RBI GRADE B GK DIGEST

DECEMBER 2019

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CONTENTS

RBI Notifications: November 2019 3
Qualifying Assets Criteria - Review Of Limits 3
Liquidity Risk Management Framework For Non-Banking Financial Companies And Core Investment Companies 4
Key Highlights Of Draft 4
Non-Resident Rupee Accounts (Review Of Policy) 4
Special Non-Resident Rupee Account (Snrr Account) 5
Changes Made 5
Guidelines For 'On Tap' Licensing Of Small Finance Banks In The Private Sector 5
Registration, Licensing And Regulations 5
Eligibility Criteria: 5
'Fit And Proper' Criteria 6
Capital Requirement 6
Promoters' Contribution 6
Voting Rights And Transfer / Acquisition Of Shares 6
Prudential Norms 6
Large Exposure Framework 6
List Of Awards And Honours: November 2019 6
List Of Appointments: November 2019 8
List Of Summits And Conferences: November 2019 9
Banking And Financial Awareness Digest: November 2019 11
Exim Bank Extended $30 Million Line Of Credit To Ghana 12
Rbi Committee Recommends Stricter Rules For Core Investment Companies 12
Ujjivan Small Finance Bank Has Launched Instant Digital Savings And Instant Fixed Deposit Account 12
Fitch Solutions Has Raised India's Fy20 Fiscal Deficit Forecast To 3.6% Of Gdp 12
Asian Development Bank Will Provide $451mn Loan For Chennai-Kanyakumari Industrial Corridor 13
India's Economy To Grow 6.6% In 2020-24: Oecd 13
Gem Signed Mou With Indian Bank And Canara Bank 13
Finance Minister Launches It Initiatives Icedash, Atithi 13
The Withdrawal Limit Of Punjab And Maharashtra Cooperative (Pmc) Bank Has Been Increased Upto Rs.50000 Per Account By Rbi 13
The Central Government Is Going To Infuse A Fund Of Rs.10000crores For The Stalled Real Estate 14
Government E Marketplace (Gem) Has Signed A Mou With Central Bank Of India 14
Rbi Has Increased The Household Income Limits For The Borrowers Of Non-Banking Financial Companies (Nbfc) And Microfinance Institutions (Mfis) 14

KARNATAKA GRAMIN BANK HAS LAUNCHED MOBILE ATMS IN KALABURAGI, KARNATAKA....14
AMAZON HAS INTRODUCED 'PROJECT ZERO' IN INDIA....14
A GLOBAL PILOT DEMO OF BHIM-UPI QR BASED PAYMENT WAS PRESENTED AT THE SINGAPORE FINTECH FESTIVAL ON 13TH NOVEMBER, 2019....14
RBI HAS ENHANCED THE SCOPE OF SPECIAL NON-RESIDENT RUPEE (SNRR)....15
J& K GRAMIN BANK HAS GOT THE TOP POSITION IN TERMS OF ACHIEVEMENT OF RUPAY CARD TRANSACTION TARGETS (POS)....15
GOVERNMENT OF INDIA IS GOING TO LAUNCH INDIA'S FIRST FIXED INCOME EXCHANGE TRADED FUND (ETF)....15
5TH INDIA-EUROPE 29 BUSINESS FORUM WAS HELD IN NEW DELHI FROM 20-21 NOVEMBER, 2019....15
IRCTC HAS SIGNED AN MOU WITH KARNATAKA STATE TOURISM DEVELOPMENT CORPORATION (KSTTDC)....15
WORLD BANK HAS DEVELOPED A 300 MILLION USD PLAN FOR THE DEVELOPMENT OF LOGISTIC INFRASTRUCTURE IN KOLKATA....15
ASIAN INFRASTRUCTURE INVESTMENT BANK (AIIB) HAS PROPOSED TO INVEST 100 MILLION USD IN INDIA FOR SOLAR AND WIND PROJECTS....16
ADB, INDIA SIGN $91 MILLION LOAN....16
SEBI ISSUED STRICTER DISCLOSURE NORMS FOR LISTED COMPANIES....16
ASIAN DEVELOPMENT BANK HAS SIGNED A $451MILLION LOAN AGREEMENT WITH GOVERNMENT OF INDIA....16
INSOLVENCY AND BANKRUPTCY BOARD OF INDIA (IBBI) HAS AMENDED THE 2016 INSOLVENCY AND BANKRUPTCY CODE....16
INSTITUTE OF FINANCIAL MANAGEMENT HAS BEEN ESTABLISHED BY INDIAN RAILWAYS IN HYDERABAD, TELANGANA....16
A WEB PORTAL HAS BEEN INAUGURATED FOR THE EXCHANGE OF INFORMATION ON INFORMATION TECHNOLOGY BY THE CENTRAL BOARD OF DIRECT TAXES (CBDT)....17
DEWAN HOUSING FINANCE CORPORATION LTD. (DHFL) HAS BEEN REFERRED AS THE FIRST FINANCIAL SERVICE FIRM TO BE TAKEN TO THE NATIONAL COMPANY OF LAW TRIBUNAL (NCLT)....17
THE NON-BANKING FINANCIAL COMPANY, ADITYA BIRLA FINANCE LTD. (ABFL) HAS BECOME THE 1ST COMPANY TO LIST ITS COMMERCIAL PAPERS ON STOCK EXCHANGE....17

Monthly One-Liner Gk Digest: November 2019....17

INTERNATIONAL NEWS....17
NATIONAL NEWS....18
BANKING....21
INDEX AND RANKING....24
REPORTS....24
APPOINTMENTS....25
AWARDS AND HONOURS....25
IMPORTANT DAYS....26
MOU'S SIGNED....26
GOVT SCHEMES....26
DEFENCE....27
SCIENCE AND TECHNOLOGY....28
SPORTS....28
SUMMITS AND CONFERENCES....30

Yojana Magazine Summary: November 2019 33
Topic: Sanitation For A Healthy Society 33
Government Initiatives 33
Current Happenings 34
Facts 36
Kurukshetra Magazine Summary: November 2019 36
Topic: Rural Education 36
Present Scenario Of Rural Education In India 36
Steps Taken By The Government Towards Rural Education 37
Steps Taken By The Government In Education Sector 38
Steps Taken For Nort-Eastern States 38
Steps Taken For Financial Literacy 38
Current Happenings 39
Facts 39
Current Affairs Question Bank: November 2019 40
Answers: 59

RBI GRADE B GK DIGEST: DECEMBER 2019

RBI NOTIFICATIONS: NOVEMBER 2019

QUALIFYING ASSETS CRITERIA - REVIEW OF LIMITS

- In the wake of the Andhra Pradesh micro finance crisis in 2010, a Sub-Committee of the Central Board of the Reserve Bank was constituted to study issues and concerns in the MFI sector.
- Based on the recommendations of the Committee, it was decided to create a separate category of NBFC, viz., Non-Banking Financial Company-Micro Finance Institution (NBFC-MFI) and a detailed regulatory framework for NBFC-MFIs was put in place in December 2011.
- **The income and loan limits to classify an exposure as eligible asset were last revised in 2015. Taking into consideration the important role played by MFIs in delivering credit to those in the bottom of the economic pyramid and enable them to play their assigned role in a growing economy, it is proposed to revise these criteria:**
    - Increase the household income limit for borrowers of NBFC-MFIs from the current level of Rs 1 lakh for rural areas and Rs 1.60 lakh for urban/semi urban

- Raise the lending limit from Rs 1 lakh to Rs 1.25 lakh per eligible borrower.

LIQUIDITY RISK MANAGEMENT FRAMEWORK FOR NON-BANKING FINANCIAL COMPANIES AND CORE INVESTMENT COMPANIES

- The Reserve Bank of India has extended its liquidity coverage rules to All non-deposit taking NBFCs with asset size of Rs.100 crore and above, systemically important Core Investment Companies and all deposit taking NBFCs irrespective of their asset size, shall adhere to the set of liquidity risk management guidelines.
- The regulator has exempted the non-operating financial holding companies from the liquidity framework.

KEY HIGHLIGHTS OF DRAFT

- Liquidity Coverage Ratio (LCR): All non-deposit taking NBFCs with asset size of Rs.10,000 crore and above, and all deposit taking NBFCs irrespective of their asset size, shall maintain a liquidity buffer in terms of LCR which will promote resilience of NBFCs to potential liquidity disruptions by ensuring that they have sufficient High Quality Liquid Asset (HQLA) to survive any acute liquidity stress scenario lasting for 30 days.
- **The stock of HQLA to be maintained by the NBFCs shall be minimum of 100% of total net cash outflows over the next 30 calendar days.**
- **(A)** The LCR requirement shall be binding on NBFCs from December 1, 2020 with the minimum HQLAs to be held being 50% of the LCR, progressively reaching up to the required level of 100% by December 1, 2024, **as per the time-line given below:**

From	December 1, 2020	December 1, 2021	December 1, 2022	December 1, 2023	December 1, 2024
Minimum LCR	50%	60%	70%	85%	100%

- **(B)** All non-deposit taking NBFCs with asset size of Rs.5,000 crore and above but less than Rs.10,000 crore shall also maintain the required level of LCR starting December 1, 2020, as per the time-line given below:

From	December 1, 2020	December 1, 2021	December 1, 2022	December 1, 2023	December 1, 2024
Minimum LCR	30%	50%	60%	85%	100%

- **(C)** Core Investment Companies, Type 1 NBFC-NDs, Non-Operating Financial Holding Companies and Standalone Primary Dealers are exempt from the applicability of LCR norms.
- **Asset-Liability Management Committee (ALCO):** would consist of NBFC's top management and should be responsible for ensuring adherence to risk tolerance and limits set by Board and for implementing NBFC's liquidity risk management strategy.
- **Contingency Funding Plan (CFP):** should be formulated by NBFC for responding to severe disruptions which may affect NBFC's ability to fund some or all of its activities in a timely manner and at a reasonable cost.

NON-RESIDENT RUPEE ACCOUNTS (REVIEW OF POLICY)

SPECIAL NON-RESIDENT RUPEE ACCOUNT (SNRR ACCOUNT)

With a view to promote the usage of INR products by persons resident outside India, it has been decided, in consultation with the Government of India, to expand the scope of **Special Non-Resident Rupee Account (SNRR account)** by permitting person resident outside India to open such account for:

- External Commercial Borrowings in INR;
- Trade Credits in INR;
- Trade (Export/ Import) Invoicing in INR; and
- Business related transactions outside International Financial Service Centre (IFSC) by IFSC units at GIFT city like administrative expenses in INR outside IFSC, INR amount from sale of scrap, government incentives in INR, etc. The account will be maintained with bank in India (outside IFSC).

CHANGES MADE

- Remove the restriction on the tenure of the SNRR account
- Apart from Non-Resident Ordinary (NRO) Account, permit credit of amount due or payable to non-resident nominee from account of a deceased account holder to Non-Resident External (NRE) Account or direct remittance outside India through normal banking channels.

GUIDELINES FOR 'ON TAP' LICENSING OF SMALL FINANCE BANKS IN THE PRIVATE SECTOR

REGISTRATION, LICENSING AND REGULATIONS

The small finance bank shall be registered as a public limited company under the Companies Act, 2013. It will be licensed under Section 22 of the Banking Regulation Act, 1949 and governed by the provisions of the

- Banking Regulation Act, 1949;
- Reserve Bank of India Act, 1934;
- Foreign Exchange Management Act, 1999;
- Payment and Settlement Systems Act, 2007;
- Credit Information Companies (Regulation) Act, 2005;
- Deposit Insurance and Credit Guarantee Corporation Act, 1961.

ELIGIBILITY CRITERIA:

- Resident individuals/professionals (Indian citizens), singly or jointly, each having at least **10 years of experience in banking and finance** at a senior level; and
- Companies and Societies in the private sector, that are owned and controlled by residents and having **successful track record of running their businesses for at least a period of five years**, will be eligible as promoters to set up small finance banks.
- Existing **Non-Banking Finance Companies (NBFCs), Micro Finance Institutions (MFIs), and Local Area Banks (LABs) in the private sector, that are controlled by residents and having successful track record of running their businesses for at least a period of five years**, can also opt for conversion into small finance banks after complying with all legal and regulatory requirements of various authorities and if they conform to these guidelines.

'FIT AND PROPER' CRITERIA

- Promoters / Promoter Groups[1] should be 'fit and proper' in order to be eligible to promote small finance banks.

CAPITAL REQUIREMENT

- The minimum paid-up voting equity capital for small finance banks shall be **Rs.200 crore**(increased from Rs.100 cr.), except for such small finance banks which are converted from Primary (Urban) Co-operative Banks (UCBs) for which the capital requirement will be as prescribed in the following paragraph:-
- **Primary (Urban) Co-operative Banks**: The minimum net worth of such small finance banks shall be Rs.100 crore from the date of commencement of business. However they will have to increase their minimum net worth to Rs.200 crore within five years from the date of commencement of business.

PROMOTERS' CONTRIBUTION

- Promoter should hold a minimum of **40% of the paid-up voting equity capital for five years**. If the initial promoter shareholding is above 40%, it should be brought down to 40% within a period of five years, 30% within 10 years, and 15% in 15 years.

VOTING RIGHTS AND TRANSFER / ACQUISITION OF SHARES

- Any shareholder's voting rights in private sector banks are currently capped at 26 per cent of the total voting rights of all the shareholders of the banking company.
- Any acquisition of 5 per cent or more of paid-up share capital in a private sector bank or voting rights therein will require prior approval of RBI.
- These provisions will apply to the small finance banks also.

PRUDENTIAL NORMS

- The newly set up small finance banks should ensure that they put in place a robust risk management framework. The small finance bank will be subject to **all prudential norms and regulations of RBI as applicable to existing commercial banks including requirement of maintenance of Cash Reserve Ratio (CRR) and Statutory Liquidity Ratio (SLR).**
- In view of the objectives for which small finance banks are set up, the bank will be required to extend **75 per cent of its Adjusted Net Bank Credit (ANBC)** to the sectors eligible for classification as **priority sector lending (PSL)** by RBI.

LARGE EXPOSURE FRAMEWORK

- The maximum loan size and investment limit exposure to a **single and group obligor** would be restricted to **10 per cent and 15 per cent** of its capital funds.
- In order to ensure that the bank extends loans primarily to small borrowers, at least **50 per cent of its loan portfolio should constitute loans and advances of up to Rs.25 lakh** on an ongoing basis.

LIST OF AWARDS AND HONOURS: NOVEMBER 2019

Awardee	Award
Isabelle Huppert	Lifetime Achievement Award at IFFI 2019
S Rajinikanth	'Icon of Golden Jubilee of IFFI' Award
Nawazuddin Siddiqui	Golden Dragon Award at 2019 CIFF
Pepsico India	US Award for Saving Water
Neeraj Sharma	'Early career Researchers of the Year 2019' Award
Madhuri Vijay's	'The Far Field' wins 2019 JCB prize for Literature
Serbia's Sara Damnjanovic	'Miss Asia Global 2019'
Gulab Kothari	Raja Ram Mohan Roy Award
Writer Abhishek Sarkar	Young Literature Award
Rofiquzzaman Rony	Gemcon Young Poetry Award
Kumar Mangalam Birla	ABLF Global Asian Award
Shanta Gokhale	Tata Literature Live! Lifetime Achievement Award for 2019
K. Ullas Karanth	George Schaller Lifetime Award
Ravi Prakash	BRICS-Young Innovator Prize 2019
Robert De Niro	SAG-AFTRA's highest tribute: the SAG Life Achievement Award
Bhonsle	Asian Film Festival Barcelona
Tobacco Board of India	Golden Leaf Award
Rezwana Choudhury Bannya	ICCR distinguished Alumni Award
Sridevi and Rekha	Akkineni Nageswara Roa National Award for 2018 and 2019
Ankur Ranjan Phukan & Monoranjan Bori	Munin Barkotoki Literary Award 2019
Dr. Cyrus Poonawalla	ABLF Lifetime Achievement Award
Avneet Sidhu	Guru Nanak Dev Ji Achievers Award
Bajrang Punia	Indian Personality of the Year Award (Sports)
Sir David Attenborough	Indira Gandhi Prize for Peace, Disarmament and Development for 2019
Virat Kohli	People for the Ethical Treatment of Animals (PETA) India's 'Person of the Year for 2019'
Greta Thunberg	International Children's Peace Prize
Eliud Kipchoge, Dalilah Muhammad	World Athlete of the Year Award
Floating school project of Bangladesh	Aga Khan Architecture Award
Singer Billie Eilish	Billboard's 2019 Woman of the Year
Odia women weightlifter Jhilli Dalabehera	Ekalabya Award for 2019
Suresh Krishna	'Quality Ratna' Award
Indian journalist Neha Dixit	International Press Freedom Award 2019
Manisha Kulshreshtha	28th Bihari Puraskar Award
G Satheesh Reddy	Honorary Fellowship by RAeS
'Particles'	Golden Peacock Award at IFFI 2019

Akkitham Namboodiri	55th Jnanpith Award
NDTV	International Press Institute India Award
Kharjan TE	Best Tea Garden School Award
Bodybuilder Chitharesh Natesan	Mr. Universe 2019
Kiran Mazumdar Shaw	Lifetime Achievement Award by ICMR
Sudarsan Pattnaik	Italian Golden Sand Art Award 2019
Amit Panghal	Haryana Gaurav Award

