in the education of their children** in government schools.
- Over 35,000 school management committee members and school mitras will connect with 50 parents each every month, take feedback and make suggestions about parenting and studies via a free calling system.

INTERNATIONAL AFFAIRS

36. **Saudi Arabia** aims to reach **zero-net emissions by 2060** and more than double its annual target to reduce carbon emissions
- Speaking at the **Saudi Green Initiative** in the capital Riyadh, Crown Prince Mohammed bin Salman said that the kingdom would tackle climate change while ensuring oil market stability, stressing the continued importance of hydrocarbons.
 - The Saudi Green initiative is being held ahead of COP-26, the UN climate change conference in **Glasgow** at the end of the month, that hopes to agree deeper emissions cuts to tackle global warming.
37. A new **report** by the United Nations Environment Programme (**UNEP**) has rung alarm bells: The amount of plastics in the oceans has been estimated to be around **75-199 million tonnes** at present. Without meaningful action, emissions of plastic waste into aquatic ecosystems are projected to nearly **triple by 2040**. It could more than double by 2030, according to the assessment.
38. **Invest India** has been unanimously elected as the **President** of the **World Association of Investment Promotion Agencies** (WAIPA) for 2021-2023, officials said.
- Invest India is the National Investment Promotion and Facilitation Agency that helps investors looking for investment opportunities and options in India.
39. **China** has successfully launched a new **satellite** to test and verify space debris mitigation technologies. It was launched from the Xichang Satellite Launch Centre in southwest China's Sichuan Province.
- The satellite, named **Shijian-21**, was launched by a **Long March-3B carrier rocket** and it entered the planned orbit successfully.
 - The satellite will be mainly used to test and verify space debris mitigation technologies.
40. **India, the UK, and Australia**, in collaboration with Small Island Developing States (SIDS), have planned to launch a new initiative "Infrastructure for Resilient Island States (IRIS)" during the Conference of the Parties (COP26).
- This initiative aims at creating an infrastructure that can withstand disasters and lessen economic losses in island nations. It will be launched with initial funding of \$10 million from Australia, India, and the UK.
 - Small Island Developing States (SIDS)** are a distinct group of **38 UN Member States** and **20 Non-UN Members/Associate Members** of United Nations regional commissions that face unique social, economic, and environmental vulnerabilities.
41. Close to **14% of the world's coral reef** have been lost since 2019 as **rising temperatures** take a toll on marine ecosystems across the planet. The new figures were released as part of the **Status of Coral Reefs of the World: 2020 report**, which analysed global coral reef health spanning 40 years in 73 countries.
- The report said that Since 1978 there has been a **9% decline** in the amount of hard coral worldwide, while between 2010 and 2019, the amount of algae has increased by 20 per cent.
42. **France** has successfully launched a **state-of-the-art satellite** into orbit, designed to allow all of France's armed forces across the globe to communicate swiftly and securely.
- The **Ariane-5 rocket** carrying the **Syracuse 4A satellite** took off from Kourou, in French Guiana.

43. The **United States successfully tested hypersonic missile technology** in Wallops, Virginia , a new weapons system which is already being deployed by China and Russia, the US Navy said.
- Hypersonic missiles, like traditional ballistic missiles, can fly more than five times the speed of sound (Mach 5).
44. The UK will host the COP26 United Nations Climate Change Conference in **Glasgow, Scotland** from October 31 to November 12.
- The COP26 summit will bring parties together to accelerate action towards the goals of the Paris Agreement and the UN Framework Convention on Climate Change.
45. The sea phase of the first bilateral tri-service exercise 'Konkan Shakti 2021' has been conducted between the **United Kingdom (UK)** and Indian Armed Forces off the Konkan coast in the Arabian Sea.
46. **India-Israel Joint Working Group** on Bilateral Defence Cooperation has agreed to form a Task Force to *formulate a comprehensive Ten-Year Roadmap to identify new areas of cooperation*. This was decided at the 15th Joint Working Group meeting held in Tel Aviv, Israel.
- The meeting was co-chaired by Defence Secretary **Dr Ajay Kumar** and the Director General of the Israel's Ministry of Defence, Major General (Retd) Amir Eshel.
47. The **16th East Asia Summit (EAS)** was held via video conference. The Summit was chaired by His Majesty Sultan Haji Hassanal Bolkiah, Sultan and Yang Di-Pertuan of Brunei Darussalam.
- Prime Minister Narendra Modi reaffirmed India's focus on a free, open and inclusive Indo-Pacific and support for ASEAN's centrality in the region. He also recalled India's support of **USD 1 million** to the ASEAN COVID-19 Recovery Fund.
48. The US Agency for International Development (**USAID**) has announced the launch of a new, five-year, **USD 49 million initiative** called the **South Asia Regional Energy Partnership (SAREP)**, which will facilitate collaboration among Bangladesh, Bhutan, India, the Maldives, Nepal, and Sri Lanka to improve access to affordable, reliable, and sustainable energy.
- SAREP will support regional activities established under this collaboration and help our two countries demonstrate how the world can align swift climate action with inclusive and resilient development across the South Asia region.

