



DAILY

CURRENT AFFAIRS



November - 15



Subscriptions



Liwin's CA Funsta



CA Funsta Channel



CA Funsta Channel
CA Funsta-Mission Parents



CA Funsta Channel

Bundle 2.0

PRICE

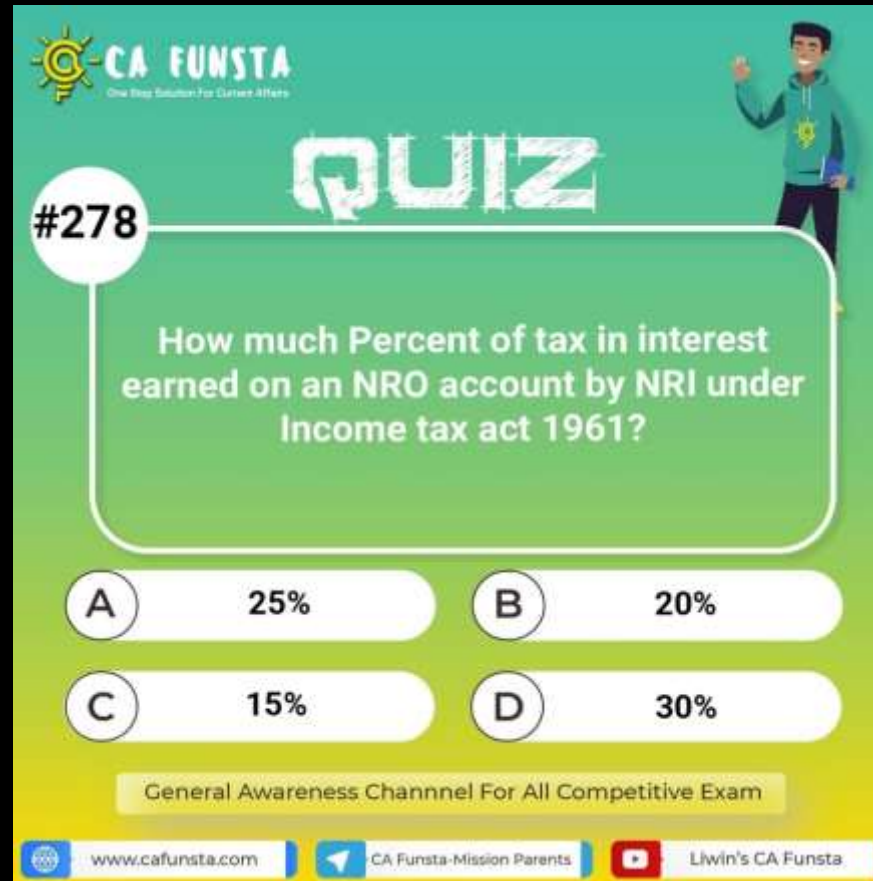
- SBI Clerk
- IBPS RRB PO
- IBPS RRB Clerk
- IBPS PO
- IBPS Clerk
- IBPS SO
- SBI PO
- RBI asst (All Exams)

~~RS. 299/-~~

RS. 169/-



QUIZ



#278

How much Percent of tax in interest earned on an NRO account by NRI under Income tax act 1961?