LIST OF APPOINTMENTS: NOVEMBER 2019

Name of the Person	Designation
Justice Ajay Kumar Mittal	Chief Justice of Madhya Pradesh High Court
P.S Sreedharan Pillai	Governor of Mizoram
Justice Sanjay Karol	Chief Justice of Patna High Court
Pravind Jugnauth	Mauritius Prime Minister
Justice Muhammad Raffiq	Chief Justice of Meghalaya High Court
Sanjeev Nandan Sahai	Secretary, Ministry of Power
Sumant Kathpalia	New MD & CEO of Induslnd Bank
Aditya Mishra	Chairman of Land Ports Authority of India
Dr. Vinaya Shetty	IODA's 1st Indian and Asian General Vice President
Arvind Singh	Chairman of the Airports Authority of India (AAI)
Sanjay Gupta	Country Manager at Google India
Anjani Kumar	Next Ambassador of India to the Republic of Mali
Justice AP Sahi	Chief Justice of Madras High Court
Mohammad Imran	Bangladesh High Commissioner to India
Prakash Javadekar	Union Minister of Heavy Industries and Public Enterprises
G Kamala Vardhana Rao	New Chairman and Managing Director of ITDC
Nils Andersen	New Chairman of Unilever
Veteran coach Arsene Wenger	FIFA's Chief of Global Football Development
Nilam Sawhney	Chief Secretary of Andhra Pradesh
Justice Akil Abdulhamid Kureshi	Chief Justice of the High Court of Tripura
Justice Dr Ravi Ranjan	Chief Justice of Jharkhand High Court
Air Marshal Amit Dev	Air Officer in Charge Personnel
Lt Gen Anup Banerji	Director General of DG AFMS
Manoj Pande	Member Staff, Railway Board
Justice Ravi Ranjan	Chief Justice of the Jharkhand High Court
Lieutenant Colonel Jyoti Sharma	Indian Army's First Female Judge Advocate General Officer
Shafqat Mehmood	President of UNESCOs Education Commission
Justice Sharad Arvind Bobde	47th Chief Justice of India

Sudhir Mital and Shantikumar Singh	President and General Secretary of Gymnastics Federation of India (GFI)
Mahinda Rajapaksa	New Prime Minister of Srilanka
Shiv Sena President Uddhav Thackeray	Next Chief Minister of Maharashtra
General Bipin Rawat	Chief of Defence Staff
Amur Swaminathan Lakshminarayanan	Managing Director (MD) and Chief Executive Officer (CEO) of Tata Comm board
Suman Billa	Director, Technical Cooperation and Silk road development at DI level of the United Nations World Tourism Organisation (UNWTO)
Lt General Sahir Shamshad Mirza	New Chief of Joint Staff of Pakistan Army
Anita Anand	Cabinet Minister in Canada
Abhay	Director-General of Police Odisha
R Rajagopal	Next Chief Information Commissioner (CIC) of Tamil Nadu
H R Khan	Chairman of Code for Responsible Lending (CRL) Committee

LIST OF SUMMITS AND CONFERENCES: NOVEMBER 2019

Name of the Summit/Conferences	Organized/Led by	Venue	Aim/Theme
35th ASEAN Summit	General Prayut Chan-o-cha (Ret.), Prime Minister of the Kingdom of Thailand	Bangkok	**Theme:** "Advancing Partnership for Sustainability".
15th meeting of Governing Council of SACEP		Dhaka	To promote and support protection, management and enhancement of the environment in the region.
19th IRIGC-M&MTC Meeting	Defence Minister Rajnath Singh	Moscow	To promote defence industrial cooperation between India and Russia as well as technology transfer and investment in India in defence industry under 'Make in India' programme.
BIMSTEC ports Conclave	Vizag port trust (VPT)	Visakhapatnam	To increase ports productivity, develop free trade zones, tourism and investment opportunities.
Global Investors' Meet	Himachal Pradesh government	Dharamshala, Himachal Pradesh	To attract investment and create employment opportunities in the state.
19th Indian Ocean Rim		Abu Dhabi	**Theme:** "Promoting a

Association (IORA) Meet			Shared Destiny and Path to Prosperity in the Indian Ocean."
27th Conference of Central and State Statistical Organizations	Ministry of Statistics and Programme Implementation (MoSPI)	New Delhi	To fill the data gaps and improvement of timelines/quality in SDG monitoring.
9th BRICS Trade Ministers Meet		Brasilia, Brazil	Focussed on opportunities for enhanced intra-BRICS trade and investment cooperation.
Dhaka Global Dialogue	Observer Research Foundation (ORF) and the Bangladesh Institute of International and Strategic Studies (BIISS)	Bangladesh	Act as a platform for the countries in this region to achieve environmental sustainable peace and prosperity.
India-ASEAN Business Summit	Strengthen trade & investment flows with ASEAN Economies	New Delhi	To enhance the trade trajectory between India and ASEAN nations to new highs.
11th BRICS Summit	Brazil's capital city, Brasilia	Brasilia, Brazil	**Theme:** "Economic growth and innovative future for BRICS economies"
China International Travel Mart (CITM)	Ministry of Tourism	Kunming, China	To increase Tourism, Trade & Tourist arrivals and investments between India & China.
UNESCO & MGIEP Digital Learning Draft Guidelines	Government of India and Finland	Paris	To exploit the unique potential that games have to educate, stimulate critical thinking, and promote tolerance, dialogue and peace."
International Buyer Seller Meet on Agriculture & Horticulture	Department of Commerce, Ministry of Commerce and Industry	Itanagar, Arunachal Pradesh	To provide a platform for B2B (Business to Business) and B2G (Business to Government) meetings of international buyers with the importers/exporters and farmers from the North East Region (NER).
8th International Conference on Agricultural Statistics	Ministry of Agriculture	New Delhi	**Theme:** 'Statistics for Transformation of Agriculture to Achieve the Sustainable Development Goals (SDGs)'.

National Summit on Good, Replicable Practices and Innovations	Union Minister for Health & Family Welfare	Gandhinagar (Gujarat)	To create mass awareness about the effective solutions for pneumonia prevention including immunization, good quality air, breastfeeding etc.
6th ASEAN Defence Ministers' Meeting-Plus		Bangkok, Thailand	To enhance defence cooperation for peace, stability and security in the region.
2nd Edition of ISA-Steel Conclave 2019	Ministry of Steel, Government of India	New Delhi	To create the premier platform for the entire Steel Ecosystem and the related sectors. It also aims to gain valuable insights from the programme.
2019 World Conference on Access to Medical Products: Achieving the SDGs 2030	Ministry of Health and Family Welfare	New Delhi	To find solutions and measures on issues surrounding provisioning of affordable, quality medical products as part of public health care delivery systems.
Global Bio-India Summit 2019	Department of Biotechnology	New Delhi	To attract investments, indigenous talent pool, commercialization of biotech equipment etc.
NuGen Mobility Summit 2019	International Centre for Automotive Technology Centre (ICAT)	Gurugram	To bring together the automotive OEMs, professionals, researchers, academic experts, vehicle system suppliers, etc. and students from all over the world.
5th NITI Aayog–DRC Dialogue	Ma Jiantang, Party Secretary of DRC	Wuhan, China	NITI Aayog had undertaken joint research in the areas of WTO reform and urbanization, whose preliminary findings were presented at the Fifth Dialogue as a key deliverable.

BANK EXAMS Today

EXIM BANK EXTENDED $30 MILLION LINE OF CREDIT TO GHANA

- The Export-Import Bank (Exim) has provided a line of credit of $30 million to Ghana for potable water project in the country.
- The bank has signed an agreement with Ghana for this line of credit (LoC) of about Rs 210 crore for financing rehabilitation and up-gradation of potable water system in Yendi, Ghana.
- This LoC is effective from October 11, 2019.
- Established in 1982, EXIM bank is headquartered at Mumbai.

RBI COMMITTEE RECOMMENDS STRICTER RULES FOR CORE INVESTMENT COMPANIES

- A committee of Reserve Bank of India (RBI) headed by Tapan Ray has recommended to tighten the corporate governance norms in Core Investment Companies (CICs).
- This committee was formed by RBI to Review Regulatory and Supervisory Framework for CICs in the month of July, 2019.
- The committee recommended that Capital contribution by a CIC in a step-down CIC, over and above 10 percent of its owned funds, should be deducted from its 'adjusted net worth'. Further, step-down CICs may not be permitted to invest in any other CIC, but allowed to invest freely in other group companies. Existing entities can be given a two-year glide path to comply with the rules.
- It also said that 1/3rd of the board should comprise of independent members if the chairperson of the CIC is a non-executive member, otherwise at least half of the board should comprise of independent members.

UJJIVAN SMALL FINANCE BANK HAS LAUNCHED INSTANT DIGITAL SAVINGS AND INSTANT FIXED DEPOSIT ACCOUNT

- The Ujjivan Small Finance Bank has launched an instant Digital Savings Account along with Fixed Deposit and Privilege Savings Account.
- These facilities have been launched by the bank to offer banking and digital services to its customers.
- The newly launched Instant Savings Account will allow customers to open and operate a savings account through mobile phones or a computer instantly with the help of just two documents - Aadhaar Card and Pan Card. Other than this, customers will also be able to deposit a maximum amount of Rs. 1 Lakh in the account. Customers will also able to make additional after ensuring KYC in Ujjivan SFB's respective branches.
- Instant FD account will also allow the customers to open FD up to a maximum of Rs. 1 Lakh without a Savings Account. Customers will also enjoy unlimited free transaction on Ujjivan SFB ATM and six free transactions on other bank ATMs every month with Digital Savings Account.
- The Privilege Savings Account will offer domestic airport lounge access, Platinum Debit card, home branch facility across 552 Ujjivan SFB branches with unlimited transaction on any ATM. Along with this, customers will get a higher accidental insurance cover of Rs. 2 Lakh. A customer will have to ensure a monthly salary credit of Rs. 30,000 or above or have to maintain a Monthly Average Balance of Rs. 25,000 or open a Fixed Deposit of Rs. 10 Lakh in order to maintain a Privilege Savings Account.

FITCH SOLUTIONS HAS RAISED INDIA'S FY20 FISCAL DEFICIT FORECAST TO 3.6% OF GDP

- Fitch Solutions has raised the fiscal deficit forecast of India to 3.6 per cent of the GDP for this fiscal year, from 3.4 per cent previously.

- Fitch has raised the forecast due to weak revenue collections resulting from sluggish economic growth and government's sweeping corporate tax rate cut.

ASIAN DEVELOPMENT BANK WILL PROVIDE $451MN LOAN FOR CHENNAI-KANYAKUMARI INDUSTRIAL CORRIDOR

- The Asian Development Bank (ADB) will provide a loan of $451mn to strengthen power connectivity along the Chennai-Kanyakumari Industrial Corridor.
- The total cost of this project is $653.5 million and the total amount will be divided between ADB and Indian Government. So, $451 million will be provided by ADB and rest $202.5 million will be provided by the government of India.
- This project is estimated to be completed by the end of the year 2024.

INDIA'S ECONOMY TO GROW 6.6% IN 2020-24: OECD

- According to the Organisation for Economic Co-operation and Development (OECD), India's GDP grow 6.6% in 2020-24.
- This will be lower than the country's 2013-17 average of 7.4%.
- The organisation has also predicted a regional GDP growth of 5.7% over 2020-24 as compared to 6.7% in 2013-17.

GEM SIGNED MOU WITH INDIAN BANK AND CANARA BANK

- Government e-Marketplace (GeM) has signed MoU with Indian Bank and Canara Bank for payment-related services.
- Under this MoU, customers will get a paperless, cashless, and transparent payment system on the GeM portal.
- This MoU will also create an efficient procurement system for government entities.
- The MoU will also provide an opportunity both the banks to offer various services like advising of Performance Bank Guarantees (e-PBG), fund transfer through GeM Pool Accounts (GPA), Payment Gateway to the registered users on the portal and Earnest Money Deposit (EMD).

FINANCE MINISTER LAUNCHES IT INITIATIVES ICEDASH, ATITHI

- Finance Minister Nirmala Sitharaman has launched two new IT Initiatives - ICEDASH and ATITHI for improved monitoring and pace of customs clearance of imported goods and facilitating arriving international passengers.
- ICEDASH is an Ease of Doing Business monitoring dashboard of the Indian Customs which will help the public to see the daily Customs clearance times of import cargo at various ports and airports.
- ATITHI app will provide hassle-free and speedy clearance by Customs at the airports and will also enhance the experience of international tourists and other visitors at the airports.

THE WITHDRAWAL LIMIT OF PUNJAB AND MAHARASHTRA COOPERATIVE (PMC) BANK HAS BEEN INCREASED UPTO RS.50000 PER ACCOUNT BY RBI

- This announcement has been made by Central Bank after checking the liquidity position of the bank.
- This will allow the depositors to withdraw their entire account balance.

THE CENTRAL GOVERNMENT IS GOING TO INFUSE A FUND OF RS.10000CRORES FOR THE STALLED REAL ESTATE

- The aim is to boost the real estate sector which was struggling due to liquidity crisis.
- Apart from Government's fund, SBI and LIC will also contribute Rs.15000crore to boost the sector.

GOVERNMENT E MARKETPLACE (GEM) HAS SIGNED A MOU WITH CENTRAL BANK OF INDIA

- This will enable Central Bank to provide an array of services including the transfer of funds through GeM pool accounts to the users.
- This will promote paperless, contactless and cashless transactions.
- GeM has signed MoU with 18 public and private sector banks.

RBI HAS INCREASED THE HOUSEHOLD INCOME LIMITS FOR THE BORROWERS OF NON-BANKING FINANCIAL COMPANIES (NBFC) AND MICROFINANCE INSTITUTIONS (MFIS)

- It has been increased from Rs.1 lakh to Rs.1.25 lakh.
- This will strengthen the credit system in rural areas.
- For urban and semi-urban areas, the limit has been increased from Rs.1.6 lakh to Rs.2 lakh.

KARNATAKA GRAMIN BANK HAS LAUNCHED MOBILE ATMS IN KALABURAGI, KARNATAKA

- It aims to create awareness among farmers about the use of digital ATMs and also about bank schemes.
- The project has been assisted by NABARD.
- It will boost digitization in rural areas.

AMAZON HAS INTRODUCED 'PROJECT ZERO' IN INDIA

- The aim is to ensure that customers receive authentic goods.
- This will block the selling of counterfeit goods on the platform of Amazon.
- Project Zero is a combination of three powerful tools-Automated protection, self service and product serialization.

A GLOBAL PILOT DEMO OF BHIM-UPI QR BASED PAYMENT WAS PRESENTED AT THE SINGAPORE FINTECH FESTIVAL ON 13TH NOVEMBER, 2019

- It is an achievement of Fintech Cooperation between India and Singapore.
- Under this pilot run, the first transaction was demonstrated by the High Commissioner of India to Singapore-Jawed Ashraf.
- This project is being developed by the National payment corporation of India (NPCI) in collaboration with Singapore's Network for Electronic Transfer.

RBI HAS ENHANCED THE SCOPE OF SPECIAL NON-RESIDENT RUPEE (SNRR)

- Persons who are residing outside India will be allowed to open accounts for external commercial borrowing and trade credit in INR.
- Credit of amount payable to a non-resident nominee from the account of a deceased account holder to Non-resident external account will be also permitted through normal banking channels.

J& K GRAMIN BANK HAS GOT THE TOP POSITION IN TERMS OF ACHIEVEMENT OF RUPAY CARD TRANSACTION TARGETS (POS)

- Bank has secured 1st position among 56 RRBs across India.
- According to the survey of National Payment Corporation of India (NPCI), J& K Bank has achieved a 94.91% target for POS transaction for FY-2018-19.
- There are six regional offices and 217 branches of this bank throughout India.

GOVERNMENT OF INDIA IS GOING TO LAUNCH INDIA'S FIRST FIXED INCOME EXCHANGE TRADED FUND (ETF)

- It will comprise debt securities of large central public sector enterprises (PSUs).
- It will be launched by mid-December of 2019.
- The expected size of the project is Rs.15000crore to Rs.20000crore.
- It will help to improve liquidity in corporate bond market.

5TH INDIA-EUROPE 29 BUSINESS FORUM WAS HELD IN NEW DELHI FROM 20-21 NOVEMBER, 2019

- Industrial Body Confederation of India (CII) in collaboration with Union Ministry of External Affairs organized this forum.
- 400 delegates from 29 European countries participated in this forum.
- Smart cities, IT, Renewable energy and Artificial Intelligence were the main focus of the discussion in the forum.

IRCTC HAS SIGNED AN MOU WITH KARNATAKA STATE TOURISM DEVELOPMENT CORPORATION (KSTTDC)

- The MoU has been signed to run and operate the Golden Chariot train.
- Main aim of this MoU is to promote tourism in tourist destinations of Karnataka, Kerala, Puducherry and other South Indian states.

WORLD BANK HAS DEVELOPED A 300 MILLION USD PLAN FOR THE DEVELOPMENT OF LOGISTIC INFRASTRUCTURE IN KOLKATA

- It will focus on the construction of rail, road and industrial parks.
- The main aim of this plan is to improve employment opportunities.
- It will help to develop Kolkata as the hub of North-eastern region.

ASIAN INFRASTRUCTURE INVESTMENT BANK (AIIB) HAS PROPOSED TO INVEST 100 MILLION USD IN INDIA FOR SOLAR AND WIND PROJECTS

- Head Quarter of this bank is in Beijing, China.

ADB, INDIA SIGN $91 MILLION LOAN

- Government of India signed a $ 91 million loan with the Asian Development Bank (ADB) for Comprehensive Water Management in Karnataka.
- The first project is helping the modernization of the Gondi irrigation system and the second Project to modernize Vijayanagara Channel.

SEBI ISSUED STRICTER DISCLOSURE NORMS FOR LISTED COMPANIES

- SEBI Chairman Ajay Tyagi announced the changes focuses on the need to build trust among whistle-blowers after a whistle-blower approached the US watchdog, Securities and Exchange Commission with a complaint against IT major Infosys instead of SEBI.
- Portfolio Managers (PM) Regulations, 2019 have been amended following which net worth requirement of portfolio managers has been enhanced from 2 crores to 5 crore rupees.

ASIAN DEVELOPMENT BANK HAS SIGNED A $451MILLION LOAN AGREEMENT WITH GOVERNMENT OF INDIA

- The main objective of this agreement is to strengthen the power connectivity between southern and the northern parts of the Chennai-Kanyakumari Industrial Corridor (CKIC) in Tamil Nadu.
- It will develop CKIC as a manufacturing center.
- It will also help in the development of renewable energy based power generation through wind and solar resources.

INSOLVENCY AND BANKRUPTCY BOARD OF INDIA (IBBI) HAS AMENDED THE 2016 INSOLVENCY AND BANKRUPTCY CODE

- This amendment came into force from 29th November, 2019.
- This code envisages the Corporate insolvency resolution process for the insolvency and reorganization of the corporate debtors.

INSTITUTE OF FINANCIAL MANAGEMENT HAS BEEN ESTABLISHED BY INDIAN RAILWAYS IN HYDERABAD, TELANGANA

- This project has been developed by Rail Vikas Nigam Ltd. (RVNL) @ Rs.85crore.
- It has 10 different functional blocks and also a green building which is capable of generating 90% of its own power needs through solar installation.