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REPORT & INDICES

49. The report titled "Five years on: Global climate tech investment trends since the Paris Agreement" has been released by **London & Partners, and Dealroom.Co**.
- India has been ranked **9th** in the list of top 10 countries for climate technology investment from 2016 to 2021. Indian climate tech firms had received **USD 1 billion** in venture capital funding between 2016 and 2021.
 - The list has been topped by the **USA** (USD 48 billion), followed by China (USD 18.6 billion), and Sweden (USD 5.8 billion).
 - Global climate tech venture capital investment has increased from USD 6.6 billion in 2016 to **USD 32.3 billion in 2021**.
50. The Times Higher Education (THE) World Reputation Ranking 2021 has been released which features the top 202 universities from 29 countries.

India's ranking: This time, 4 Indian institutions have made it to the Times Higher Education (THE) World Reputation Ranking 2021.

- **Indian Institute of Science Bangalore** climbs into the top 100 (91-100 band), leading among the Indian institutes.
- **Indian Institute of Technology Bombay** climbs two ranking bands to 126-150th.
- **IIT Madras** retains its place in the 176-200 band while **IIT Delhi** (176-200) appears in the table for the first time.

World Reputation Ranking 2021		
Rank	Institute/University	Country
1	Harvard University	USA
2	Massachusetts Institute of Technology (MIT)	USA
3	University of Oxford	UK

51. The State Energy Efficiency Index (SEEI) 2020 has been released by the **Ministry of Power**. It has been developed by the Bureau of Energy Efficiency (BEE) and the Alliance for an Energy-Efficient Economy (AEEE).

- SEEI 2020 has assessed the performance of 36 states and Union territories in energy efficiency (EE) using 68 qualitative, quantitative, and outcome-based indicators aggregating to a maximum score of 100 across six sectors.

State Energy Efficiency Index (SEEI)		
Rank	State	Score
1	Karnataka	70
2	Rajasthan	61
3	Haryana	59.5

52. Bank accounts under Pradhan Mantri Jan Dhan Yojna (**PMJDY**) have increased to **44 crore in over 7 years** till October 2021, a finance ministry official said.

- The PMJDY was announced by Prime Minister Narendra Modi in his Independence Day address on **August 15, 2014**, and was simultaneously launched on August 28, 2014, to foster financial inclusion.

53. The Council for Energy, Environment, and Water (CEEW) has recently published India's first-of-its-kind district-level climate vulnerability assessment report titled 'Mapping India's Climate Vulnerability – A District-level Assessment', which has been supported by the India Climate Collaborative and Edelgive Foundation.

- The report has analysed **640 districts** in India and found that 463 of these are vulnerable to extreme floods, droughts, and cyclones. CEEW has also presented Climate Vulnerability Index (CVI).

Climate Vulnerability Index (CVI) (States with Highest Climate- Vulnerability)	
Rank	State
1	Assam
2	Andhra Pradesh
3	Maharashtra
4	Karnataka
5	Bihar

54. **World Bank** has recently published the report titled "The Changing Wealth of Nations 2021". The report has measured wealth creation and distribution among 146 countries. It covers a 20-year period from 1995 to 2018.