A 25% B 20%

C 15% D 30%

General Awareness Channnel For All Competitive Exam

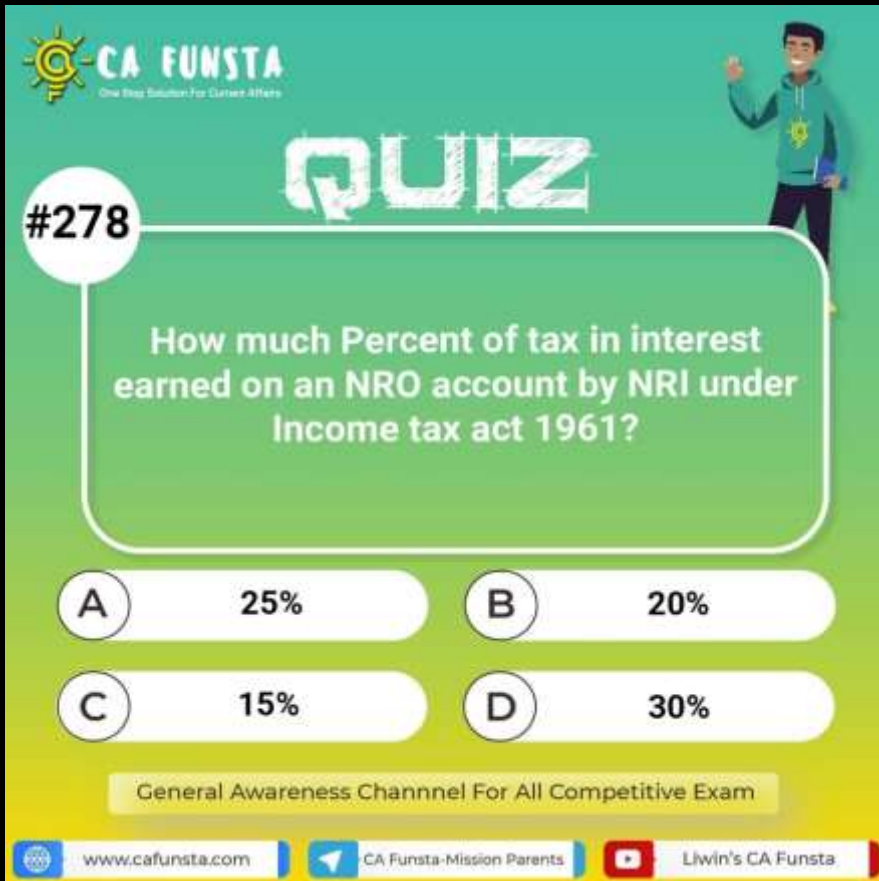
www.cafunsta.com CA Funsta-Mission Parents Liwin's CA Funsta



D) 30%



QUIZ



CA FUNSTA
One Stop Solution For Career Affairs

QUIZ

#278

How much Percent of tax in interest earned on an NRO account by NRI under Income tax act 1961?

A 25% **B** 20%

C 15% **D** 30%

General Awareness Channnel For All Competitive Exam

www.cafunsta.com CA Funsta-Mission Parents Liwin's CA Funsta

NRE and NRO:

- NRE is an account of NRI to transfer their foreign earnings to India and NRO also an account of NRI to manage the income earned in India.
- An NRE can open joint NRE account only with another NRI. However, an NRO can open a joint NRO account with one or more NRIs or Indian Citizens.
- NRE and NRO accounts are under Section 5 in Foreign Exchange Management Act, 2000.
- NRE-Non-Resident Externals and NRO-Non-Resident Ordinary.



QUIZ



#279

Which committee recommended back-end technology and logistics known as GST Network under Atal Bihari Vajpayee Government?

A Bhore Committee **B** Kartar Singh Committee

C Asim Dasgupta Committee **D** Mukherjee Committee

General Awareness Channnel For All Competitive Exam

www.cafunsta.com CA Funsta-Mission Parents Liwin's CA Funsta



C) Asim Dasgupta Committee



QUIZ



CA FUNSTA
One Stop Solution For Career Affairs

QUIZ

#279

Which committee recommended back-end technology and logistics known as GST Network under Atal Bihari Vajpayee Government?

A Bhore Committee **B** Kartar Singh Committee

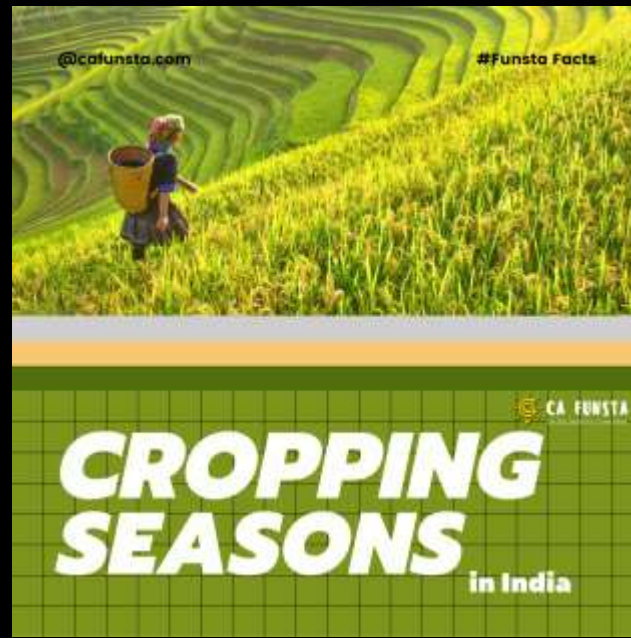
C Asim Dasgupta Committee **D** Mukherjee Committee

General Awareness Channnel For All Competitive Exam

www.cafunsta.com CA Funsta-Mission Parents Liwin's CA Funsta

- Goods and Services Tax is an indirect tax used in India on the supply of goods and services.
- The GST council has fitted over 1300 goods and 500 services under four tax slabs of 5%, 12%, 18% and 28% under GST.
- GST day is observed on July 1, 2017.