A WEB PORTAL HAS BEEN INAUGURATED FOR THE EXCHANGE OF INFORMATION ON INFORMATION TECHNOLOGY BY THE CENTRAL BOARD OF DIRECT TAXES (CBDT)

- The portal will facilitate the access by public and financial institutions.
- It will provide link to import circulars and guidelines issued by the regulatory authorities in India as well as International bodies.

DEWAN HOUSING FINANCE CORPORATION LTD. (DHFL) HAS BEEN REFERRED AS THE FIRST FINANCIAL SERVICE FIRM TO BE TAKEN TO THE NATIONAL COMPANY OF LAW TRIBUNAL (NCLT)

- It has a debt of Rs.83873crore.
- Under section 227 of Insolvency and Bankruptcy Code 2016, RBI has filed an application of corporate insolvency resolution against DHFL.

THE NON-BANKING FINANCIAL COMPANY, ADITYA BIRLA FINANCE LTD. (ABFL) HAS BECOME THE 1ST COMPANY TO LIST ITS COMMERCIAL PAPERS ON STOCK EXCHANGE

- The date of listing the paper is 28th November 2019 and its maturity date is 7th February, 2020.
- The maturity period of commercial papers is from 7 days to 1 year from the date of issue.
- It provides effective information about corporate borrowing and liquidity position.

MONTHLY ONE-LINER GK DIGEST: NOVEMBER 2019

INTERNATIONAL NEWS

5th India International Science Festival

- The India International Science Festival (IISF) 2019, is organized jointly by the **Ministry of science and technology and Vijnana Bharati (Vibha).**
- The **theme** of this annual event for 2019 is **"RISEN India – Research, Innovation, and Science Empowering the Nation".**

US formally withdrew from Paris Climate Accord

- The **Paris accord** is an agreement signed by 188 nations in **2015** and entered into force on 4th November 2016 to keep rising global temperatures **below 2 Celsius** above pre-industrial levels and limit them to **1.5 Celsius rise.**
- The US contributes about **15%** of the total global carbon emissions, the **2nd biggest emitter** of greenhouse gases.

India International Trade Fair 2019

- The **theme** of the fair is **'Ease of Doing Business'** on the eve of India's unique achievement in improving its rank in World Bank's Ease of Doing Business Index to 63rd.
- The fair will serve as a **convergence point** for government and non-government agencies along with private sector enterprises.

UNSC Opposition to Chemical Weapons

- The declaration was proposed by Britain and was passed unanimously by the **15-member UNSC body (10 elected members and 5 permanent members).**
- The Convention on the Prohibition of the Development, Production, Stockpiling and Use of Chemical Weapons **aims to eliminate weapons of mass destruction.**

Ocean Dance Festival 2019

- The festival observes the participation of dancers, choreographers and scholars from **15 countries** including India, Taiwan, Hong Kong, Canada, Lithuania etc.
- The **theme** of this year's festival is **'Bridging the distance' or Durotter Shetubandhan.**

NATIONAL NEWS

DARPG to Launch Online Hackathon

- Department of Administrative Reforms and Public Grievances (DARPG), **Ministry of Personnel, Public Grievances and Pensions** is to launch a nation-wide online Hackathon **'Data-driven Innovation for Citizen Grievance Redressal'** on 5th November 2019.
- Potential solution prototypes would be selected for adoption in the innovative practices for improving **CPGRAMS (Centralized Public Grievance Redress and Monitoring System).**

Mumbai and Hyderabad received UNESCO Designation

- UNESCO has designated **Mumbai** as a member of **UNESCO Creative Cities Network (UCCN)** in the field of **FILM** and **Hyderabad** in the field of **GASTRONOMY.**
- **UNESCO Creative Cities Network (UCCN) was created in 2004** and represents a network of cities that are active centres of cultural activities in their respective countries.

"eCAPA 2019 - Art from the Heart"

- "eCAPA 2019 - Art from the Heart" is **India's first-ever Arts Exposition** for Artists blessed with **Down syndrome, Autism, Mental Retardation, Seizure Disorder and Dyslexia** will be held in New Delhi on 2nd November 2019.
- The **aim of the exposition** is to create an exclusive platform for young adults with intellectual challenges to showcase their art talents.

FinMin launched ICEDASH & ATITHI App

- The **two Apps** have been launched for **improved monitoring and pace of customs clearance** of imported goods and facilitating arriving international passengers.
- Both the apps will reduce **interface and increase the transparency** of Customs functioning.

"Hunar Haat"

- The "Hunar Haat" provides **employment opportunities through skill development** to the traditional artisans, craftsmen and traditional culinary experts as per the needs of the market.
- All the "Hunar Haat" of 2019-2020 will be based on the **theme of "Ek Bharat Shrestha Bharat".**

India's MMR declined by 8 points in One Year

- Dr Harsh Vardhan, Union Minister of Health & Family Welfare stated the report and said India is on track to achieving the **Sustainable Development Goal (SDG) target** for reducing MMR by **2025,** five years ahead of the timeline of **2030.**
- MMR has declined by **6.2% from 130/ lakh live births in 2014-16 to 122/ lakh live births in 2015-17.**

Indian Railways launched 3 Online Applications

- Indian Railways has launched **three applications** for all-India roll out to strengthen its IT-enabled services.
- The apps will **ensure proper monitoring of projects** being undertaken by Railways.

World's First CNG port Terminal

- A CNG port terminal at **Bhavnagar port** is being set up jointly by the U.K. based **Foresight group** and Mumbai based **Padmanabh Mafatlal group.**
- Chief Minister **Vijay Rupani,** who is the **chairman of the Gujarat Infrastructure Development Board- GIDB** has approved the proposal to construct the terminal at Bhavnagar.

"Swachh-Nirmal Tat Abhiyaan"

- The **Ministry of Environment, Forest and Climate Change (MoEF&CC)** has organised a cleanliness-cum-awareness drive under the **"Swachh – Nirmal Tat Abhiyaan".**
- The Ministry has identified **50 beaches** under the "Swachh – Nirmal Tat Abhiyaan across **10 coastal States/Union Territories (UTs).**

6th World Congress on Rural and Agricultural Finance

- The representatives of banks and financial institutions from over 40 countries have gathered in the conference to deliberate on the subject of **Rural and Agriculture Finance: Critical Input to Achieve Inclusive and Sustainable Development.**
- **Asia - Pacific Rural Agricultural and Credit Association (APRACA)** is a regional association facilitates mutual exchange of information and expertise in the field of rural finance to avert financial risks.

National Seminar on Social Audit

- The seminar was jointly organised by the **Department of Rural Development and National Institute of Rural Development and Panchayati Raj.**
- **Social Audit** is a public assembly where all the details of a project are scrutinized that includes the resources, **both financial and non-financial**, used by public agencies for development initiatives.

UP govt launched e-Ganna App and Web Portal

- The web portal and e-Ganna App will help in strengthening the cane development societies by eradicating **cane mafia and middleman** between the sugar cane farmers and the sugar mills.
- The portal and the App will ensure transparency in the process of **getting slips, and facilitate sugarcane supply by farmers to mills and check irregularities.**

Global Cooling Prize

- The Global Cooling Prize is organized by the **Department of Science and Technology** (DST) under the **Mission Innovation (MI) programme.**

- Mission Innovation (MI) is a global initiative of **24 countries and the European Union** to accelerate global clean energy innovation.

MELPL: Largest FDI Project of Indian Railways

- The Madhepura Electric Locomotive Pvt. Ltd. (MELPL) is a **joint venture of Indian Railways (India) and Alstom (France).**
- Ministry of Railways and Alstom came together in **2015** to transform the heavy freight transportation landscape of India and an agreement worth **3.5 billion Euro** was signed to manufacture **800 electric locomotives for freight service.**

1st Winter-Grade Diesel

- The first Winter-Grade Diesel was launched to **avoid the problem of freezing of diesel in the vehicles** when winter temperatures drop to as low as **-30 degree Celsius.**
- Normal grade of Diesel loses its **fluidity function in the extreme winter** weather of the region.

Indian Railways launched "Heritage Week"

- The tourism arm of Indian Railways**, Indian Railway Catering and Tourism Corporation Limited**, is organising the "Heritage Week".
- The Special Tour Package will explore **the heritage and culture of Gujarat** and will cover the UNESCO World Heritage Site of **"Rani ki Vav", Champaner-Pavagadh Archaeological Park, Modhera Sun Temple** etc.

Golden Chariot Train

- **IRCTC (Indian Railway Catering & Tourism Corporation Limited)** will commence operations from **March 2020.**
- The Golden Chariot train started its operations in **2008**, is a **Government of Karnataka** initiative in a Joint Venture with the Ministry of Railways.

National Institute for Sowa-Rigpa

- The **National Institute for Sowa-Rigpa (NISR) in Leh, Union Territory of Ladakh** would be an autonomous organization under the **Ministry of AYUSH.**
- The Institute will provide opportunities to **Indian students as well as students from other countries.**

Govt Approved Sale of Stakes in 5 CPSEs

- The **Cabinet Committee on Economic Affairs (CCEA)** has approved the sale of government stake in five Central Public Sector Enterprises (CPSEs).
- The CCEA also approved reduction of government's stake in select PSUs **below 51 %, while retaining the management control.**

Agro-based Agro-Vision Inaugurated

- **Agro-Vision, an Agro-based Exhibition**, aims to cater the requirements of farmers of **Vidarbha region.**
- The exhibition comprises of **National Agri-Exhibition Workshop** for farmers and seminars and showcase new technology in farming, suggestions for allied business etc. to enhance farmer's income.

8th International Tourism Mart

- This is the 8th edition of ITM and is organised in association with the eight North Eastern States **(Mizoram, Nagaland, Tripura, Arunachal Pradesh, Assam, Manipur, Meghalaya and Sikkim).**
- The 8th ITM will focus on **"Sustainable Tourism an engine for Economic Growth and Employment".**

UP government to set up State's 1st Vulture Conservation

- The vulture conservation centre will be set up on the lines of **Jatayu Conservation Breeding Centre at Pinjore in Haryana (first in the country).**
- The new centre would be set up in association with the **Bombay Natural History Society, a wildlife research organization.**

Prohibition of Electronic Cigarettes Bill

- The Bill seeks to prohibit the **production, trade, transport, storage and advertisement of electronic cigarettes (e-cigarettes).**
- As per the bill, **electronic cigarettes (e-cigarettes)** is an electronic device that creates vapour for inhalation by heating a substance containing nicotine and other chemicals.

Special Protection Group (Amendment) Bill

- The main **aim** of bringing the amendment is to provide a better security to protect the Prime Minister.
- The bill was introduced in the Lok Sabha by the **Minister of Home Affairs, Amit Shah,** on 25th November 2019.

All India Police Science Congress

- The event is organised by **Uttar Pradesh Police in association with the Home Ministry and the Bureau of Police Research and Development.**
- Lucknow is organising the event for the **2nd time** and the last time Lucknow was host for AIPSC was in 1997.

Yuwaah Youth Skilling Initiative

- Generation Unlimited, called **YuWaah** in India, is a multi-stakeholder alliance that aims to provide **relevant skills to the youth** for productive lives and the future of work.
- Its key mission is to promote access to foundational, transferable and 21st century skills for youth **inside and outside formal education systems.**

2nd India-Bhutan Development Cooperation Talks

- Government of India committed assistance of **Rs. 4500 Crore for implementation of development projects in Bhutan.**
- India committed **Rs. 400 Crore for transitional Trade Support Facility** during Bhutan's **12th Five Year Plan (2018 - 2023).**

BANKING

RBI Reorganised its Regulation and Supervision Departments

- Reserve Bank of India has reorganised the regulatory and supervisory Departments and has created **separate supervisory and regulatory cadre.**
- The supervision function for all financial entities is integrated into a unified **Department of Supervision** and the regulatory functions into a unified **Department of Regulation** with effect from 1st November 2019.

RBI compensation norms for Foreign, Private Banks

- RBI has said that there should be a proper balance between **fixed pay** and **variable pay** of the directors and chief executives.
- It has ensured that atleast **50% of the compensation** should be variable and should be paid on the basis of the performance of the individual, business-unit and firm-wide measures.
- RBI has said that if the variable pay is **up to 200% of the fixed pay, at least 50% of it should be in non-cash.**

Union Cabinet approved Rs 25,000 crore for Stalled Housing Projects

- The union cabinet in its meeting on 6th November has decided to set up **Rs 25,000 fund to revive stalled housing projects.**
- It will finance over **1,600 stalled housing projects** that comprise 4.58 lakh housing units across the country.

RBI put Rs 5 lakh Penalty on Oxygen Services

- The Reserve Bank of India (RBI) has imposed a fine of **Rs 5 lakh** on prepaid payment instrument Oxigen Services (India) Private Limited.
- Oxygen Services is a **Prepaid Payment Instrument (PPI)** issuer and facilitates payment processing and money transfer services.

Documentation Identification Number (DIN) System

- The step is aimed at bringing transparency and accountability in the **indirect tax administration** through the widespread use of information technology.
- Now the **CBIC communication** will have to have a Documentation Identification Number and **No communication would be issued without DIN.**

RBI increased Household Income Limits for borrowers of NBFC-MFIs

- The household income limits for borrowers of NBFCs and MFIs has been increased from **Rs 1 lakh to Rs 1.25 lakh for rural areas.**
- Similarly, the limit has been increased from the **current level of Rs 1.6 lakh for urban/semi urban areas to Rs 2 lakh.**

ADB, India Sign $91 Million Loan

- The **first project** is helping the modernization of the **Gondi irrigation system** and the **second Project** to modernize **Vijayanagara Channel.**
- **ADB** was established in **1966**, owned by 68 members **- 49 from the Asia-Pacific region** and aims to eradicate extreme poverty and achieve inclusive, resilient, and sustainable Asia and the Pacific.

SEBI Issued Stricter Disclosure Norms for Listed Companies

- **SEBI Chairman Ajay Tyagi** announced the changes focuses on the need to build trust among whistle-blowers after a **whistle-blower** approached the US watchdog, **Securities and Exchange Commission** with a complaint against IT major Infosys instead of SEBI.
- **Portfolio Managers (PM) Regulations, 2019** have been amended following which net worth requirement of portfolio managers has been **enhanced from 2 crore to 5 crore rupees.**

Chit Funds (Amendment) Bill, 2019

- The **Chit Funds Act, 1982 regulates chit funds** and prohibits a fund from being created without the prior sanction of a State Government.
- The amendment has been made **to streamline operations of chit funds that are popular among low-income families in India**, as it offers both access to funds and save option and to protect the interests of investors.

RBI Constituted 3-Member Panel for DHFL

- The Reserve Bank of India (RBI) has constituted a three-member panel to advise the Administrator of **Dewan Housing Finance Corporation Limited, DHFL.**
- Reserve Bank of India **superseded DHFL's board** on 20th Nov 19 and placed the company under an administrator to help recover nearly Rs 84,000 crore and ensure that the debt-laden company's asset quality does not worsen any further.

NK Singh Recommends Further Simplification of GST

- **N K Singh, Chairman of 15th Finance Commission (FC)** has called for major changes in the GST (Goods and Service Tax) structure.
- The recommendations are made **to help increase revenue, foster better tax compliance, scrutinise and optimise revenue etc.**

Web Portal Launched by Tax Department

- The portal will provide information about procedures related **to automatic exchange of information under common reporting standards.**
- The portal will be **useful for domestic financial institutions, foreign tax authorities and financial institutions, and public.**

Credit-linked Subsidy Services Awas Portal

- The Portal will provide a robust and transparent real-time **web-based monitoring system to the beneficiaries of credit-linked Subsidy Services (CLSS).**
- The **Credit Linked Subsidy Scheme (CLSS)** is a benefit under the **Pradhan Mantri Awas Yojana** which focuses on helping the beneficiaries to bring down their housing loan EMIs by over **Rs. 2,000 per month by offering an interest subsidy.**

Taxation Laws (Amendment) Bill, 2019

- The bill provides an option to pay income tax at the rate of **15% to new domestic manufacturing companies,** provided they do not claim certain deductions.
- Currently, **25%** is the rate of income tax that is paid by the domestic companies with an **annual turnover of up to Rs 400 crore** and **30%** is the rate for other domestic companies.

Capital Small Finance Bank raised Equity Capital from OOJIF

- **OIJIF, a growth capital private equity (PE) fund** has bought a **9.9% stake** in Punjab-based Capital Small Finance Bank.
- Bangalore-based mid-market private equity fund **Amicus Capital Private Equity and Amicus Capital Partners India Fund** also invested Rs 38 crore in June and Rs 5 crore, respectively as part of the capital raise round.

RBI imposed Rs 1.50 crore penalty on Corporation Bank

- RBI has imposed the penalty in exercise of powers vested under the provisions of **Section 47 A (1) (c) read with Section 46 (4) (i) and 51 (1) of the Banking Regulation Act, 1949.**
- Non-compliance with the RBI directions was revealed in the **statutory inspection of the bank** with reference to its financial position as on March 31, 2017 and the **Risk Assessment Report (RAR).**

INDEX AND RANKING

World's top 10 Best-Performing Chief Executives

- **Harvard Business Review (HBR)** has published **'The Best-Performing CEOs in the World, 2019'.**
- The list consists of **top 100 CEOs of the world** and the list is topped by **American technology company NVIDIA's CEO Jensen Huang.**
- **Amazon CEO Jeff Bezos** has topped the list **every year since 2014,** failed to make this year's list owing to Amazon's relatively low ESG scores.

Global Prosperity Index 2019

- Bengaluru was ranked **83rd in the list,** Delhi and Mumbai stood at **101st and 107th position.**
- The Index ranked **113 cities across the globe** in terms of their inclusive prosperity of their economies measuring not only economic growth but its distribution across their population.