- As per the report, **South Asia** suffers the most in terms of human capital loss due to air pollution.
- Human capital was the largest source of worldwide wealth. In the year 2018, it comprised 64% of the total global wealth.

GOVERNMENT SCHEMES & PROGRAMMES

55. Prime Minister Narendra Modi has launched "**PM Ayushman Bharat Health Infrastructure Mission**" on 25th October 2021 from his parliamentary constituency **Varanasi** in Uttar Pradesh. The aim is to fill the gaps in public health infrastructure, especially in critical care facilities and primary care in both urban and rural areas.

- Under the scheme, 730 districts of the country will get integrated public health labs, and 3,000 blocks will get block public health units.
- 17,788 rural health and wellness centers in 10 high focus states will get the support of the scheme.
- For urban areas, 11,024 urban health and wellness centres will be established in all the states.
- National Institution for One Health, 4 New National Institutes for Virology, a Regional Research Platform for WHO South-East Asia Region, 9 Biosafety Level III laboratories, 5 New Regional National Centre for Disease Control will be established under the mission.

56. Under **Mukhyamantri Awasiya Bhu-dhikar Yojana**, the Madhya Pradesh government will provide plots of land to families who do not have land to build their homes. The construction of houses comes under Pradhan Mantri Awas Yojana

FINANCE & BANKING

57. **Microsoft** has launched a programme, **Microsoft AI Innovate for scaling**, nurturing leveraging Artificial Intelligence (AI).

- The initiative is aimed to bring together corporates, startups, industry bodies, venture capital firms and governments, and to create a shared platform for innovation and learning.

58. **Tata Power** has inked a pact with **IIT Delhi** to work together **on clean energy** and other projects that can be transformed from research and development level to pilot stage.

- Both the institutions have agreed to work together to identify projects that can be transformed from R&D stage to pilot projects and scaling in areas such as EV infrastructure, artificial intelligence, machine learning, hydrogen technologies, battery energy storage systems, monitoring and sensing solutions, microgrids et al.

59. The **Union Bank of India** has recently signed an MoU with the Centre for Development of Advanced Computing (**CDAC**), Hyderabad under which CDAC will assist it to impart cyber security awareness and education to customers and employees. It is the first of its kind initiative on cyber security awareness.

- Describing their collaboration as a first of its kind initiative on cyber security, the bank in a release said the MoU seeking to improve security awareness levels and serve as a guide to protect from cyber threats will also benefit people at large.

60. The **Reserve Bank of India** has announced a scale-based **regulation of non-banking finance companies**, which include a ceiling on IPO funding per borrower as well as changes in the minimum net owned fund, classification of non-performing assets, and capital requirements.

- Under the new framework, there will be a **ceiling of ₹ 1 crore per borrower** for financing subscription to an initial public offering (IPO). While the overall guidelines shall be effective from **October 1, 2022**, the instructions relating to the ceiling on IPO funding will come into effect from April 1, 2022.
- "NBFCs can fix more conservative limits," the RBI said in the 'Scale Based Regulation (SBR): A Revised Regulatory Framework for NBFCs.

61. **AU Small Finance Bank** has recently launched a **QR Code Sound Box** to offer instant voice-based payment alerts to merchant partners. It is aimed at enhancing the bank's reach in digital payments. It will be available in **5 languages** namely, Hindi, English, Punjabi, Gujarati, and Marathi.

- With this, AU Small Finance Bank has become the first bank to launch such a product.
- With an objective for digital innovation, the QR Sound Box will help small merchants to run their operations smoothly without the hassle of reading SMS every time a customer makes a payment.

62. **Future Generali India Insurance (FGII)**, the general insurance arm of the joint venture between Future Group and global insurer Generali, has recently entered into a bancassurance tie-up with **Bank of India** to increase the reach of its insurance products.

- Through this alliance, FGII will offer its wide array of best-in-class and innovative insurance solutions to 5,084 BoI branches spread across 28 States and 8 Union Territories.