CA FUNSTA

KHARIF SEASON

June-September

Major crops cultivated

Northern States

- Rice
- Cotton
- Bajra
- Maize
- Jowar
- Tur

Southern States

- Rice
- Ragi
- Maize
- Jowar
- Groundnut

#Funsta Facts

CA FUNSTA www.cafunsta.com

CA FUNSTA

RABI SEASON

October-March

Major crops cultivated

Northern States

- Wheat
- Gram
- Rapeseeds
- Mustard
- Barley

Southern States

- Rice
- Maize
- Ragi
- Groundnut
- Jowar

#Funsta Facts

CA FUNSTA www.cafunsta.com

CA FUNSTA

ZAID SEASON

April-June

Major crops cultivated

Northern States

- Vegetables
- Fruits
- Fodder

Southern States

- Rice
- Vegetables
- Fodder

#Funsta Facts

CA FUNSTA www.cafunsta.com



Important Days



➤ **World Quality Day is observed on which date?**

- A) November 13
- B) November 11
- C) November 15
- D) November 14
- E) November 17



Answer

B) November 11



Important Days



Explanation

- World Quality Day is observed on the **second Thursday in the month of November every year.**
- So, this year, the special day is being marked on 11th of November.
- It is a day that gives people an opportunity to **focus on the significance of quality management in our lives.**



Important Days



Theme:

- The theme for World Quality Day, this year, is “Sustainability: Improving Our Products, People, and Planet”.
- The objective of this theme is solely based on the significance of quality in sustainability and on environmental, social, and governance {ESG}.
- For the uninitiated, ISO 9001 is termed as the international standard for specifying requirements for a quality management system {QMS}.
- This solely defines quality as a set of basic characteristics of an object meets standards.



➤ Which country team lifts ICC T-20 World Cup trophy beats New Zealand by 8 wickets?



- A) USA
- B) France
- C) Afghanistan
- D) Australia
- E) Iran

Answer

D) Australia



Explanation

- In T-20 WORLD CUP Cricket, Australia lifted their maiden T20 World Cup title as they defeated New Zealand in the final by 8 wickets at Dubai International stadium.
- Chasing a victory target of 173, Australia won the game with 7 balls to spare.
- They made 173 for the loss of 2 wickets.
- For Australia, Opener David Warner with 53 and Mitchell Marsh unbeaten 77 was the top scorer.
- For New Zealand, Trent Boult took 2 wickets in 4 overs.
- David Warner was declared Player of the series while Mitchell Marsh was declared Player of the Match.



➤ **Which Bank tops PSU lenders chart in terms of loan, saving deposit growth in Q2?**

- A) Kotak Mahindra Bank
- B) Bank of Maharashtra
- C) Indian Bank
- D) ICICI Bank
- E) HDFC Bank

Answer

B) Bank of Maharashtra



Explanation

- The Pune-headquartered lender recorded an **11.46 per cent increase in gross advances at Rs 1,15,236 crore** in the July-September period of 2021-22, according to the published data of BoM.
- It was followed by Punjab & Sind Bank which posted 9.53 per cent growth in advances with aggregate loans at Rs 67,574 crore at the end of September 2021, as per data from the bank's quarterly results.



Explanation

- In terms of **RAM (retail, agriculture and MSME)** segment, the bank registered a highest growth rate of 14.24 per cent at Rs 70,515 crore.
- When it came to deposit mobilisation, BoM with a 14.47 per cent growth was a notch behind Punjab and Sind Bank, while the country's largest lender State Bank of India recorded an 9.69 per cent rise.



Titbits

Bank of Maharashtra
Hq: Pune, Maharashtra
CEO: A S Rajeev
Tagline: One Family One Bank



➤ Which organisation launches 'WePOWER India Partnership Forum' to increase workforce participation of women in energy sector?

- 1) ADB
- 2) World Bank
- 3) AIIB
- A) Only 2
- B) Only 3
- C) Only 1 & 2
- D) All of these
- E) Only 1

Answer

C) Only 1 & 2



Explanation

- The WePOWER India Partnership Forum, held through a virtual platform on November 9, 2021, launched the efforts to scale up the South Asia Women in Power Sector Professional Network (WePOWER) in India.
- This important initiative was attended by 168 key energy sector stakeholders.
- The event was organized by the World Bank and Asian Development Bank in association with the India Smart Grid Forum (ISGF).
- India is significantly investing in clean energy, grid modernization, and digitalisation of its utilities.