REPORTS

IMF report on Growth of South Asia

- IMF released the paper titled **'Is South Asia Ready for take-off? A sustainable and inclusive growth agenda,'** on 4th November 2019.
- The report has said that under a substantial liberalisation scenario, supported by improved infrastructure and young workforce, the region has the potential to **contribute one-third of global growth by 2040.**

Water Quality Report

- The **Ministry of Consumer Affairs, Food and Public Distribution** have released the **Water Quality Report for State Capitals & UT.**
- The study **on the quality of piped drinking water being supplied in the country** is undertaken by the **Bureau of India Standards (BIS).**

India Ratings and Research (Ind-Ra) Growth Forecast

- **Fitch group firm India Ratings and Research** lowered India's GDP growth forecast for current fiscal for the **fourth time.**
- The 4.7% projection for the 2nd quarter would mark **6 consecutive quarters of slowing growth which is a first since 2012.**

GDP fell to 4.5% in 2nd Quarter

- Growth rate of **Private Final Consumption Expenditure (PFCE) at Constant Prices stood at 5.1%** in Q2 FY20 as compared to 9.8% in Q2 FY19.
- **Gross Fixed Capital Formation (GFCF) at constant Prices grew at 1%** in Q2 FY20 as compared to 11.8% of Q2 of FY19.

APPOINTMENTS

Name of the Person	Designation
Justice Ajay Kumar Mittal	Chief Justice of Madhya Pradesh High Court
P.S Sreedharan Pillai	Governor of Mizoram
Justice Sanjay Karol	Chief Justice of Patna High Court
Pravind Jugnauth	Mauritius Prime Minister
Justice Muhammad Raffiq	Chief Justice of Meghalaya High Court
Justice Akil Abdulhamid Kureshi	New Chief Justice of the High Court of Tripura
Justice Dr Ravi Ranjan	Chief Justice of Jharkhand High Court
Justice Sharad Arvind Bobde	47th Chief Justice of India
Shiv Sena President Uddhav Thackeray	Next Chief Minister of Maharashtra
H R Khan	Chairman of Code for Responsibility Lending (CRL) Committee

AWARDS AND HONOURS

Award	Awardee
Lifetime Achievement Award at IFFI 2019	Isabelle Huppert
'Icon of Golden Jubilee of IFFI' award	S Rajinikanth
Golden Leaf Award 2019	Tobacco Board of India
National Awards for Excellence in Journalism 2019	
Name of the Person	**Category**
Gulab Kothari	Raja Ram Mohan Roy Award
Sanjay Saini and Raj Chengappa	Rural Journalism
Shiva Swaroop Awasthi and Anu Abraham	Development Reporting
P.G.Unnikrishnan	Photo Journalism- Single News Picture
Sipra Das	Photo Journalism-Photo Feature
Saurabh Duggal	Sports Reporting
Ruby Sarkar and Anuradha Mascarenhas	Gender Based Reporting

Krishna Kaushik and Sandeep Singh	Financial Reporting

IMPORTANT DAYS

Date	Day	Theme
1st November 2019	State's Foundation Day	--
9th November 2019	Foundation Day of Uttarakhand	--
11th November 2019	National Education Day	--
11th November 2019	Birth Anniversary of Maulana Abul Kalam Azad	--
12th November 2019	550th birth Anniversary of Guru Nanak Dev	--
12th November 2019	Public Service Broadcasting Day	--
14th November 2019	Children's Day	--
14th November 2019	Birth Anniversary of the first Prime Minister of India, Pandit Jawaharlal Nehru	--
16th November 2019	National Press Day	--
21st November 2019	World Fisheries Day	--
26th November 2019	Constitution Day	--
26th November 2019	National Milk Day	--

MOU'S SIGNED

MoU signed between CSIR-IMTECH and IIT Bombay

- The MoU is in line with the circular issued by MHRD in **2018** to collaborate with **National Research Laboratories affiliated to CSIR** and paving way for all IITs.
- IMTECH's vision is to discover **new drugs to address key societal and medical needs.**

GOVT SCHEMES

'NISHTHA' Scheme launched in J&K

- **National Initiative for School Heads' and Teachers' Holistic Advancement (NISHTHA)** was launched in the Union Territory of Jammu and Kashmir on 15th November 2019.
- NISHTHA is a National Mission aimed at **"Improving learning outcomes at Elementary level"** through **Integrated Teacher Trainings.**

Target Olympic Podium Scheme

- A **"High priority category"** has been created to focus on those players who have won medals in the Commonwealth Games, Asian Games or in which India has a good chance of winning medals in Olympics.

- **Nine sports disciplines** are included in the high priority category: **Athletics, Badminton, Hockey, Shooting, Tennis, Weightlifting, Wrestling, Archery and Boxing.**

DEFENCE

Joint Military Excercise Dustlik-2019

- The **curtain raiser** of the military drill was held on 3rd November by the Defence Minister Rajnath Singh and his Uzbekistan counterpart Major General Bakhodir Nizamovich Kurbanov.
- The Defence Minister Rajnath Singh affirmed India's commitment of developing a **state-of-the-art IT complex in Armed Forces Academy of Uzbekistan.**

SCO Joint Urban Earthquake Search & Rescue Exercise- 2019

- The Shanghai Cooperation Organization Joint Exercise on Urban Earthquake Search & Rescue **(SCOJtEx-2019)** is to be inaugurated by the Union Minister of Home Affairs Shri Amit Shah on 4th November 2019 at New Delhi.
- The **aim of the exercise** is to rehearse the disaster response mechanism, share technology, Knowledge and enhance cooperation with multi-agency participation in earthquake scenario.

2nd Edition of Exercise 'Samudra Shakti'

- The 2nd edition **Indian Navy – Indonesian Navy** Bilateral Maritime Exercise 'Samudra Shakti was conducted in the **Bay of Bengal** from 6th Nov to 7th Nov 2019.
- An Anti-Submarine Warfare Corvette, **INS Kamorta,** is jointly exercising with Indonesian Warship KRI **Usman Harun,** a multi-role Corvette.

Innovations for DEFENCE EXCELLENCE (iDEX)

- The Def-connect was organised to showcase the accomplishments of the **Innovations for Defence Excellence (iDEX) initiative.**
- **'Defence Innovation Organization (DIO)'** funds and manages the iDEX and was formed as a 'not for profit' company as per **Section 8 of the Companies Act 2013.**

Exercise TIGER TRIUMPH

- Indian Air Force **MI-17 helicopters,** Indian Naval ships **Jalashwa, Airavat and Sandhayak,** and Rapid Action Medical Team (**RAMT**) would participate from India.
- The exercise is being conducted to increase interoperability **Humanitarian Assistance and Disaster Relief (HADR) operations.**

Exercise 'SHAKTI-2019'

- The **aim of the exercise** was to achieve interoperability in operational procedures, combat drills and understand the functioning in such situations.
- **'RUDRA' helicopter,** which is the weaponised version of the Advanced Light Helicopter **'Dhruv'** was included in the exercise.

Exercise Za'ir-Al-Bahr (Roar of the Sea)

- The exercise will include a three-day **Harbour Phase** (seminar, professional interaction, official visits, and sports) and Two days **Sea Phase** (Maritime Exercise involving Maritime Surveillance and Interdiction Operation).
- Anti-Ship Missile equipped **Barzan Class Fast Attack Craft and Rafale multi-task fighter aircraft** will participate from Qatari Naval Forces.

NCC 71st Raising Day

- The NCC also contributes towards **social causes and community development activities in the country.**
- It is a **tri-service organization active since 1948** in grooming the youth of the country into disciplined and patriotic citizens.

SCIENCE AND TECHNOLOGY

GV-971 Drug to Cure Alzheimer's

- **GV-971 drug** is the **only Alzheimer's medicine to survive clinical trials,** out of more than 320 developed by pharmaceutical companies around the globe.
- **Alzheimer's disease** is an irreversible brain disorder that destroys thinking ability of the brain to carry out simple tasks.

SPORTS

Gold in Olympic Test Event for Boxing

- **Shiva Thapa** is the four-time Asian medallist and outpunched **Sanatali Toltayev,** Kazakhstan's national champion and Asian bronze-winner by 5-0 in **63 kilogram category.**
- **Pooja Rani,** Former Asian Games bronze-medallist edged past **Caitlin Parker** of Australia in **75-kilogram category.**

South Africa won Rugby World Cup 2019

- The Rugby World Cup 2019 was held in **YOKOHAMA, Japan** from 20th September to 2nd November across 12 venues all across the country.
- The final match was held at **International Stadium Yokohama** in Yokohama.
- The Springboks became the **second team after New Zealand** to win three World Cup titles.

Pooja Gehlot won Silver in UWW Under-23 World Championships

- Pooja claimed India's **second silver medal** in wrestling in **53 kg** after Ravinder won the first silver in 61 kg in the tournament.
- She was defeated by **Japan's Haruna Okuno** in the finals of the UWW Under-23 World Championships.

Documentary on Real Kashmir won 'BAFTA Scotland' Awards 2019

- The documentary depicted the journey of former Rangers ace **David Robertson** as the coach of Real Kashmir Football Club.
- In its first season, FC finished third in the I-League, which is currently **India's second tier football league.**

Deepak Kumar and Manu Bhaker at 14th Asian Championships

- Deepak secured the bronze in the **men's 10 metres air rifle** while Bhaker secured gold in the **women's 10 metres air pistol.**
- Deepak is the **2nd Indian shooter** to earn an Olympic quota in the event after **Divyansh Singh Panwar.**

Kento Momota won his 10th title as Japan's World No. 1

- **Kento Momota and Chen Yufei** won the titles in the men's amd women's title respectively at the Fuzhou China Open Badminton.
- **Kento Momota** defeated Taiwan's world number two **Tien-chen** to won his **10th title as Japan's world number one.**

Sundar Singh wins Gold in World Para Athletics Championships

- The event was held in **Dubai,** UAE and will take place from 7th to 15th November 2019 at **Dubai Club for People with Determination.**
- This is India's **2nd gold** in the Championship after **Devendra Jhajharia's** gold and silver in 2013 Lyon and 2015 Doha Championships.

Saurabh Chaudhary wins Silver at the 14th Asian Championship

- **Saurabh Chaudhary** claimed the silver medal in men's **10m air pistol event** at the 14th Asian Shooting Championship.
- **Abhishek Verma, Sharvan Kumar and Saurabh** won the **team bronze** for India.

India bagged 9 medals at World Para Athletics Championship

- **Sundar Singh Gurjar** (F46 category) and **Sandeep Chaudhary** (F64 category) won Gold for India in the Championship.
- **Sumit Antil and Sharad Kumar** claimed silver in the event.
- **China** topped the medals tally with **59 medals** followed by **Brazil** (39) and **Great Britain** (28).

Rafel Nadal Won the 6th Davis Cup Title

- **Rafael Nadal** has clinched the **sixth Davis Cup title in tennis for Spain over Canada** at the Caja Mágica in **Madrid, Spain.**
- He has defeated **Denis Shapovalov of Canada** by 6-3, 7-6 (9-7) to clinch Spain's 2-0 win against Canada.

63rd National Shotgun Shooting Championship

- **Haryana's Sangram Dahiya and Varsha Varman of Madhya Pradesh** also won the team gold for their respective States.
- **The 63rd National Shooting Championship Competitions (NSCC) 2019** in Shotgun events is being held at Dr. Karni Singh Shooting Ranges, **New Delhi** from 16th to 30th November 2019.

Expert Committee constituted to review Draft National Sports Code

- The Ministry of Sports has constituted a **13-member expert committee to review the Draft National Sports Code.**
- The expert committee will be headed by former Supreme Court judge **Justice Mukundakam Sharma.**

Abhishek-Jyothi claimed Gold at Asian Archery C'ships

- **Jyothi, Muskan Kirar and Priya Gurjar** also won the **silver** medal in the compound women's team event.
- Due to the suspension of the national federation **Archery Association of India (AAI),** the Indian archers participated as **neutral athletes** under the **World Archery flag** in the tournament.

SUMMITS AND CONFERENCES

35th ASEAN Summit

- The **Association of Southeast Asian Nations (ASEAN)** is a group of ten member countries that encourages social, political and economic co-operation in the region.
- Head of **Eight dialogue partner countries** including India, republic of Korea, Australia, USA, China, Japan, and New Zealand are also participating in the summit along with the 10 ASEAN countries.

15th meeting of Governing Council of SACEP

- Environment, Forest & Climate Change and Information & Broadcasting Minister **Prakash Javadekar** will attend the meet from India.
- During the visit to Bangladesh, the Minister will also visit **Bangabandhu Memorial Museum** to pay respects to **Bangabandhu Sheikh Mujibur Rahman.**

19th IRIGC-M&MTC Meeting

- The 19th **India-Russia Inter-Governmental Commission on Military and Military-Technical Cooperation** (IRIGC-M&MTC) meeting was held in Moscow on 6th November 2019.
- The meeting took place between the **Indian Defence Minister Rajnath Singh and Russian Defence Minister General Sergey Shoigu.**

BIMSTEC ports Conclave

- **BIMSTEC was formed in 1997** with the cooperation of **seven member countries** including **India, Myanmar, Nepal, Bhutan, Srilanka, Bangladesh and Thailand.**
- Union minister of shipping **Mansukh Mandaviya** will inaugurate the Conclave and will attend the event besides the chairmen of all 12 major ports in India.

Global Investors' Meet

- Himachal Pradesh government is organising the event to **attract investment and create employment opportunities** in the state.
- The State government has set a target of signing pacts worth **Rs 85,000 crore** during the event.

China International Travel Mart (CITM)

- CITM is one of the largest Travel shows in Asia and this the **21st edition of CITM.**
- A large **India Pavilion** is being set up at CITM to promote India's varied tourism products and services including the **Buddhist Circuit** to attract Chinese travellers to visit India.

UNESCO & MGIEP Digital Learning Draft Guidelines

- Shri Ramesh Pokhriyal 'Nishank', Union Minister, Ministry of Human Resource Development launched the **'Industry Guidelines on Digital Learning (discussion draft)'** at the event.

- The Draft Guidelines were developed by **UNESCO & MGIEP (Mahatma Gandhi Institute of Education for Peace and Sustainable Development)**, based in New Delhi.

International Buyer Seller Meet on Agriculture & Horticulture

- The **Agricultural and Processed Food Products Export Development Authority (APEDA)** under the Department of Commerce, Ministry of Commerce and Industry has organised the meet.
- The products of Arunachal Pradesh like Mandarin oranges, kiwi, pineapple, king chilly and others were showcased to the **International buyers from seven countries of Bangladesh, Nepal, Greece, Sultanate of Oman, Indonesia, UAE and Bhutan.**

8th International Conference on Agricultural Statistics

- The conference is organized in collaboration with the **Ministry of Statistics and Programme Implementation,** ADB, World Bank, AfDB and various other organizations.
- The **theme** of ICAS for 2019 is **'Statistics for Transformation of Agriculture to Achieve the Sustainable Development Goals (SDGs)'.**

National Summit on Good, Replicable Practices and Innovations

- Union **Minister for Health & Family Welfare** Dr Harsh Vardhan, has inaugurated the **6th National Summit on Good, Replicable Practices and Innovations** at Gandhinagar (Gujarat).
- **SAANS campaign "Social Awareness and Action to Neutralise Pneumonia Successfully"** was launched at the Summit to control **Pneumonia.**

6th ASEAN Defence Ministers' Meeting-Plus

- Defence Minister Rajnath Singh will represent India in the **6th ASEAN Defence Ministers' Meeting-Plus (ADMM-Plus) in Bangkok, Thailand** on 18th November 2019.
- The **current Chairman of the ADMM-Plus** is **H.E. Gen. Prawit Wongsuwon** (Minister of Defence), Kingdom of **Thailand.**

2nd Edition of ISA-Steel Conclave 2019

- The **Indian Steel Association (ISA)** supported by the **Ministry of Steel**, Government of India is organising the conclave to deliberate on Indian and Global Perspectives of the Steel Industry.
- India is the **2nd largest producer of crude steel and 3rd largest consumer of finished steel** in the world.

2019 World Conference on Access to Medical Products: Achieving the SDGs 2030

- The conference was held to analyse possibilities to achieve the **Sustainable Development Goal 3 (SDG 3) - Good Health and Well-being**, at ensuring healthy lives and promote well-being for all at all ages.
- The conference **aimed** to find solutions and measures on issues surrounding provisioning of **affordable, quality medical products** as part of public health care delivery systems.

Global Bio-India Summit 2019

- **"Global Bio-India 2019" Summit** is one of the largest biotechnology stakeholders conglomerates which will be **held for the first time in India at New Delhi.**
- The Summit is being **organized by the Department of Biotechnology** under the Ministry of Science & Technology with its Public Sector Undertaking, **Biotechnology Industry Research Assistance Council (BIRAC).**

19th Indian Ocean Rim Association (IORA) Meet

- **V Muraleedharan,** Minister of State in the External Affairs Ministry has participated in the event representing India.
- The **theme** of this year meeting is **"Promoting a Shared Destiny and Path to Prosperity in the Indian Ocean."**

27th Conference of Central and State Statistical Organizations

- The conference is being organised by **the Ministry of Statistics and Programme Implementation (MoSPI)**.
- MoSPI has developed **National Indicator Framework (NIF)** for monitoring country's progress on SDGs. Also, the **NIF Baseline Report 2015-16** is released by the ministry to set the benchmark for measuring SDGs progress up to **2030.**

9th BRICS Trade Ministers Meet

- **Piyush Goyal,** Commerce and Industry and Railway Minister will attend the meet from India.
- An MoU with **Trade and Investment Promotion Agencies of BRICS countries** will be signed at the meet to enhance collaboration between the trade and investment promotion agencies of BRICS nations.

Dhaka Global Dialogue

- The programme is jointly organised by the **Observer Research Foundation (ORF)** and the **Bangladesh Institute of International and Strategic Studies (BIISS).**
- The **theme** of the dialogue is **"Growth, development and Indo-Pacific".**

India-ASEAN Business Summit

- The Union Minister of State Development of North Eastern Region (DoNER), **Dr Jitendra Singh** addressed the Inaugural Session of 2-day **India-ASEAN Business Summit** on 11th Nov in **New Delhi.**
- The **objective** of the conference is to enhance the trade trajectory between India and ASEAN nations to new highs.