63. The **Centre** and the **Asian Development Bank** signed a **4.5 million dollar project** readiness financing PRF loan to support project preparation and design activities to improve urban mobility in Aizawl, the capital city of the northeastern state of **Mizoram**.

64. Private sector lender **ICICI Bank** crossed the market capitalisation of Hindustan Unilever to become the **fifth largest company** by market value.
- According to BSE data, ICICI Bank's market capitalisation (m-cap) stood at **₹5.83 lakh crore**, just above HUL's ₹5.76 lakh crore.
 - This follows the bank posting its highest ever quarterly net profit in the July to September 2021 quarter.
65. ICICI Lombard General Insurance has recently launched a service named '**BeFit**' to provide the benefit of OPD (Outpatient Department) services i.e. doctor consultation, pharmacy and diagnostics services, and physiotherapy sessions to its customers in a cashless manner.
- Under this service, medicine will be delivered at home within 60 minutes and lab tests both at home and centre visit.
 - It will also offer 24x7 consultations (tele and virtual) by a panel of doctors.
66. **Max Life Insurance Company** has recently become the first life insurance company to join the Account Aggregator (AA) framework, which was introduced by RBI in September 2021.
- The company has partnered with a non-banking finance company (NBFC) FinVu, which is also an AA, and Finarkein, a data analytics company, to join the network as a Financial Information User (FIU).
67. **Kotak Mahindra Bank**, in association with IndiGo, has recently launched a co-branded credit card named "Ka-Ching". It has been launched under IndiGo's 6E Rewards programme.
- This collaboration will create value for customers in the form of a powerful product proposition offering a premium rewards experience to customers.
68. In order to celebrate this festive season together, **YES Bank** has launched its **YES Family** proposition, which offers services and privileges for the family of an account holder. The bank claims that the offering is packed with exclusive benefits, which have been curated thoughtfully.
- From shopping and dining together, to availing loans in a more convenient and rewarding way for their customers, YES Family proposition covers it all.
69. **SBI General Insurance** has announced a technological collaboration with the digital payments platform **Google Pay**.
- The collaboration will allow customers to purchase **SBI General's health insurance plan** directly through the **Google Pay app**. The partnership is in line with SBI General's plan to expand its distribution of insurance solutions through digital channels.
70. India and the **Asian Development Bank (ADB)** have recently signed a **\$ 100 million** loan to promote an agribusiness network to boost farm incomes and reduce food losses in **Maharashtra**.
- ADB will also provide a USD 500,000 technical assistance (TA) grant from its Technical Assistance Special Fund and USD 2 million from the Japan Fund for Poverty Reduction on a grant basis to improve market linkages for **farmer producer organizations (FPOs)**.
71. The Government of **India** and the **Asian Development Bank** signed a **251 million dollar loan for climate-resilient**, integrated urban flood protection and management in the Chennai-Kosasthalaiyar basin to strengthen resilience of **Chennai** city to floods.
72. India Post Payments Bank (**IPPB**) and **HDFC** has entered into a strategic alliance to **offer home loans** to nearly 4.7 crore customers of the payments bank.
- The partnership aims to facilitate HDFC's home loans to customers, especially in unbanked and underserved areas with many of them having little or no access to finance, to fulfill their dream of owning a home.
73. Budget carrier **IndiGo** and private sector lender **Kotak Mahindra Bank** announced a strategic partnership for a co-branded credit card, **Ka-ching**, under the **6E Rewards programme**.
- Managed and operated by IndiGo, the Rewards Programme is linked to a co-branded card wherein members can earn rewards by using such card on IndiGo and other merchants and redeem them for availing the benefits. 6E is the airline code for IndiGo.

- Scheduled to be launched next month, the co-branded card will be available in two variants— 6E Rewards and 6E Rewards XL — offering exclusive travel benefits to the cardholders keen on domestic or international travel.
74. HDFC Bank along with Mastercard, the United States Development Finance Corporation (DFC), and the US Agency for International Development (USAID) have launched a credit facility of **\$100 million** for MSMEs in India. This facility will be available for new-to-credit small businesses owners, including at least 50% of women entrepreneurs.
75. The Reserve Bank of India's holding of gold in foreign exchange reserves went up about **11 per cent** year-on-year (y-o-y) to **743.84 metric tonnes** as on September-end 2021 against 668.25 metric tonnes as on September-end 2020.
- However, in value terms, the share of gold in the reserves declined to about 5.88 per cent against about 6.69 per cent in the year-ago period, as per the RBI's half yearly report – Management of Foreign Exchange Reserves: April-September 2021.
76. Global dairy major Lactalis, which operates in the name of Sunfresh Agro Industries Pvt Ltd (**SAIPL**) in **Maharashtra**, and State Bank of India **SBI** have joined hands to extend financial support to the dairy farmers in the state. Sunfresh Agro owns dairy brand Prabhat
- The credit facility through SBI will help in improving animal health, yield and milk quality in addition to enabling marginal farmers to own more cattle.
77. Beijing-based multilateral development bank Asian Infrastructure Investment Bank (**AIIB**) and the Asian Development (**ADB**) **will co-finance a USD 2 billion loan for India to procure COVID-19 vaccines** under ADB's Asia Pacific Vaccine Access Facility (APVAX)
- AIIB is considering providing USD 500 million and the Manila-based ADB is expected to finance USD 1.5 billion.
 - Besides funding various infra projects in India, the AIIB has also granted USD 1.75 billion to India for the COVID-19 relief budget support.
78. **PayU** has announced the launch of its unique tokenisation solution '**PayU Token Hub**', which will enable businesses to comply with Reserve Bank of India's (**RBI's**) **latest guidelines on online card data storage**, while allowing issuing banks to also generate their own tokens.
- This solution has been built by **PayU and Wibmo**, a PayU-owned full stack global PayTech company, in partnership with major card networks such as **Visa** and **MasterCard**, and leading issuing banks.
 - The solution offers both network tokens and issuer tokens under single hub.
79. **Kotak Mahindra Bank** said it has partnered with **National Payments Corporation of India** (NPCI) to launch credit cards on the RuPay network for Indian armed forces personnel.
- The Kotak RuPay Veer Platinum and Kotak RuPay Veer Select Credit Cards are specially designed to fulfil the needs of those who have dedicated themselves to the service of the nation, i.e. the **armed forces** of the country – Army, Navy, and Air Force," the bank said.
80. The Indian Railway Catering & Tourism Corporation (**IRCTC**) is working with caller identification platform **Truecaller** to provide passengers with greater trust in communication.
- Truecaller verified identity will aim to reduce fraud by assuring people that critical communication such as booking details and PNR status are being delivered by IRCTC.
 - With this, the integrated National Railways Helpline **139** "used by lakhs of Indians daily" will now be verified by Truecaller Business Identity solutions.
81. **MeitY Startup Hub**, an initiative of the Ministry of Electronics and Information Technology (MeitY) and **Google** has announced a partnership to launch a growth and development program called the **Appscale Academy**.
- The program is aimed to train early to mid-stage startups across India on building high-quality apps for the world.

82. Facebook CEO Mark Zuckerberg has recently changed the corporate name of **Facebook** to '**Meta**'. The main objective is to focus on building the "metaverse," a shared virtual environment that it bets will be the successor to the mobile internet.
- The names of the social media platforms like Facebook, Instagram, Messenger, and WhatsApp, which are now under Meta are not changed.
83. Bombay Stock Exchange (**BSE**), has signed a memorandum of understanding (**MoU**) with the Government of **Chhattisgarh** to spread **awareness about the benefits of listing SMEs** in the state. This is expected to help in the healthy growth of SMEs.
- Through the MoU, BSE will provide training and capacity building support to District Industries Centre officials of Government of Chhattisgarh.
84. Digital payments and financial services firm **Paytm** announced that Switzerland-based reinsurance platform **Swiss Re** will **purchase a 23% stake of Paytm Insuretech**, Paytm's insurance unit, for about **920 crore rupee** (a bit more than \$122.6 million).
85. The Appointments Committee of the Cabinet has recently approved the reappointment of Shaktikanta Das, the current Governor of the Reserve Bank of India for a period of **three years** i.e. up to **December 2024**. He had assumed charge as the 25th governor of the RBI on 12th December 2018.
- **Note:** If Shaktikanta Das completes his six-year term, he will be the longest-serving RBI governor after Benegal Rama Rao, who served as the head of the central bank from 1st July 1949 to 14th January 1957 (7 years and 6 months).
86. The Asian Development Bank (**ADB**) approved the **250 million USD** (~Rs 1873 crore) loan to support the National Industrial Corridor Development Program (**NICDP**) of India. This is the first subprogram of the programmatic USD 500 million loan to develop 11 industrial corridors across 17 states.