11th BRICS Summit

- Prime Minister Narendra Modi will attend 11th BRICS (Brazil, Russia, India, China and South Africa) Summit on 14th November in **Brasilia, Brazil.**
- The **theme** for this year summit is **"Economic growth and innovative future for BRICS economies".**

NuGen Mobility Summit 2019

- **Minister of Heavy Industries & Public Enterprises Nitin Gadkari** addressed the event and called upon the auto industry to focus on future technologies as skilled man-power in the auto sector.
- The objective of the Summit is **to share global experiences, ideas, innovations and future technology** for faster adoption and development of advanced automotive technologies.

5th NITI Aayog–DRC Dialogue

- The Dialogue took place under the MoU between NITI Aayog and DRC signed during the visit of **Hon'ble Prime Minister of India to China in May 2015.**
- Preliminary findings of joint research in the areas of WTO reform and urbanization as per the **4th Dialogue held in Mumbai in 2018** were presented in the fifth dialogue.

YOJANA MAGAZINE SUMMARY: NOVEMBER 2019

TOPIC: SANITATION FOR A HEALTHY SOCIETY

Sanitation economy is not just about toilets but it also includes provisions of clean drinking water, food, elimination of waste, following the basic tenet of 'lesser wastage' etc.

With the achievement of 100% defecation free status since the launch of Swachh Bharat Mission, the government has raised its target to achieve the **ODF Plus (Open Defecation Free plus).** The **key interventions** to be focused upon in ODF+ are:

a. Implementation of Solid and Liquid Waste Management (**SLWM**) in rural areas
b. Sanitation coverage of public places
c. Ensuring sanitation access to new households
d. Sustained usage of Individual Household Latrines (IHHL)
e. Visible cleanliness

GOVERNMENT INITIATIVES

INITIATIVES FOR SANITATION ECONOMY:

- **Swachh Bharat Mission (SBM)**: launched on 2nd Oct 2014 and aims to achieve an Open Defecation Free (ODF) India by 2nd Oct 19
- **Jal Shakti Abhiyan (JSA)**: was created in May 2019 and aims to provide piped-water supply to all households (Har Ghar Jal)by 2024
- Curbing Single use Plastic
- Ministry of Environment, Forest and climate Change notified **Management and Handling Rules, 2000** to ensure proper solid waste management in India
- **Solid Waste Management Rules 2016**:
  The Key components of SWM system are:
  a. Segregation of waste into dry and wet waste
  b. Door to door collection of waste
  c. Recovery facilities for dry waste
  d. Setting up of waste processing facilities
  e. Setting up of waste disposal facilities-Landfills

  The Objective of SWM is to maximise resource recovery and energy generation from waste in the processing facility and minimise waste disposal in landfills

- The **Ministry of Jal Shakti along with UNICEF** is has rolled out **convergent water supply and convergent training** across rural India by training the Pradhans (Leaders) of Gram Panchayats on how to manage existing water resources
- **Total Sanitation Campaign (TSC):** implemented in 1999, is a re-constructed successor of the Central Rural Sanitation Programme (CRSP). The focus of TSC is to include more community-driven mobilization and state-level implementation
- **Nirmal Bharat Abhiyan**: was launched in 2005 and provided a financial incentive for defecation free gram panchayats and further in 2012 provided Rs 10,000 to every qualifying household

INITIATIVES FOR SANITATION WORKERS:

- **Prohibition of Employment as Manual Scavengers Act 2013:** came effect from Dec 2013 and has the objective to
  - i) eliminate the insanitary latrines
  - **ii)** prohibit employment as manual scavengers
  - **iii)** prohibit hazardous manual cleaning of severe and septic tanks
  - **iv)** survey of manual scavengers
- **Code on Wages Bill, 2019**: was enacted by the Ministry of Labour and Employment for ensuring minimum wages to all workers including sanitary workers and provides high wage premium for workers engaged in hazardous work
- **Pradhan Mantri Shram Yogi Maan-Dhan (PM-SYM) scheme**: is a voluntary and contributory pension scheme for unorganised workers to assure a minimum pension of Rs 3000 per month to the subscriber after attaining the age of 60
- **Indira Awas Yojana**: launched by the Ministry of Rural Development, has made special coverage of identified manual scavengers for providing them housing facilities in rural areas
- **Pre-Matric Scholarship to the Children of Sanitation Workers**: was launched by the Ministry of Social Justice and Empowerment provides scholarship between Rs 225 to Rs 700 per month for a period of 10 months in a year up to class 10
- **National Safai Karamchari Finance and Development Corporation**: was set up under the Ministry of Social Justice and Empowerment acts as an Apex Corporation for the socio-economic upliftment of Sanitation workers
- **Gram Panchayat Development Plans (GPDP) guidance of 2018:** prioritised the 'Sanitation, solid waste management and drinking water'

CURRENT HAPPENINGS

10 YEAR RURAL SANITATION STRATEGY (2019-2029)

The Department of Drinking Water and Sanitation (DDWS), Ministry of Jal Shakti launched the 10 Year Rural Sanitation Strategy (2019-2029).

a. It will focus on sustaining the sanitation behaviour change under the Swachh Bharat Mission Gramin (SBM-G)
b. Under the strategy, DDWS in consultation with State Governments and other stakeholders, will guide the local governments, policy makers and other stakeholders in their planning for ODF Plus (ODF +)

SWACHH SURVEKSHAN 2020 LEAGUE

a. **Minister of State for Housing and Urban Affairs, Hardeep Singh Puri** launched the League in a bid to sustain the on ground performance and efforts of cities for continuous monitoring
b. As part of the SS league 2020, there will be a **quarterly cleanliness assessment** of cities and towns in India.
c. The initial assessment will be conducted in **three quarters – April to June, July to September and October to December.** Each quarter will carry a weightage of 2000 marks.
d. The League will be integrated with the **fifth edition of 'Swachh Survkeshan'** – the annual cleanliness survey of urban India

GLOBAL GOALKEEPER AWARD

a. The **Prime Minister, Narendra Modi** received the 'Global Goalkeeper Award' by **Bill and Melinda Gates Foundation for Swachh Bharat Abhiyan** on 24th Sep 19.

b. The award ceremony took place on the side-lines of United Nations General Assembly (UNGA) session in New York

AI-ENABLED MSBM APP

a. The Ministry of Housing and Urban Affairs (**MoHUA**) has launched the AI-enabled mSBM App
b. The app will check whether the funds allocated for the construction of toilets to the beneficiary has been used for the work before releasing the 2nd instalment
c. The App helps to detect the beneficiary face and toilet seat in the photo uploaded using Artificial Intelligence (AI) model and Geo-tagging to know the status of their application in real-time

WATER HEROES-SHARE YOUR STORIES

a. The contest is being launched by Department of Water Resources, River Development & Ganga Rejuvenation; Ministry of Jal Shakti
b. The objective is to promote value of water in general, water conservation and sustainable development of water resources
c. Success Stories in the field of water conservation will be taken by the participants in the form of Write-up (upto 300 words), Pictures and a video of one to five minutes, depicting their efforts/ contribution/practices

DHRUV PROGRAMME

a. The Pradhan Mantri Innovative Learning Programme-DHRUV is launched by the Union Human Resource Development Minister Shri Ramesh Pokhriyal 'Nishank'
b. Programme DHRUV will act as a platform to explore the talent of outshining and meritorious students, and help them achieve excellence in their specific areas of interest may it be science, performing arts, creative writing, etc.
c. In the beginning, the programme will cover 2 areas i.e. Science and Performing Arts. 60 students in all from across the country have been selected in the 1st batch
d. The children will be mentored by renowned experts in different areas, so that they can reach their full potential and bring laurels for community, State and Nation

INTERNATIONAL FILM FESTIVAL OF INDIA (IFFI)

a. The theme of the festival is '**Soul of Asia'**
b. This the **50th edition** of IFFI, Golden Jubilee edition
c. The opening Feature Film of Indian Panorama 2019 was **Hellaro (Gujarati**) directed by Abhishek Shah
d. The opening Non-Feature Film of Indian Panorama 2019 was **Noorch** directed by Ashish Pandey

REPOSITORY OF 'EK BHARAT SHRESHTH BHARAT'

a. The Publication Division of the Ministry of Information and Broadcasting is working on bringing out a series of books on 'Ek Bharat Shreshth Bharat' and would be published in 13 regional languages
b. Four books namely Razia Sultan, Rani Laxmi Bai, Sardar Patel and Swarajya Ke Mantradata Tilak have already been released

'SARDAR PATEL NATIONAL UNITY AWARD'

a. The award has been constituted by the Ministry of Home Affairs as the **highest civilian award** in the field of contribution to the unity and integrity of India
b. The award will be announced on the occasion of the **National Unity Day, i.e. the birth anniversary of Sardar Patel on 31st October.**

c. The Award shall be conferred by the **President** by a Sanad under his hand and seal
d. An **Award Committee** would be constituted by the Prime Minister, which would include the Cabinet Secretary, Principal Secretary to the Prime Minister, Secretary to the President, Home Secretary as Members and three-four eminent persons selected by the Prime Minister
e. The Award would consist of a medal and a citation. **No monetary grant** or cash award would be attached to this Award.
f. **Not more than three Awards** would be given in a year.

FACTS

- **SUSTAINABLE DEVELOPMENT GOAL 6:** "Ensure access to water and sanitation for all"
  - **Target 6.1:** Safe and affordable drinking water
  - **UN definition**: By 2030, achieve universal and equitable access to safe and affordable drinking water for all
  - **Target 6.2:** End open defecation and provide access to sanitation and hygiene
  - **UN definition**: By 2030, achieve access to adequate and equitable sanitation and hygiene for all and end open defecation, paying special attention to the needs of women and girls and those in vulnerable situations
- As per the **Annual Report 2018-19** submitted by **State Pollution Control Board**, the overall solid waste generated in the country has been estimated to be **1.5 lakh Tons per Day**
- In the area of sanitation and water accessibility, India is signatory of the following:
- India signed the Constitution of the **World Health Organisation (WHO) in 1946 in New York**, which sought to grant the WHO the authority to promote improvement of nutrition, sanitation, housing and other aspects of environmental hygiene
- India is signatory to the **Human Rights to Water and Sanitation since 2010** at the UN General Assembly
- The **73rd amendment** to the constitution of India delineated **drinking water and sanitation** as the responsibility **of Panchayati Raj Institutions (PRIs**)- including Gram Panchayats

KURUKSHETRA MAGAZINE SUMMARY: NOVEMBER 2019

TOPIC: RURAL EDUCATION

To make India a knowledge superpower, the rural education is as much needed as urban education to ensure sustainable growth and development of the country. For this, Special focus is being given by the government to the north-east, rural and backward regions of the country.

PRESENT SCENARIO OF RURAL EDUCATION IN INDIA

- **Census 2011 data :** As per Census 2011 data on literacy rate of **rural vs. urban**:
  a. literacy rate in rural areas was around **68% while it was 84% in urban areas**
  b. Only **59% of rural women** were estimated to be literate as compared to **nearly 80% urban women**
- **71st Round NSSO survey Report:** Findings of the survey on '**Social Consumption: Education'** done in **National Sample Survey (NSS) 71st Round**, conducted by the NSSO under the Ministry of Statistics and Programme Implementation (**MoSPI**) has shown that:

   a. While the overall Literacy Rate among persons (aged 5 years and above) in India was 76%, in rural areas it was 71% compared to 86% in urban areas
   b. The major reason for 'never-enrolment' for person ages 5-29 years was 'not interested in education' while in urban areas it was because of 'financial constraints'
- **U-DISE (2016-17) Report:** is published by the **Ministry of Human Resource & Development** and pertains to all schools from Class 1 to 8 across the country. It was found that:
   a. Total number in schools in India were **15.3 lakhs out of which 13 lakh schools were in rural areas**
   b. Rural areas account for 84.46% of total schools in India and 71% of total student enrolment in the country
- **AISHE 2018-19 Report:** The All India Survey of Higher education (**AISHE**) found that:
   a. 60.53% colleges are located in rural areas
   b. Although the rural areas have large number of colleges, they lack in quality

STEPS TAKEN BY THE GOVERNMENT TOWARDS RURAL EDUCATION

- The Ministry of Human Resource Development works through **two departments**
   a. Department of School Education & Literacy
   b. Department of Higher Education
- **Aspirational District Program:** was launched in 2018 and aimed to expeditiously improve the socio-economic status of some of the most backward regions in the country, with the highest weightage accorded to education.
- **Jawahar Navodaya Vidyalaya**: is a rural specific scheme with the provision of atleast **75% seats** for rural children. It was launched by the Ministry of HRD that provides free and quality education to talented rural children for class 6 to 12.
- **Samagra Shiksha**: It promotes holistic education through an Integrated scheme for School Education and subsumes the three centrally sponsored schemes
   1. Sarva Shiksha Abhiyan
   2. Rashtriya Madhyamik Shiksha Abhiyan
   3. Teacher Education
   a. under the scheme, provision has been made for giving Special Focus Districts, Educationally Backward Blocks, LWE affected districts and aspirational districts
   b. It provides holistic education by providing in-service training of teachers, grants to library, sports and physical activities, digital initiatives etc.
- **Revamped Kasturba Gandhi Balika Vidyalaya (KGBV) scheme:** The scheme is under Samagra Shiksha and provides the facility of atleast one residential school for girls from Class 6-12 in every educationally backward block which doesn't have residential schools under any other government scheme.
- **Mid-Day Meal Scheme:** was launched in 2001 with the objective to increase the enrolment of children from disadvantages sections like poor, Dalit, tribal, girls etc. by providing them hot cooked nutritious food in schools
- **Revamped Eklavya Model Residential School (EMRS) Scheme:** was launched by the Ministry of Tribal Affairs with the objective to provide quality and free of cost middle and high level education to Scheduled Tribes (ST) students with special focus on rural areas.
- **DIGITAL INITIATIVES LAUNCHED BY THE GOVERNMENT:**
   a. **e-PATHSHALA:** provides NCERT books in digital version for free for anybody
   b. **Diksha:** is a digital platform for teachers to enable capacity building of all categories of teachers
   c. **Massive open online courses on SWAYAM platform:** It is an integrated platform for offering online courses for school to post graduate level on SWAYAM
   d. **SWAYAM PRABHA (Kishore Manch) DTH-TV channel:** transmit educational e-contents through 2 National Channels

e. **National Digital Library:** provides virtual repository of learning resources with a single-window search facility

- **Sustainable Action for Transforming Human Capital (SATH):** by NITI Aayog is launched in Jharkhand, Madhya Pradesh and Odisha, that is home to 7% of India's rural population.
  a. Under this, the states are undertaking simultaneous academic and administrative reforms with an aim to create efficient schools, enhance human resource capacity and improve learning outcomes
  b. The program will be implemented by NITI along with McKinsey & Company and IPE Global consortium

STEPS TAKEN BY THE GOVERNMENT IN EDUCATION SECTOR

- **NISHTHA:** is the National Initiative for School Heads and Teachers Holistic Advancement, has the objective to motivate and equip teachers to encourage and foster critical thinking in students
- **Atal Tinkering Lab:** is a programme run by Atal Innovation Mission under NITI Aayog
  a. Aims to foster curiosity and innovative mind-set in young students across India to encourage research and Innovation in schools across the country
  b. The vision is to create one million children in India as Neoteric Innovators
- **Unnat Bharat Abhiyan:** under this, each Higher Education Institution will be linked with atleast 5 villages to engage the faculty and students of these institutions in understanding rural realities; to innovate technologies and methods to solve problems of rural people
- **Swachh Bharat Summer Internship:** aims at engaging the college students with Swachhta work by making it mandatory for candidates to undertake 100 hours of Swachhta related activities in villages
- **Pandit Madan Mohan Malviya Scheme:** on National Mission of Teacher and Teaching, is an umbrella scheme initiated during 2014 by MHRD for improving the quality of teachers and teaching

STEPS TAKEN FOR NORT-EASTERN STATES

- The District Institute of Education and Training at Meghalaya's Jaintia Hills rolled out a school self-evaluation project mode in Khilehri at Block level in 2008
- **Meghalaya School Improvement Programme:** The MSIP was piloted in 10 schools in 2014 and the focus areas of the programme are:
  a. Establishing school teams/communities of learning
  b. Undertaking school quality assessment
  c. Outcome-based progress tracking

STEPS TAKEN FOR FINANCIAL LITERACY

Financial Literacy means awareness of financial consumers/investors about the schemes, policies and all the other services that the banks and financial stakeholders offer.