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BOOKS & AUTHORS

87. The book titled '**The Origin Story of India's States**' published by Penguin Random House India (PRHI), is written by author **Venkataraman Subha Srinivasan**.
- A new book, slated to release on October 25, will present the incredible origin stories of each of India's 28 states and eight union territories.
88. Indian author **Ruskin Bond** has recently authored an anthology titled "**Writing for My Life**".
- This anthology contains some of the most exemplary stories, essays, poems, and memories of Ruskin Bond. It has been released 25 years after his first anthology titled, "The Best of Ruskin Bond".
 - Ruskin Bond was born in Kasauli, Himachal Pradesh in 1934. His first novel was '**The Room on the Roof**'. He received the **Sahitya Akademi Award** for English writing in India in 1992, the Padma Shri in 1999, and the Padma Bhushan in 2014.
89. The Atal Innovation Mission (AIM) of **NITI Aayog** has launched a **Digi-book** named "**Innovations for You**". The sector in focus in this Digi-book is Healthcare.
- The book is a compilation of 45 health tech startups, incubated at Atal Incubation Centres spread across the country.
90. **Chidanand Rajghatta**, the Indian journalist and writer, has recently authored a new book titled 'Kamala Harris: Phenomenal Woman'.
- The book depicts the life incidents of Kamala Harris, a woman of mixed race (India and Jamaica), who became the first female Vice President of the United States of America.

- The book has been published by **HarperCollins Publisher India**.

91. Former Union Education Minister **Ramesh Pokhriyal 'Nishank'** has recently authored a new book titled '**AIIMS Mein Ek Jang Ladte Hue**'. The book has been published by Prabhat Prakashan.

AWARDS & RECOGNITION

92. **Rajiv Nigam** (Former Chief Scientist, CSIR-National Institute of Oceanography, Goa, India), has been Selected as **2022 recipient of J.A. Cushman Award for Excellence in Foraminiferal Research**.
- This award, the highest honor the Cushman Foundation, recognizes Dr.Nigam's outstanding lifetime contributions to the field of foraminifera research.
93. Zimbabwean author and filmmaker **Tsitsi Dangarembga** has received the **2021 Peace Prize of the German Book Trade**. Along with her artistic endeavors, she has been committed to protecting civil liberties in her home country.
- Dangarembga is the **first Black woman** to win the Peace Prize of the German Book Trade, which is endowed with 25,000 euros (\$29,100) and has been awarded since 1950.
94. **TVS Motor Company**, a reputed manufacturer of two-wheelers and three-wheelers in the world, has been recognised in the category '**Outstanding Renewable Energy User**' at the Third Edition of **India Green Energy Award 2020** by the Indian Federation of Green Energy (IFGE).
- The company has won this award as an acknowledgement of its sustainable efforts to increase the usage of alternative power sources in renewable energy to ensure long-term energy security and stability.
95. **Chennai – Mysore- Chennai Shatabdi Express** has become the **first Integrated Management Systems certified train of Southern Railway**.
- The certificate has been given for maintenance and better use of environment-friendly resources and for offering travel comfort.
96. **Karnataka Bank** is conferred with the prestigious '**Top Organizations with Innovative HR Practices**' award at the 19th edition of Asia Pacific HRM Congress held on October 26, 2021 at Bengaluru.
- The award is presented to the Bank for effectively implementing innovative HR practices for Human Resource Development and Talent Management.