- **National Strategy for Financial Education**: has been prepared in 2012 to bring about a financial education campaign to create awareness in customers on how to gain access to financial services and related aspects like bank account, insurance, investments etc.
- **Project Financial Literacy**: is a RBI endeavour that aims to disseminate information regarding its basic banking concepts to schools, colleges, economically weaker sections etc.
  a. Under the initiative, RBI organises trips of school and college students to the RBI headquarters and conduct banking and insurance related quizzes to bring financial literacy

   b. A Financial literacy week is also observed by RBI to create awareness among students
- **National Digital literacy Mission:** was launched in order to impart IT training to citizens and aims at making target groups like Anganwadi, ASHA workers etc.
- **Digital India Platform**: is an interface that provides digitisation services for scanned images of documents for an organisation. The scheme aims at creating a digital repository of all existing content
- **Direct Benefit Transfer**
- **AADHAR enabled Payment System**
- **Bharat Interface for Money (BHIM)**
- **Saugamya Bharat Abhiyan**: also known as the Assessable India campaign, was launched for disabled people to have an access to equal opportunities and inclusive socio-economic development
- **AGRIMARKET App:** was launched for farmers to update them of crop prices to ensure best market for the sale of their crops by tracing the location of the farmer
- **Vittiya Saksharta Abhiyan:** launched by HRD Ministry with the principle to energetically connect the Higher Education Institutions and encourage all payers and payees to use a digitally enabled cashless economic system for fund transfer

CURRENT HAPPENINGS

- **National Alliance for Technology Scheme (NEAT):**
  a. Ministry of Human Resource Development has announced the PPP (Public-Private Partnership) scheme, NEAT on 19th Sep 19
  b. The objective is to use Artificial Intelligence to make learning more personalised and customised as per the requirement of the learner
  c. The technology developing EdTech Companies would be brought together through a PPP model to create a National Alliance
  d. All India Council for Technical Education (AICTE) would be the implementing agency for NEAT programme
- Two Agriculture related Apps launched by the Ministry of Agriculture and Farmers Welfare:
  1. CHC Farm Machinery App: is a multi-lingual mobile app in which farmers can select and order the required machinery at the rates feasible for them from the custom Hiring Centres (CHCs) located in the radius of 50km
  2. Krishi Kisan App: will provide farmers the information of best demonstration of high-yielding crops and seeds in their nearby area.
     a. Any farmer with high quality of crops can demonstrate best practices to other farmers on this platform.
     b. The app will also help in Geo-tagging and Geo-fencing of crop and give weather forecast message to farmers

FACTS

- Education is a subject of **Concurrent list.** The Concurrent List or List-III (Seventh Schedule) is a list of 52 items given in the Seventh Schedule to the Constitution of India. It depicts that **both the centre and the state** can exercise their power in the context of the subjects contained in the list.
- As per the **World Bank report of 2017**, rural population was reported at **66.46% in 2017.**
- Summary statistics of Education in India

	Rural	Urban
Number of schools (in lakhs)	12.97	2.39

Number of students enrolled (in crore)	18	7.1
Number of teachers (in lakhs)	65	24

- **School Education Quality Index-SEQI:** is released by **NITI Aayog** and provides the first national ranking of states and UTs based on their success in school education system. The major findings of the index are:
  - **a.** 24 out of 5 states and UTs record Equity score of 79.4% in the overall performance ranking
  - **b.** **Uttarakhand** stands out for parity in learning outcomes between urban and rural areas
  - **c.** **Manipur**, Tripura and Goa bagged the top-three positions among 8 small states
  - **d.** **Chandigarh** topped among 7 UTs followed by Dadra and Nagar Haveli and Delhi
  - **e.** **Kerala** has emerged on top among 20 large states followed by Rajasthan and Karnataka
  - **f.** The report was jointly released by the **NITI Aayog, Ministry of Human Resource Development and the World Bank**
- In 2002, the **Article 21-A** was inserted in the constitution of India which declared that " The State shall provide free and compulsory education to all children of the age of 6 to 14 years in such manner as the state may, by law, determine."
- **The Right of Children to Free and Compulsory Education Act or Right to Education Act (RTE):** is an Act of the Parliament of India enacted on 4 August 2009, and contains the provisions:
  - **a.** free and compulsory education for children between the age of 6 to 14 years in India under Article 21A of the Indian Constitution
  - **b.** It mandates all private schools to reserve 25% of seats, absolutely free of cost, for children belonging to disadvantaged categories
  - **c.** It prohibits all unrecognised schools from practice
  - **d.** It prohibits the provision for donation or capitation fees
  - **e.** It prohibits the requirement of child or parents interview prior to admission
  - **f.** Prescribes a Teacher Eligibility Test (TET) by the National Council of Teacher Education (NCTE).

CURRENT AFFAIRS QUESTION BANK: NOVEMBER 2019

Q.1 Who has won gold at the Olympic Test Event for Boxing 2019 in men's category?

a) Shiva Thapa
b) Sanatali Toltayev
c) Ashish
d) Manish Kaushik
e) None of these

Q.2 'The Best-Performing CEOs in the World, 2019' was recently in the news, is topped by?

a) Adobe CEO Shantanu Narayen
b) NVIDIA's CEO Jensen Huang
c) MasterCard CEO Ajay Banga
d) Amazon CEO Jeff Bezos
e) None of these

Q.3 Recently the Foundation Day of 6 states and 3 Union territories was observed on?

a) 1st October

b) 10th October
c) 1st November
d) 5th November
e) None of these

Q.4 The theme of the 35th ASEAN Summit is?

a) Promoting Partnership for Regional equality
b) Advancing Partnership for sustainability
c) Promoting Partnership for Clean energy
d) Advancing Partnership for Economic cooperation
e) None of these

Q.5 A nation-wide online Hackathon 'Data-driven Innovation for Citizen Grievance Redressal' is conducted by which Ministry?

a) Ministry of Consumer Affairs, Food & Public Distribution
b) Ministry of Corporate Affairs
c) Ministry of Labour & Employment
d) Ministry of Personnel, Public Grievances and Pensions
e) None of these

Q.6 Choose the correct statement in the context of reorganisation done by the RBI in its regulatory and supervisory Departments?

a) RBI has made a unified Department of Supervision of financial entities
b) RBI has made a unified Department of Regulation of financial entities
c) Both a and b
d) Only a
e) None of the above

Q.7 Which Indian City is not a part of the UNESCO Creative Cities Network (UCCN)?

a) Mumbai
b) Hyderabad
c) Kolkata
d) Jaipur
e) Varanasi

Q.8 The "eCAPA 2019 - Art from the Heart" was recently organised by the Government of India for whom?

a) Divyang Artists
b) Sand Artists
c) Wildlife Photographers
d) Film Photographers
e) None of these

Q.9 Which country has won the Rugby World Cup 2019?

a) England
b) Japan

c) South Africa
d) New Zealand
e) None of these

Q.10 The IMF has recently predicted which region of becoming centre of global growth by 2040?

a) South Asia region
b) South East Asia region
c) Central East region
d) Central west region
e) None of these

Q.11 Which Indian female wrestler has recently won silver at the UWW Under-23 World Championships 2019 in 51 kg?

a) Pooja Gehlot
b) Babita Kumari
c) Vinesh Phogat
d) Sakshi Malik
e) None of these

Q.12 The exercise Dustlik-2019, is the first-ever joint military exercise between India and _____?

a) Bangladesh
b) Uzbekistan
c) Singapore
d) France
e) None of these

Q.13 The 5th India International Science Festival (IISF) 2019, is being held at_____?

a) New Delhi
b) Chennai
c) Kolkata
d) Lucknow
e) None of these

Q.14 Which country has hosted the Shanghai Cooperation Organization Joint Exercise on Urban Earthquake Search & Rescue (SCOJtEx-2019)?

a) India
b) China
c) Japan
d) Singapore
e) None of these

Q.15 Who has won the "Lifetime Achievement Award – Foreign Artiste" at the Golden Jubilee edition of IFFI 2019?

a) Roman Polanski
b) Isabelle Anne Madeleine Huppert
c) Isabelle Adjani

d) Vanessa Paradis
e) None of these

Q.16 Who won the 'Icon of Golden Jubilee of IFFI' award at the 50th International Film Festival of India (IFFI) 2019?

a) Akshay Kumar
b) Shah Rukh Khan
c) S Rajinikanth
d) Amitabh Bachchan
e) None of these

Q.17 Which documentary was recently in the news for winning the BAFTA and Scotland Awards at Glasgow, Scotland?

a) Documentary on Real Ladakh Football Club
b) Documentary on Real India Football Club
c) Documentary on Real Kashmir Football Club
d) Documentary on Real J&K Football Club
e) None of these

Q.18 Which country has recently allowed the sale and use of the first Alzheimer's medicine GV-971?

a) India
b) Scotland
c) Ireland
d) China
e) None of these

Q.19 As per the recent RBI's guidelines on the compensation of whole-time directors and chief executive officers, _____% of the variable pay will be paid in non-cash if the variable pay is above 200% of the fixed pay?

a) 50%
b) 56%
c) 67%
d) 70%
e) None of these

Q.20 Which among the following apps has been recently launched by the Finance Minister to facilitate monitoring and faster clearance of Customs goods?

a) ICEDASH
b) ATITHI
c) BRIK
d) Only a and b
e) Only b and c

Q.21 Which sportsperson has claimed India's 10th Tokyo Olympic quota in shooting by winning the bronze medal at the 14th Asian Championships?

a) Deepak Kumar
b) Manu Bhaker

c) Abhinav Bindra
d) Elavenil Valarivan
e) None of these

Q.22 The 15th meeting of Governing Council of South Asia Co-operative Environment Programme (SACEP) was held in _____?

a) New Delhi
b) Colombo
c) Dhaka
d) Kathmandu
e) None of these

Q.23 Which country was recently in news for withdrawing from the Paris climate accord?

a) New Zealand
b) China
c) USA
d) India
e) None of these

Q.24 Which ministry organises the "Hunar Haat"?

a) Ministry of Culture
b) Ministry of Women and Child Development
c) Ministry of Minority Affairs
d) Ministry of Tribal Affairs
e) None of these

Q.25 The Central government has recently set up Rs _____ fund to revive stalled housing projects in the country?

a) Rs 1 lakh crore
b) Rs 50,000 crore
c) Rs 25,000 crore
d) Rs 10,000 crore
e) None of these

Q.26 The 19th India-Russia Inter-Governmental Commission on Military and Military-Technical Cooperation (IRIGC-M&MTC) meeting was held in _____?

a) New Delhi
b) Moscow
c) Saint Petersburg
d) Lucknow
e) None of these

Q.27 Which country hosted the first ever BIMSTEC ports Conclave 2019?

a) Bangladesh
b) India
c) Srilanka

d) Thailand
e) None of these

Q.28 Recently _____ Global investors' meet was organised to attract investment and create employment opportunities in the state?

a) Andhra Pradesh
b) Madhya Pradesh
c) Gujarat
d) Himachal Pradesh
e) None of these

Q.29 The chairmanship of the Indian Ocean Rim Association (IORA) was transferred from South Africa to _____ at the 19th IORA meeting in 2019?

a) India
b) Indonesia
c) UAE
d) Srilanka
e) None of these

Q.30 The maritime Exercise 'Samudra Shakti' is jointly organised by the Navies of India and _____?

a) Indonesia
b) Srilanka
c) Bangladesh
d) France
e) None of these

Q.31 Choose the correct statement about Prepaid Payment Instrument (PPIs)?

1. PPIs facilitate purchase of goods
2. PPIs facilitate purchase of Services

a) Only 1
b) Only 2
c) Both 1 and 2
d) Neither 1 nor 2
e) None of the above

Q.32 The DIN system is recently in news for bringing transparency and accountability in the indirect tax administration. It stands for_____?

a) Departmental Identification Number
b) Direct Identification Number
c) Documentation Identification Number
d) Divisional Identification Number
e) None of these

Q.33 What is the theme of the 27th Conference of Central and State Statistical Organizations (COCSSO) 2019?

a) Quality Assurance in Official Statistics

b) Sustainable Development Goals (SDGs)
c) Agriculture and Farmers' Welfare
d) Quality Education
e) None of these

Q.34 Which Sustainable Development Goal (SDG) target calls for reduction of the global MMR to less than 70 maternal deaths per 100 000 live births by 2030?

a) SDG 2
b) SDG 3.1
c) SDG 5
d) SDG 4.1
e) None of these

Q.35 Reserve Bank of India has recently increased the household income limits for borrowers of Non-Banking Financial Companies (NBFCs) and microfinance institutions (MFIs) to Rs _____ for rural areas?

a) Rs 2 lakh
b) Rs 1.25 lakh
c) Rs 1 lakh
d) Rs 1.6 lakh
e) None of these

Q.36 Which Ministry has recently conferred the National Entrepreneurship Awards 2019?

a) Ministry of Labour and Employment
b) Ministry of Human Resource Development
c) Ministry of Skill Development and Entrepreneurship
d) Ministry of Youth Affairs and Sports
e) None of these

Q.37 The 9th BRICS Trade Ministers Meet 2019 will be held in _____?

a) New Delhi, India
b) Brasilia, Brazil
c) Beijing, China
d) Moscow, Russia
e) None of these

Q.38 Who won the 10th title as Japan's world No. 1 by winning the Fuzhou China Open Badminton crown 2019?

a) Chen Yufei
b) PV Sindhu
c) SHI Yu Qi
d) Kento Momota
e) None of these

Q.39 Which edition of Dhaka Global Dialogue was held in 2019?

a) 1st
b) 2nd

c) 3rd
d) 4th
e) None of these

Q.40 Which state government has recently approved the proposal of setting up the world's first CNG port terminal in the state?

a) Maharashtra
b) Gujarat
c) Madhya Pradesh
d) West Bengal
e) None of these

Q.41 Which sportsperson has recently secured gold at the World Para Athletics Championships 2019 in the men's F46 javelin throw?

a) Sundar Singh Gurjar
b) Ajeet Singh
c) Yogesh Kathuniya
d) Devendra Jhajharia
e) None of these

Q.42 Sportsperson Saurabh Chaudhary who was recently in news belongs to which sports?

a) Shooting
b) Boxing
c) Javelin Throw
d) Discus throw
e) None of these

Q.43 The term iDEX was in news recently, it stands for?

a) Innovations for Defence Expertise
b) Investment for Defence Equipment
c) Indigenous formula of Defence Equipment
d) Innovations for Defence Excellence
e) None of these

Q.44 Swachh-Nirmal Tat Abhiyaan was launched by the Ministry of Environment, Forest and Climate Change (MoEF&CC) for whom?

a) Cleaning coastal areas
b) Save marine creatures from plastic waste
c) Creating awareness amongst citizens about coastal ecosystems
d) All the above
e) None of them

Q.45 The theme of the India-ASEAN Business Summit 2019 is?

a) Today, Tomorrow, Together
b) Co-creating the future

c) Socio and economic cooperation
d) Resilient and innovative ASEAN
e) None of these

Q.46 APRACA, which recently organised the 6th World Congress on Rural and Agriculture Finance, stands for?

a) All Parties Rural Agricultural and Community Association
b) Asia - Pacific Rural Agricultural and Credit Association
c) Asia's People Rural Agricultural and Community Association
d) Asia-Pacific Rural Agricultural Community Association
e) None of these

Q.47 The 'TIGER TRIUMPH' Military Exercise is conducted between?

a) USA
b) Russia
c) UK
d) Indonesia
e) None of these

Q.48 Which country hosted the 11th BRICS Summit 2019?

a) Brazil
b) Russia
c) India
d) China
e) South Africa

Q.49 Which country was accorded the status of 'Partner Country' in the 39th edition of the India International Trade Fair 2019?

a) Australia
b) Iran
c) UK
d) Vietnam
e) Afganistan

Q.50 Recently CSIR-Institute of Microbial Technology (IMTECH) has signed MoU with _____, for collaborative research in areas of healthcare?

a) IIT Kharagpur
b) IIT Bombay
c) IIT Delhi
d) IIT Roorkee
e) IIT Kanpur

Q.51 The term "Social Audit" refers to?

1. Getting only the financial details of public agencies working for development initiatives
2. In-depth analysis of entities in which the public is involved

a) Only 1

b) Only 2
c) Both 1 and 2
d) Neither 1 nor 2
e) None of them

Q.52 Which joint military exercise was recently conducted between the Indian and French Army?

a) Exercise Dustlik
b) Exercise Tiger Triumph
c) Exercise Shakti
d) Exercise Yudh Abyas
e) None of these

Q.53 Which state government has launched the e-Ganna web portal and mobile application for sugarcane farmers of the state?

a) Maharashtra
b) Andhra Pradesh
c) Odisha
d) Uttar Pradesh
e) Jharkhand

Q.54 _____ has recently won the Golden Leaf Award in the Most Impressive Public Service Initiative category for the year 2019?

a) Indian Coffee Board
b) The Board of Control for Cricket in India
c) Securities and Exchange Board of India
d) Tobacco Board of India
e) None of these

Q.55 Which among the following is a part of the largest FDI Project of Indian Railways?

a) Hitachi Rail S.P.A (Formerly Ansaldo Breda)
b) Madhepura Electric Locomotive Pvt. Ltd. (MELPL)
c) Valente
d) Diesel Loco Works(DLW)
e) None of these

Q.56 The Global Cooling Prize is recently in the news, is organised by?

a) The Office of Science and Technology Policy (USA)
b) Department of Science and Technology (India)
c) Ministry of Higher Education, Research and Innovation (France)
d) Ministry for Industry, Science and Technology (Australia)
e) None of these

Q.57 Which among the following initiatives aims at "Improving learning outcomes at Elementary level" through Integrated Teacher Trainings?

a) SHIKSHA

b) SMRITI
c) NISHTHA
d) ABHYAS
e) None of these

Q.58 The China International Travel Mart (CITM) 2019 was held at?

a) Kunming
b) Beijing
c) Shanghai
d) Hong Kong
e) None of these

Q.59 For which purpose the Ministry of Human Resource Development launched the draft guidelines at the 40th UNESCO General Conference 2019 held in Paris?

a) Smart Learning
b) Tech Learning
c) Digital Learning
d) E-learning
e) None of these

Q.60 The first ever International Buyer Seller Meet on Agriculture & Horticulture produce is recently held at?

a) Assam
b) Tripura
c) Sikkim
d) Arunachal Pradesh
e) Odisha

Q.61 The 8th International Conference on Agricultural Statistics (ICAS) 2019 was recently held at?

a) Rome, Italy
b) New Delhi, India
c) Brasilia, Brazil
d) Paris, France
e) None of these

Q.62 The National Press Day is observed on?

a) 16th September
b) 11th October
c) 16th November
d) 11th November
e) None of these

Q.63 Which Ministry has recently released the Water Quality Report to rank the states and UT on the quality of piped drinking water being supplied in the country?

a) Ministry of Consumer Affairs, Food and Public Distribution
b) Ministry of Drinking Water & Sanitation

c) Ministry of Environment, Forest & Climate Change
d) Ministry of Jal Shakti
e) None of these

Q.64 The SAANS campaign is recently launched by the Ministry of for Health & Family Welfare to fight against_____?

a) Asthma
b) Hepatitis
c) Pneumonia
d) AIDS
e) None of these

Q.65 Which country chaired the 6th ASEAN Defence Ministers' Meeting-Plus (ADMM-Plus) 2019?

a) India
b) China
c) New Zealand
d) Thailand
e) Vietnam

Q.66 Which among the following was recently launched by the government to avoid the problem of freezing of diesel in the vehicles during winters?

a) Winter-X Diesel
b) Winter-Stable Diesel
c) Winter-State Diesel
d) Winter-Grade Diesel
e) None of these

Q.67 What is India's total medal count in the World Para Athletics Championship 2019?

a) 7
b) 8
c) 9
d) 10
e) 11

Q.68 The Maritime Exercise Za'ir-Al-Bahr (Roar of the Sea) is conducted between?

a) India and Uzbekistan
b) India and Iran
c) India and Qatar
d) Uzbekistan and Yemen
e) None of these

Q.69 The Government of India has recently signed a $ 91 million loan with the Asian Development Bank (ADB) for Comprehensive Water Management in _____?

a) Odisha
b) Madhya Pradesh
c) Karnataka

d) Telangana
e) None of these

Q.70 The World Heritage Week 2019 was observed in the month of_____?

a) October
b) September
c) December
d) November
e) None of these

Q.71 The Target Olympic Podium (TOP) Scheme was formulated in which year?

a) 2010
b) 2012
c) 2014
d) 2016
e) 2018

Q.72 Who has been appointed as the 47th Chief Justice of India?

a) Justice Sharad Arvind Bobde
b) Justice Sanjay Yadav
c) Justice Govind Mathur
d) Justice Dr. Ravi Ranjan
e) None of these

Q.73 What is India's rank in terms of crude steel production in the world?

a) 1st
b) 2nd
c) 3rd
d) 4th
e) None of these

Q.74 The Golden Chariot Train is the initiative of which state government?

a) New Delhi
b) Madhya Pradesh
c) Gujarat
d) Karnataka
e) Tamil Nadu

Q.75 What was the theme of the 2019 World Conference on Access to Medical Products Achieving the SDGs 2030?

a) Innovation and Sustainable Development Goal (SDG)
b) Universal Health Coverage (UHC) and Sustainable Development Goal (SDG)
c) Universal Health Coverage (UHC) and innovation
d) Innovation and Medicine
e) None of these

Q.76 The World Fisheries Day is being celebrated on which date every year?

a) 1st November
b) 10th November
c) 11th November
d) 21st November
e) None of these

Q.77 The government has recently approved the establishment of the National Institute for Sowa-Rigpa (NISR) in?

a) Mussoorie
b) Leh
c) Shimla
d) Nainital
e) Rishikesh

Q.78 The Global Bio-India Summit is being held in India for the first time at?

a) Bhopal
b) Guwahati
c) New Delhi
d) Leh
e) Mumbai

Q.79 As per the SEBI's latest disclosure norms for listed companies, in case of default in repayment of loans beyond 30 days, the listed companies will have to disclose the default's fact within _____?

a) 12 hours
b) 24 hours
c) 48 hours
d) 72 hours
e) None of these

Q.80 The Cabinet Committee on Economic Affairs (CCEA) has recently approved sale of government stake in five Central Public Sector Enterprises (CPSEs) that includes?

a) Bharat Petroleum Corporation Limited (BPCL)
b) Shipping Corporation of India (SCI)
c) Container Corporation of India (CONCOR)
d) Only a and b
e) All a, b and c

Q.81 The 11th edition of Agro-Vision, an Agro-based Exhibition is recently organized by the government in _____?

a) Bhopal
b) Nagpur
c) Mumbai
d) Nainital
e) Jaipur

Q.82 The 8th "International Tourism Mart" (ITM) 2019 will be held at?

a) Mizoram
b) Nagaland
c) Tripura
d) Manipur
e) Arunachal Pradesh

Q.83 The Chit Funds (Amendment) Bill, 2019 contains the provision that the prescribed ceiling of aggregate chit fund amount for individuals will be_____?

a) Rs 1 lakh
b) Rs 2 lakh
c) Rs 3 lakh
d) Rs 4 lakh
e) Rs 6 lakh

Q.84 The Reserve Bank of India (RBI) has constituted a three-member panel to advise the Administrator of Dewan Housing Finance Corporation Limited, DHFL. The panel comprises of?

a) Rajiv Lall
b) N S Kannan
c) N S Venkatesh
d) Only a and c
e) All the above

Q.85 Which Indian city/cities featured in the Global Prosperity Index 2019?

a) Delhi
b) Mumbai
c) Bengaluru
d) Only a and b
e) All a, b and c

Q.86 Which among the following countries have not signed the United Nations Security Council (UNSC) Convention on the Prohibition of the Development, Production, Stockpiling and Use of Chemical Weapons?

a) North Korea
b) Egypt
c) South Sudan
d) Israel
e) Only a, b and c

Q.87 Who is the Chairman of the 15th Finance Commission?

a) Nand Kishore Singh
b) Shaktikanta Das
c) Anoop Singh
d) Ramesh Chand
e) Ashok Lahiri

Q.88 Who is the present Chairman of Central Board of Direct Taxes (CBDT)?

a) Pranab Kumar Das
b) S Ramesh
c) Pramod Chandra Mody
d) Vundela Malakonda Reddy
e) None of these

Q.89 Who has won the sixth Davis Cup title 2019?

a) Denis Shapovalov
b) Roberto Bautista Agut
c) Rafael Nadal
d) Felix Auger-Aliassime
e) None of these

Q.90 Which Ministry has recently launched the Credit-linked Subsidy Services Awas Portal (CLAP)?

a) Ministry of Rural Development
b) Ministry of Housing and Urban Affairs
c) Ministry of Rural Development
d) Ministry of Health and Family Welfar
e) None of these

Q.91 The Taxation Laws (Amendment) Bill, 2019 contains the provision to slash the corporate rate tax to _____% for domestic companies provided they do not claim certain deductions under the IT Act.

a) 15%
b) 22%
c) 25%
d) 30%
e) None of these

Q.92 Which day is celebrated as the Constitution Day in India?

a) 26th November
b) 26th January
c) 15th August
d) 2nd October
e) 31st January

Q.93 The 63rd National Shotgun Shooting Championship 2019 is organised by?

a) Field AND Target Shooting Association of India
b) National Rifle Association of India
c) Indian Crossbow Shooting Association
d) RIMFIRE & AIR RIFLES BENCHREST SHOOTING ASSOCIATION OF INDIA
e) None of these

Q.94 Who is known as the Father of India's White Revolution?

a) Sam Pit Roda
b) Norman Borlaug

c) Dr. Verghese Kurien
d) MS Swaminathan
e) None of these

Q.95 The Ocean Dance Festival 2019 was held at?

a) India
b) Bangladesh
c) Myanmar
d) Vietnam
e) China

Q.96 The National Cadet Corps (NCC) has recently celebrated its _____ Raising Day on 24th Nov 19?

a) 70th
b) 71st
c) 72nd
d) 74th
e) None of these

Q.97 The Oman India Joint Investment Fund (OIJIF) is co-sponsored by?

a) State Bank of India (SBI)
b) State General Reserve Fund of Oman (SGRF)
c) Both a and b
d) Punjab National Bank
e) None of the above

Q.98 Fitch group firm India Ratings and Research have recently lowered India's GDP growth forecast for FY20 to _____?

a) 4.7%
b) 6.1%
c) 5.6%
d) 4.5%
e) None of these

Q.99 Choose the current statement/statements among the following

1. Vultures come in the category of endangered species
2. Jatayu Conservation Breeding Centre at Pinjore in Haryana is the first vulture conservation and breeding centre in India

a) Only 1
b) Only 2
c) Both 1 and 2
d) Neither 1 nor 2
e) None of these

Q.100 The national space agency ISRO has recently launched the 3rd generation Earth observation satellite named?

a) Robsat-3

b) PSLV-3
c) Cartosat-3
d) Cartbat-3
e) None of these

Q.101 Prohibition of Electronic Cigarettes Bill, 2019 prohibit_____ of electronic cigarettes (e-cigarettes) in India?

a) Production
b) Trade
c) Transport
d) Storage
e) All the above

Q.102 The NuGen Mobility Summit 2019 was recently held at?

a) Bhopal
b) Guwahati
c) Gurugram
d) Tripura
e) Lucknow

Q.103 The objective of the Special Protection Group (Amendment) Bill, 2019 is?

a) To provide security to Prime Minister only
b) To provide security to Prime Minister, including former prime ministers and members of his immediate family residing with him at his official residence.
c) To provide security to Prime Minister and the President
d) To provide security to Prime Minister and vice-president
e) None of these

Q.104 The 47th All India Police Science Congress (AIPSC) 2019 is being organised in which state?

a) Madhya Pradesh
b) Jharkhand
c) Odisha
d) Uttar Pradesh
e) Assam

Q.105 The 5th Dialogue of NITI Aayog and Development Research Centre (DRC), China was held in_____?

a) China
b) India
c) Japan
d) Indonesia
e) None of these

Q.106 Which among the following has recently launched 'YuWaah' Generation Unlimited in India?

a) UNICEF
b) WHO

c) World Bank
d) Asian Development Bank
e) None of these

Q.107 The 13-member expert committee recently constituted by the Ministry of Sports to review the Draft National Sports Code is headed by?

a) Justice Dr Ravi Ranjan
b) Justice Mukundakam Sharma
c) Justice Rekha Doshit
d) Justice Sanju Panda
e) None of these

Q.108 The 21st Asian Archery Championships 2019 was held in?

a) India
b) Vietnam
c) Bangladesh
d) Thailand
e) China

Q.109 The Corporation Bank is headquartered at?

a) Mumbai
b) Bengaluru
c) Mangalore
d) Manipal
e) None of these

Q.110 Who has been appointed as the Chairman of the steering committee of the Code for Responsible Lending (CRL) in micro-credit?

a) Harsh Shrivastava
b) Srinivas Bonam
c) Sonia Krishnankutty
d) H R Khan
e) None of these

Q.111 The 2nd Annual India-Bhutan Development Cooperation Talks was held in?

a) India
b) Bhutan
c) China
d) Japan
e) None of these

Q.112 The Gross Domestic Product (GDP) for the second Quarter of FY20 is _____?

a) 4.3%
b) 4.5%
c) 4.7%

d) 4.9%
e) None of these

ANSWERS:

Ans.1 (A) Shiva Thapa is the four-time Asian medallist and outpunched Sanatali Toltayev, Kazakhstan's national champion and Asian bronze-winner by 5-0 in 63 kilogram category.

Ans.2 (B) Harvard Business Review (HBR) has published 'The Best-Performing CEOs in the World, 2019'. The list consists of top 100 CEOs of the world and the list is topped by American technology company NVIDIA's CEO Jensen Huang.

Ans.3 (C) 6 states and 3 UTs are celebrating their formation day on 1st November 2019. States of Karnataka, Kerala, Madhya Pradesh, Chhattisgarh, Punjab and Haryana are celebrating their formation day on 1st Nov.

Ans.4 (B) The Association of Southeast Asian Nations (ASEAN) is a group of ten member countries that encourages social, political and economic co-operation in the region. The theme of the summit is "Advancing Partnership for Sustainability".

Ans.5 (D) Department of Administrative Reforms and Public Grievances (DARPG), Ministry of Personnel, Public Grievances and Pensions is to launch a nation-wide online Hackathon 'Data-driven Innovation for Citizen Grievance Redressal' on 5th November 2019.

Ans.6 (C) Reserve Bank of India has reorganised the regulatory and supervisory Departments and has created separate supervisory and regulatory cadre. The supervision function for all financial entities is integrated into a unified Department of Supervision and the regulatory functions into a unified Department of Regulation with effect from 1st November 2019.

Ans.7 (C) UNESCO Creative Cities Network (UCCN) was created in 2004 and represents a network of cities that are active centres of cultural activities in their respective countries. Presently, there are total 246 cities inducted into UCCN around the world.

Ans.8 (A) "eCAPA 2019 - Art from the Heart" is India's first-ever Arts Exposition for Artists blessed with Down syndrome, Autism, Mental Retardation, Seizure Disorder and Dyslexia will be held in New Delhi on 2nd November 2019. The event will also connect the Divyang artists to mentors and eminent masters of different arts/crafts.

Ans.9 (C) South Africa defeated England in the world cup final by 2-12. The Rugby World Cup 2019 was held in YOKOHAMA, Japan from 20th September to 2nd November across 12 venues all across the country.

Ans.10 (A) International Monetary Fund (IMF) has said that South Asia, led by India, is moving towards becoming centre of global growth by 2040. IMF released the paper titled 'Is South Asia Ready for take-off? A sustainable and inclusive growth agenda,' on 4th November 2019.

Ans.11 (A) Pooja claimed India's second silver medal in wrestling in 53 kg after Ravinder won the first silver in 61 kg in the tournament. She was defeated by Japan's Haruna Okuno in the finals of the UWW Under-23 World Championships.

Ans.12 (B) The focus of the exercise is on counter-terrorism and will continue till 13th November 2019 at Chirchiq Training Area near Tashkent. The Defence Minister Rajnath Singh affirmed India's commitment of developing a state-of-the-art IT complex in Armed Forces Academy of Uzbekistan.

Ans.13 (C) The India International Science Festival (IISF) 2019, is organized jointly by the Ministry of science and technology and Vijnana Bharati (Vibha). The theme of this annual event for 2019 is "RISEN India – Research, Innovation, and Science Empowering the Nation".

Ans.14 (A) The National Disaster Response Force (NDRF), Government of India is hosting the (SCOJTEX)-2019. The main focus of (SCOJTEX)-2019 is to test the region's preparedness and resilience for immediate response against earthquake.

Ans.15 (B) The Lifetime Achievement Award carries a cash prize of INR 10,000,00/-. She has worked in more than 120 films since her debut in 1971 and has won the César Award for Best Actress twice, for La Cérémonie and Elle.

Ans.16 (C) Rajinikanth got his first break in the movies as a small role in the Kannada film Katha Sangama, directed by Puttanna Kanagal. He was honoured Padma Bhushan (2000) and the Padma Vibhushan (2016) by the Government of India.

Ans.17 (C) The documentary depicted the journey of former Rangers ace David Robertson as the coach of Real Kashmir Football Club. In its first season, FC finished third in the I-League, which is currently India's second tier football league.

Ans.18 (D) GV-971 drug is the only Alzheimer's medicine to survive clinical trials, out of more than 320 developed by pharmaceutical companies around the globe. China has the highest people in the world suffering from Alzheimer's, roughly 10 million people.

Ans.19 (C) RBI has said that if the variable pay is up to 200% of the fixed pay, at least 50% of it should be in non-cash and 67% of the variable pay will be paid in non-cash, if the variable pay is above 200% of the fixed pay.

Ans.20 (D) Finance Minister Nirmala Sitharaman has launched two new IT Initiatives - ICEDASH and ATITHI on 4th November 2019. Both the apps will reduce interface and increase the transparency of Customs functioning.

Ans.21 (A) Deepak secured the bronze in the men's 10 metres air rifle while Bhaker secured gold in the women's 10 metres air pistol. He is the 2nd Indian shooter to earn an Olympic quota in the event after Divyansh Singh Panwar.

Ans.22 (C) Environment, Forest & Climate Change and Information & Broadcasting Minister Prakash Javadekar will attend the meet from India. During the visit to Bangladesh, the Minister will also visit Bangabandhu Memorial Museum to pay respects to Bangabandhu Sheikh Mujibur Rahman.

Ans.23 (C) The Paris accord is an agreement signed by 188 nations in 2015 and entered into force on 4th November 2016 to keep rising global temperatures below 2 Celsius above pre-industrial levels and limit them to 1.5 Celsius rise.

Ans.24 (C) The formal inauguration of "Hunar Haat" was made by the Union Minister for Minority Affairs Mukhtar Abbas Naqvi at Prayagraj in Uttar Pradesh on 2nd November 2019. All the "Hunar Haat" of 2019-2020 will be based on the theme of "Ek Bharat Shrestha Bharat".

Ans.25 (C) The union cabinet in its meeting on 6th November has decided to set up Rs 25,000 fund to revive stalled housing projects. It will finance over 1,600 stalled housing projects that comprise 4.58 lakh housing units across the country.

Ans.26 (B) The 19th India-Russia Inter-Governmental Commission on Military and Military-Technical Cooperation (IRIGC-M&MTC) meeting was held in Moscow on 6th November 2019. The meeting took place between the Indian Defence Minister Rajnath Singh and Russian Defence Minister General Sergey Shoigu.

Ans.27 (B) The two-day BIMSTEC (Bay of Bengal initiative multi-sector technical and economic cooperation) ports Conclave will be held at Visakhapatnam on 7th and 8th November 2019. For the first time, an exclusive port conclave is being organised and Vizag port trust (VPT) will host the conclave.

Ans.28 (D) Himachal Pradesh government is organising the event to attract investment and create employment opportunities in the state. The state will showcase the policy and regulatory environment investment scope across the eight focus sectors.

Ans.29 (C) The theme of this year meeting is "Promoting a Shared Destiny and Path to Prosperity in the Indian Ocean." During this meet, the IORA Chairmanship will be given to the United Arab Emirates from South Africa, for a two year period till 2021.

Ans.30 (A) An Anti-Submarine Warfare Corvette, INS Kamorta, is jointly exercising with Indonesian Warship KRI Usman Harun, a multi-role Corvette. The joint exercises include Air Defence exercises, Weapon firing drills, manoeuvres, Surface Warfare exercises, Helicopter Operations and Boarding Operations.

Ans.31 (C) The Reserve Bank of India (RBI) has imposed a fine of Rs 5 lakh on prepaid payment instrument Oxigen Services (India) Private Limited. The move was taken in exercise of powers vested under Section 30 of the Payment and Settlement Systems Act, 2007.

Ans.32 (C) The Documentation Identification Number (DIN) system of Central Board of Indirect Taxes and Customs (CBIC) will come into existence from 8th November 2019. Now the CBIC communication will have to have a Documentation Identification Number and No communication would be issued without DIN.

Ans.33 (B) The conference is being organised by the Ministry of Statistics and Programme Implementation (MoSPI). The theme of the conference for the year 2019 is “Sustainable Development Goals (SDGs)”.

Ans.34 (B) As per the Sample Registration System Bulletin-2016 released by the Registrar General of India on 7th November 2019, the Maternal Mortality Ratio (MMR) of India has declined by 8 points in one year. Kerala, Tamil Nadu and Maharashtra have already met the SDG target 3.1 of 70 maternal deaths per 100 000 live births by 2030.

Ans.35 (B) Reserve Bank of India has increased the household income limits for borrowers of Non-Banking Financial Companies (NBFCs) and microfinance institutions (MFIs). The limit on total indebtedness of the borrower has been increased from Rs 1 lakh to Rs 1.25 lakh.

Ans.36 (C) This was the 4th edition of the award and it marked the 5 years of setting up of the Ministry of Skill Development and Entrepreneurship (2014). Dr R A Mashelkar was the chairman of the National Jury for the award.

Ans.37 (B) The 9th BRICS Trade Ministers Meet will be held in Brasilia, Brazil, on the 11th of November 2019. Piyush Goyal, Commerce and Industry and Railway Minister will attend the meet from India.