PERSON IN NEWS

97. The rating agency has announced the appointment of **Ramnath Krishnan** as **managing director** and group **chief executive officer** from 23 October 2021.
- Krishnan joined ICRA in 2020 and is president – ratings and chief rating officer of the company.
 - Krishnan succeeds **N Sivaraman**, who stepped down from the position of MD & CEO on 22 October 2021, for personal reasons.
98. Uzbek President **Shavkat Mirziyoyev** has been **re-elected for a second five-year term**, according to the preliminary results of a poll that Western observers criticised as uncompetitive despite recent political reforms.
- Uzbekistan's Central Election Commission said Mr. Mirziyoyev had taken 80.1% of the vote against four token opponents.
99. FloBiz, a neobank for Small and Medium-sized Businesses (SMBs), has recently roped in **Manoj Bajpayee** as the brand ambassador for its flagship product 'myBillBook'. He will feature in the brand's 'Business Ko Le Seriously' campaign.
100. The government has announced the appointment of veteran banker **K V Kamath** as **chairperson** of the newly set up **Rs 20,000 crore National Bank for Financing Infrastructure and Development (NaBFID)**.
101. **Jana Small Finance Bank Limited** has announced the appointment of Dr **Subhash C Khuntia** as the part-time **Chairman** to strengthen the Board and support the firm through the next phase of growth.

102. **Jammu & Kashmir Bank** said the Reserve Bank has approved the appointment of **Baldev Prakash** as its next **Managing Director and CEO** of the bank for a period of three years from the date of taking charge or April 10, 2022, whichever is earlier, J&K Bank said in a regulatory filing.

OBITUARIES

103. South Korean former president **Roh Tae-woo**, a decorated war veteran who played a pivotal but controversial role in the transition to democratic elections from rule by authoritarian leaders, has died. He was 88.

104. Eminent oncologist and Padma Shri awardee **Dr M Krishnan Nair**, the founding director of the famed Regional Cancer Centre, died in Thiruvananthapuram following age-related ailments. He was 81.

105. Veteran actor Yusuf Hussain, popularly known for films like Vivah, Dhoom 2, Raees and Dil Chahta Hai, passed away. He was 73

106. **Puneeth Rajkumar**, 46, one of the marquee names of the Kannada film industry and the youngest of the five children of matinee idol Dr. Rajkumar, passed away after suffering a cardiac arrest.

107. American **diplomat** Colin Powell has recently passed away in Bethesda, Maryland, United States. He was born on 5 April 1937 in New York, USA. He was the first Black US secretary of state who served from 2001 to 2005.

IMPORTANT DAYS

108. **October 24** is observed as the **United Nations Day** every year. 2021 mark this intergovernmental organization's (dedicated to the crucial role of primarily ensuring global peace and security) 76th year since the foundation.

- The UN came into existence on **October 24, 1945**. The name 'United Nations' was coined by the United States President Franklin D. Roosevelt and was first used in the Declaration of the United Nations on January 1, 1942, during the Second World War.

109. Indo-Tibetan Border Police (**ITBP**) has celebrated its **60th Raising Day** on October 24, 2021.

110. World Polio Day is observed annually on **24th October** to spread awareness for polio vaccination and eradication of polio.

- The theme for 2021 is "**One Day. One Focus: Ending Polio - delivering on our promise of a polio-free world**".
- The World Polio Day was established by Rotary International over a decade ago to commemorate the birth of Jonas Salk who led the first team to develop a vaccine against poliomyelitis.

111. The Central Vigilance Commission (CVC) has recently decided to observe Vigilance Awareness Week from **26th October to 1st November 2021** to promote integrity, transparency, and accountability amongst public servants and create awareness about the existence, causes, and gravity of corruption.

- The theme for 2021 is "**Independent India@75: Self Reliance with Integrity**".
- This week is observed annually to mark the birth anniversary of **Sardar Vallabh Bhai Patel**, which falls on 31st October.