Ans.38 (D) Kento Momota defeated Taiwan's world number two Tien-chen to won his 10th title as Japan's world number one. Chen Yufei similarly defeated Japan's Nozomi Okuhara to win the title.

Ans.39 (A) The first edition of the three days long Dhaka Global Dialogue was inaugurated by the Prime Minister of Bangladesh Sheikh Hasina. The theme of the dialogue is “Growth, development and Indo-Pacific”.

Ans.40 (B) Chief Minister Vijay Rupani, who is the chairman of the Gujarat Infrastructure Development Board- GIDB has approved the proposal to construct the terminal at Bhavnagar. The CNG port terminal will have annual capacity of 6 million matric tone.

Ans.41 (A) Sundar Singh Gurjar has won gold at the World Para Athletics Championships in the men's F46 javelin throw. The event was held in Dubai, UAE and will take place from 7th to 15th November 2019 at Dubai Club for People with Determination.

Ans.42 (A) Saurabh Chaudhary claimed the silver medal in men's 10m air pistol event at the 14th Asian Shooting Championship. Abhishek Verma, Sharvan Kumar and Saurabh won the team bronze for India.

Ans.43 (D) The Def-connect was organised to showcase the accomplishments of the Innovations for Defence Excellence (iDEX) initiative. The iDEX initiative was launched by the Government of India in 2018.

Ans.44 (D) The Ministry of Environment, Forest and Climate Change (MoEF&CC) has organised a cleanliness-cum-awareness drive under the "Swachh – Nirmal Tat Abhiyaan". The drive is organised for cleaning beaches and creating awareness amongst citizens about coastal ecosystems.

Ans.45 (A) The Union Minister of State Development of North Eastern Region (DoNER), Dr Jitendra Singh addressed the Inaugural Session of 2-day India-ASEAN Business Summit on 11th Nov in New Delhi. The theme of the summit is "Today, Tomorrow, Together".

Ans.46 (B) Asia - Pacific Rural Agricultural and Credit Association (APRACA) is a regional association facilitates mutual exchange of information and expertise in the field of rural finance to avert financial risks.

Ans.47 (A) Indian Air Force MI-17 helicopters, Indian Naval ships Jalashwa, Airavat and Sandhayak, and Rapid Action Medical Team (RAMT) would participate from India. US Navy Ship Germantown and troops from US Third Marine Division would participate in the exercise.

Ans.48 (A) Prime Minister Narendra Modi will attend 11th BRICS (Brazil, Russia, India, China and South Africa) Summit on 14th November in Brasilia, Brazil. The BRICS grouping represents 3.6 billion people (half of the world population).

Ans.49 (E) 'The Islamic Republic of Afghanistan' has been accorded the status of 'Partner Country' for this year and 'The Republic of Korea' will be the 'Focus Country' for this year while Bihar and Jharkhand will be the focus states in the fair.

Ans.50 (B) CSIR-Institute of Microbial Technology (IMTECH), Chandigarh signed a Memorandum of Understanding (MoU) with IIT Bombay for collaborative research. The objective of the collaboration is to carry out state of the art research in areas of healthcare.

Ans.51 (B) Social Audit is a public assembly where all the details of a project are scrutinized that includes the resources, both financial and non-financial, used by public agencies for development initiatives. It involves an in-depth analysis of the working of an entity in which the public is involved.

Ans.52 (C) Indo-French Joint Military Training Exercise Shakti– 2019 was concluded at Mahajan Field Firing Range, Rajasthan on 13th November 2019. The focus of the exercise is on counter-terrorism operations under the United Nations mandate.

Ans.53 (D) The web portal and e-Ganna App will help in strengthening the cane development societies by eradicating cane mafia and middleman between the sugar cane farmers and the sugar mills.

Ans.54 (D) Tobacco Board is a statutory body established under Ministry of Commerce and Industry and regulate the production and curing of Virginia tobacco in India. Earlier in 2014, the Tobacco Board of India won a Golden Leaf Award in the Most Impressive Public Service Initiative category.

Ans.55 (B) The Madhepura Electric Locomotive Pvt. Ltd. (MELPL) is a joint venture of Indian Railways (India) and Alstom (France). As part of the project, the factory has been set up in Madhepura, Bihar to manufacture 120 locomotives per year.

Ans.56 (B) The Global Cooling Prize is organized by the Department of Science and Technology (DST) under the Mission Innovation (MI) programme. Mission Innovation (MI) is a global initiative of 24 countries and the European Union to accelerate global clean energy innovation.

Ans.57 (C) NISHTHA is a National Mission aimed at "Improving learning outcomes at Elementary level" through Integrated Teacher Trainings. It brings competencies among all the teachers and school principals at the elementary stage to address the diverse needs of children through multiple pedagogies.

Ans.58 (A) The Ministry of Tourism, is participating at China International Travel Mart (CITM) to be held at Kunming, China from 15th -17th November 2019. CITM aims to increase Tourism, Trade & Tourist arrivals and investments between India & China.

Ans.59 (C) Shri Ramesh Pokhriyal 'Nishank', Union Minister, Ministry of Human Resource Development launched the 'Industry Guidelines on Digital Learning (discussion draft)' at the event. The Draft Guidelines were developed by UNESCO & MGIEP (Mahatma Gandhi Institute of Education for Peace and Sustainable Development), based in New Delhi.

Ans.60 (D) The products of Arunachal Pradesh like Mandarin oranges, kiwi, pineapple, king chilly and others were showcased to the International buyers from seven countries of Bangladesh, Nepal, Greece, Sultanate of Oman, Indonesia, UAE and Bhutan.

Ans.61 (B) The conference is organized in collaboration with the Ministry of Statistics and Programme Implementation, ADB, World Bank, AfDB and various other organizations. The theme of ICAS for 2019 is 'Statistics for Transformation of Agriculture to Achieve the Sustainable Development Goals (SDGs)'.

Ans.62 (C) Vice President M. Venkaiah Naidu awarded the 'National Awards for Excellence in Journalism 2019' at New Delhi on the National Press Day on 16th November 2019. The 'National Awards for Excellence in Journalism 2019' was organized by the Press Council of India.

Ans.63 (A) The Ministry of Consumer Affairs, Food and Public Distribution have released the Water Quality Report for State Capitals & UT. The study on the quality of piped drinking water being supplied in the country is undertaken by the Bureau of India Standards (BIS).

Ans.64 (C) Union Minister for Health & Family Welfare Dr Harsh Vardhan, has inaugurated the 6th National Summit on Good, Replicable Practices and Innovations at Gandhinagar (Gujarat). SAANS campaign "Social Awareness and Action to Neutralise Pneumonia Successfully" was launched at the Summit to control Pneumonia.

Ans.65 (D) The Concept Paper to establish the ADMM-Plus was adopted in the 2nd ADMM, which was held in Singapore in 2007. The current Chairman of the ADMM-Plus is H.E. Gen. Prawit Wongsuwon (Minister of Defence), Kingdom of Thailand.

Ans.66 (D) The first Winter-Grade Diesel was launched to avoid the problem of freezing of diesel in the vehicles when winter temperatures drop to as low as -30 degree Celsius. Normal grade of Diesel loses its fluidity function in the extreme winter weather of the region.

Ans.67 (C) India has bagged the best-ever nine medals haul at the World Para Athletics Championship. India scored two gold, two silver and five bronze medals in the event.

Ans.68 (C) The Bilateral Maritime Exercise Za'ir-Al-Bahr (Roar of the Sea) is being conducted between the Navies of India and Qatar from 17th to 21st Nov 19. The exercise will be held between the Indian Navy and Qatari Emiri Naval Forces in Doha, Qatar.

Ans.69 (C) Government of India signed a $ 91 million loan with the Asian Development Bank (ADB) for Comprehensive Water Management in Karnataka. The first project is helping the modernization of the Gondi irrigation system and the second Project to modernize Vijayanagara Channel.

Ans.70 (D) The tourism arm of Indian Railways, Indian Railway Catering and Tourism Corporation Limited, is organising the "Heritage Week". The "Heritage Week" is celebrated on the occasion of World Heritage Week 2019 which is observed from 19th to 25th November 2019.

Ans.71 (C) The Target Olympic Podium (TOP) Scheme was formulated in July 2014, under the ambit of the National Sports Development Fund (NSDF). The scheme aims to identify and prepare potential players for the Olympic and Paralympic Games.

Ans.72 (A) Justice Bobde succeeded Justice Ranjan Gogoi as he was retired on 17th Nov 19. Justice Bobde is the senior-most Judge in the Supreme Court in hierarchy after CJI Ranjan Gogoi. Justice Bobde will hold the office of CJI for a tenure of around 18 months till his retirement on April 23, 2021.

Ans.73 (B) India is the 2nd largest producer of crude steel and 3rd largest consumer of finished steel in the world. The ISA – Steel Conclave 2019 will look on forward strategies to create the premier platform for the entire Steel Ecosystem in the country.

Ans.74 (D) The Golden Chariot train started its operations in 2008, is a Government of Karnataka initiative in a Joint Venture with the Ministry of Railways. The train has a capacity of 84 guests and covers tourist attractions in the state of Karnataka and other south Indian states.

Ans.75 (C) The conference was held to analyse possibilities to achieve the Sustainable Development Goal 3 (SDG 3) - Good Health and Well-being, at ensuring healthy lives and promote well-being for all at all ages. The theme of the conference was 'Universal Health Coverage (UHC) and innovation'.

Ans.76 (D) The World Fisheries Day is celebrated every year throughout the fishing communities to demonstrate solidarity with all fisherfolk, fish farmers and concerned stakeholders throughout the world. The Ministry has set the target to achieve 20 million metric tonne in the next five years.

Ans.77 (B) The National Institute for Sowa-Rigpa (NISR) in Leh, Union Territory of Ladakh would be an autonomous organization under the Ministry of AYUSH. The Ministry has been allocated Rs. 47.25 crore for the Institute.

Ans.78 (C) "Global Bio-India 2019" Summit is one of the largest biotechnology stakeholders conglomerates which will be held for the first time in India at New Delhi. Hosting the Summit, India is aiming to attract investments, indigenous talent pool, commercialization of biotech equipment etc.

Ans.79 (B) The listed companies will have to disclose the default's fact within 24 hours, in case of default in repayment of loans beyond 30 days. Portfolio Managers (PM) Regulations, 2019 have been amended following which net worth requirement of portfolio managers has been enhanced from 2 crore to 5 crore rupees.

Ans.80 (E) The government will sell its 53.29 per cent stake in BPCL, 63.75 per cent in SCI, 30.8 per cent in CONCOR, 74.23 per cent in THDCIL and 100 per cent in NEEPCO. The CCEA also approved reduction of government's stake in select PSUs below 51 %, while retaining the management control.

Ans.81 (B) Agro-Vision, an Agro-based Exhibition, aims to cater the requirements of farmers of Vidarbha region. The exhibition comprises of National Agri-Exhibition Workshop for farmers and seminars and showcase new technology in farming, suggestions for allied business etc. to enhance farmer's income.

Ans.82 (D) The International Tourism Mart is organised in the North Eastern States on a rotation basis. The earlier edition of the mart has been held in Guwahati, Tawang, Shillong, Gangtok, Agartala and Manipur is hosting the mart for the 2nd time.

Ans.83 (C) The prescribed ceiling of aggregate chit fund amount for individuals has been raised from Rs 1 lakh to Rs 3 lakh. The prescribed ceiling of aggregate chit fund amount for the firms has been raised from Rs 6 lakh to Rs 18 lakh.

Ans.84 (E) Rajiv Lall, chairman of IDFC, N S Kannan, Managing Director of ICICI Prudential Life Insurance's and N S Venkatesh, Chief Executive of Mutual Funds' Association AMFI's will be the members of the panel with DHFL administrator R. Subramaniakumar.

Ans.85 (E) Bengaluru was ranked 83rd in the list, Delhi and Mumbai stood at 101st and 107th position. The Index ranked 113 cities across the globe in terms of their inclusive prosperity of their economies measuring not only economic growth but its distribution across their population.

Ans.86 (E) The declaration was proposed by Britain and was passed unanimously by the 15-member UNSC body (10 elected members and 5 permanent members). The Convention on the Prohibition of the Development, Production, Stockpiling and Use of Chemical Weapons aims to eliminate weapons of mass destruction.

Ans.87 (A) N K Singh, Chairman of 15th Finance Commission (FC) has called for major changes in the GST (Goods and Service Tax) structure. It focused was on simplifying the GST structure and minimising the cost compliance.

Ans.88 (C) The tax department has launched a web portal and was inaugurated on Income Tax website by the Central Board of Direct Taxes (CBDT) Chairman P C Mody. The portal will provide information about procedures related to automatic exchange of information under common reporting standards.

Ans.89 (C) Rafael Nadal has defeated Denis Shapovalov of Canada by 6-3, 7-6 (9-7) to clinch Spain's 2-0 win against Canada. Canada was the 1st time finalist fighting for the Davis Cup title.

Ans.90 (B) The Portal will provide a robust and transparent real-time web-based monitoring system to the beneficiaries of credit-linked Subsidy Services (CLSS). The beneficiaries under the scheme include Middle Income Groups, Economically Weaker Sections, and Lower Income Groups.

Ans.91 (B) The Taxation Laws (Amendment) Bill, 2019 slashes the corporate rate tax to 22% for domestic companies provided they do not claim certain deductions under the IT Act.

Ans.92 (A) Constitution Day or Samvidhan divas is observed across the country on 26th Nov every year. The day marks the adoption of the Indian Constitution by the Constituent Assembly in 1949.

Ans.93 (B) The 63rd National Shooting Championship Competitions (NSCC) 2019 in Shotgun events is being held at Dr. Karni Singh Shooting Ranges, New Delhi from 16th to 30th November 2019. The NSCC 2019 is being organized by the National Rifle Association of India.

Ans.94 (C) Dr Kurien helped in flourishing the organized milk sector in the country after Independence. He launched the Operation Flood, the world's largest agricultural dairy development programme, which made dairy farming India's largest self-sustaining industry.

Ans.95 (B) Ocean Dance Festival is the largest international dance festival of Bangladesh. The theme of this year's festival is 'Bridging the distance' or Durotter Shetubandhan.

Ans.96 (B) The National Cadet Corps (NCC), celebrated its 71st Raising Day on 24th Nov 19 across the country. NCC is the world's largest uniformed youth organization, also called the youth wing of Armed Forces.

Ans.97 (C) OIJIF, a growth capital private equity (PE) fund has bought a 9.9% stake in Punjab-based Capital Small Finance Bank. OIJIF is co-sponsored by State Bank of India (SBI) and State General Reserve Fund of Oman (SGRF).

Ans.98 (C) Ind-Ra has revised its GDP growth forecast for FY20 to 5.6 %. It has also forecasted that the Indian economy may have slowed for the sixth consecutive quarter in July-September to 4.7%.

Ans.99 (C) The endangered vulture population has come down from 40 million to 19,000 in a span of over three decades. The vulture conservation centre will be set up on the lines of Jatayu Conservation Breeding Centre at Pinjore in Haryana (first in the country).

Ans.100 (C) The Cartosat-3 satellite was launched from the Satish Dhawan Space Centre at Sriharikota in Andhra Pradesh. The satellite was carried out by the PSLV C-47 rocket along with 13 customer payloads belonging to a US space technology firm.

Ans.101 (E) The Bill seeks to prohibit the production, trade, transport, storage and advertisement of electronic cigarettes (e-cigarettes). As per the bill, electronic cigarettes (e-cigarettes) is an electronic device that creates vapour for inhalation by heating a substance containing nicotine and other chemicals.

Ans.102 (C) Minister of Heavy Industries & Public Enterprises Nitin Gadkari addressed the event and called upon the auto industry to focus on future technologies as skilled man-power in the auto sector. This event served as a platform for bringing together all stakeholders in the automotive industry to understand global advancements in technologies.

Ans.103 (B) The Special Protection Group will provide security to Prime Minister, and members of his immediate family residing with him at his official residence. Security to former prime ministers, and his immediate family members residing with him at the residence allotted to him for a period of 5 years will also be provided.

Ans.104 (D) The event is organised by Uttar Pradesh Police in association with the Home Ministry and the Bureau of Police Research and Development. Lucknow is organising the event for the 2nd time and the last time Lucknow was host for AIPSC was in 1997.

Ans.105 (A) The Dialogue took place under the MoU between NITI Aayog and DRC signed during the visit of Hon'ble Prime Minister of India to China in May 2015. The Sixth NITI Aayog–DRC Dialogue will be convened in India in the second half of November 2020.

Ans.106 (A) Ministry of Women and Child Development has announced that the United Nations Children's Fund (UNICEF) has launched 'YuWaah' Generation Unlimited in India. The target age group of YuWaah includes adolescent girls and boys.

Ans.107 (B) The Ministry of Sports has constituted a 13-member expert committee to review the Draft National Sports Code. The expert committee will be headed by former Supreme Court judge Justice Mukundakam Sharma.

Ans.108 (D) Abhishek Verma and Jyothi Surekha Vennam claimed gold in compound mixed pair event at the 21st Asian Archery Championships. The 21st Asian Archery Championships was held in Bangkok, Thailand.

Ans.109 (C) The Reserve Bank of India (RBI) has imposed a monetary penalty of Rs 1.50 crore on Corporation Bank, by an order dated 29th November 2019. RBI has imposed the penalty in exercise of powers vested under the provisions of Section 47 A (1) (c) read with Section 46 (4) (i) and 51 (1) of the Banking Regulation Act, 1949.

Ans.110 (D) H R Khan, former deputy governor of RBI, has been appointed as the first chairman of the steering committee of the Code for Responsible Lending (CRL) in micro-credit. The code proposes to cap the total indebtedness of a borrower to Rs 1 lakh and bar more than 3 lenders offering loans to a single borrower.

Ans.111 (A) Mr T.S. Tirumurti, Secretary (Economic Relations) and Mr. Kinga Singye, Foreign Secretary led the delegation from India and Bhutan respectively. The next Development Cooperation Talks has been decided to be held in 2020 in Thimphu, Bhutan.

Ans.112 (B) The GDP grew 4.5% in the 2nd quarter of FY20, which is the slowest expansion in 26 quarters. The economy grew at 4.3% in Gross value added terms, which was 4.9% in the previous quarter.