112. World Day for Audio-visual Heritage is observed annually on **27th October** to spread awareness of the significance and preservation risks of recorded sound and audio-visual documents. The theme for 2021 is "Your Window to the World".

113. International Animation Day is observed annually on **28th October** to celebrate the art of animation and also recognize the artists, scientists, and technicians behind animation. The year 2021 marks the 20th International Animation Day.

114. International Internet Day is observed annually on **29th October** to celebrate the usage of the internet for the first time. The day marks the sending of the first electronic message which was transferred from one computer to another in 1969. The day was first observed in 2005.

115. World Stroke Day is observed annually on **29th October** by the World Stroke Organization (WSO) to increase awareness and drive action on stroke around the world.

- The day focuses on the **Precious Time campaign** which aims to raise awareness about stroke symptoms and the benefits of acting FAST (Facial drooping, Arm weakness, Speech difficulty and Timely emergency service) to identify a stroke and access emergency medical care.
- The World Stroke Day was established by the World Stroke Congress in **2004**.

116. In India, World Thrift Day is observed annually on **30th October** to promote the importance of savings and how saving money is important in today's world. However, globally, the day is celebrated annually on 31st October.

- The theme for this year is "**Understanding the Importance of Savings**".

117. National Unity Day is observed annually on **31st October** to commemorate the birth anniversary of the Iron Man of India, Sardar Vallabhbhai Patel. This year marks his 146th anniversary.

- The Indian government in 2014 declared October 31st as the National Unity Day or Rashtriya Ekta Diwas.
- The Statue of Unity at Kevadiya in the Narmada district of Gujarat was built in his honor in 2018.

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SPORTS

118. **Kishore Kumar Jena of Odisha** has won the **National Open Javelin Throw Championships** title with a best effort of 74.26m at the Jawaharlal Nehru Stadium.
119. Yamaha's **Fabio Quartararo** has become the **first Frenchman to win the MotoGP world championship** following a fourth-placed finish in the **Emilia Romagna Grand Prix** as his closest title contender Francesco Bagnaia of Ducati crashed.
120. Netherlands Red Bull Racing- Honda driver **Max Verstappen** has recently won the **Formula 1 Aramco United States Grand Prix 2021**. He has defeated UK's Mercedes driver Lewis Hamilton. The event has been organized by Fédération Internationale de l'Automobile (FIA).
121. The Board of Control for Cricket in India (**BCCI**) unveiled **Ahmedabad and Lucknow** as the two **new teams for the Indian Premier League (IPL) 2022** after CVC Capitals Partners and Sanjiv Goenka's RPSG Group successfully bid for the franchises in Dubai's Taj Hotel.
- The RPSG Group picked Lucknow as their home base with a winning bid of **Rs 7090** crores while CVC Capital Partners have opted for Ahmedabad with a bid of **Rs 5625** crores.
 - The IPL 2022 season will comprise ten teams and will have 74 matches, wherein each team will play 7 home and 7 away matches.
122. Danish Olympic champion **Viktor Axelsen** has won the **Mens' single 2021 Denmark Open Badminton** held at the Odense Sports Park, Denmark. He defeated world number one Kento Momota of Japan.
123. The **world's largest cricket bat**, certified by Guinness World Records was unveiled in **Hyderabad**. The event was held on the eve of ICC Men's T20 World Cup. The cricket bat was unveiled by the former captain of the Indian cricket team **Mohammed Azharuddin**. The bat was a tribute to the Indian cricket team from **Pernod Ricard**.
124. Netherlands all-rounder **Ryan ten Doeschate** has announced his **retirement from international cricket** after his side failed to qualify for the Super 12 stage of the T20 World Cup in Sharjah.
125. England's **Fran Wilson** has announced her **retirement from international cricket**.

126. Kalinga Institute of Social Sciences (**KISS**), **Bhubaneswar**, has launched the **world's first-ever FIFA Football for School Programme** at KISS. Naveen Patnaik, Chief Minister of Odisha has virtually launched the Programme.

- Football for Schools (F4S) is an ambitious world-wide programme run by FIFA, which aims to contribute to the education, development and empowerment of around 700 million children.

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