Titbits

World Bank

Founded: 1944

Members: 189 countries (IBRD), 173 countries (IDA)

Hq: Washington D.C, US

Head: David Malpass

Asian Development Bank

Member Countries: 68

Founded Year: 1966

Headquarters: Manila, Philippines

Head: Masatsugu Asakawa



➤ Which company has launched 'Voice Trading', powered by artificial intelligence, allowing users to place a trade or get information about stocks via single voice command?



- A) SBI Cards
- B) Innoviti
- C) BharatPe
- D) Paytm Money
- E) TerraPay

Answer

D) Paytm Money



Titbits

Paytm Money

Headquarters: Bengaluru

CEO: Varun Sridhar



➤ Which Bank launched the second edition of its “Mooh Band Rakho” campaign in support of the International Fraud Awareness Week 2021?

- A) Kotak Mahindra Bank
- B) Bank of Maharashtra
- C) Indian Bank
- D) ICICI Bank
- E) HDFC Bank

Answer

E) HDFC Bank



Explanation

- Through this initiative, the bank aims to increase awareness on all types of frauds and the importance of keeping your mouth shut to ensure their prevention.
- It will conduct over 2,000 workshops in the next four months across the country to help customers understand how they can safeguard themselves against financial fraud.





Titbits

HDFC Bank

Hq: Mumbai, Maharashtra

Tagline: We Understand Your World

CEO: Sashidhar Jagdishan



➤ **Govt and ADB sign ____ loan for development of Agartala?**

- A) 51-million dollar
- B) 41-million dollar
- C) 31-million dollar
- D) 21-million dollar
- E) 61-million dollar



Answer

E) 61-million dollar



Explanation

- The Union Government and Asian Development Bank, ADB signed a 61-million dollar loan to improve **livability, harness technology and promote new developments to accommodate the expanding population in Agartala city** while building the capacity of State agencies for improved service delivery.
- Additional Secretary in Department of Economic Affairs under Finance Ministry Rajat Kumar Mishra signed the agreement for Government of India and Country Director of ADB's India Resident Mission **Takeo Konishi signed for ADB.**



➤ India's wholesale price-based (WPI) based inflation rose to ____ per cent year-on-year in October, 2021 from 1.31 per cent in October, 2020 and against 10.66 per cent in September?

- A) 12.54
- B) 13.54
- C) 14.54
- D) 15.54
- E) 16.54

Answer

A) 12.54



On the Rise

WPI (%)

Feb	4.83
Mar	7.39
Apr	10.49



WPI high on low base, high commodity prices, weak rupee

Fruit, vegetables drive food inflation up

Primary food articles WPI at 6-month high

May WPI seen higher on hard food & commodity prices

Summers to witness high vegetable, fruit prices



Explanation

- The spike in inflation is due to rise in prices of mineral oils, basic metals, food products, crude petroleum & natural gas, and chemicals & chemical products, as compared to the corresponding month of previous year, as per provisional data released by the Ministry of Commerce and Industry.
- WPI has now remained in double-digits for seven consecutive months.



Explanation

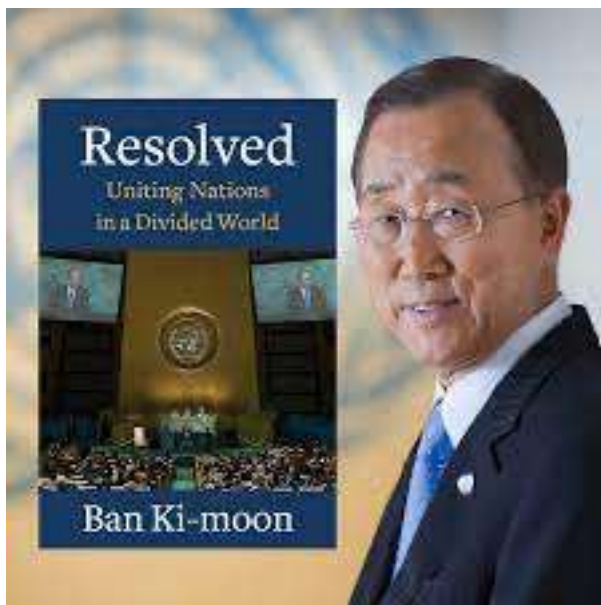
- The index for fuel and power increased by 8.72 per cent to 124.7 from 114.7 for the month of September, 2021.
- There was increase in prices of electricity by 18.84 per cent, of mineral oils by 7.74 per cent and of coal by 0.94 per cent.
- The index for another major group, manufactured products, increased by 0.82 per cent to 134.9 in October, 2021 from 133.8 for the month of September, 2021.



BOOKS AND AUTHORS



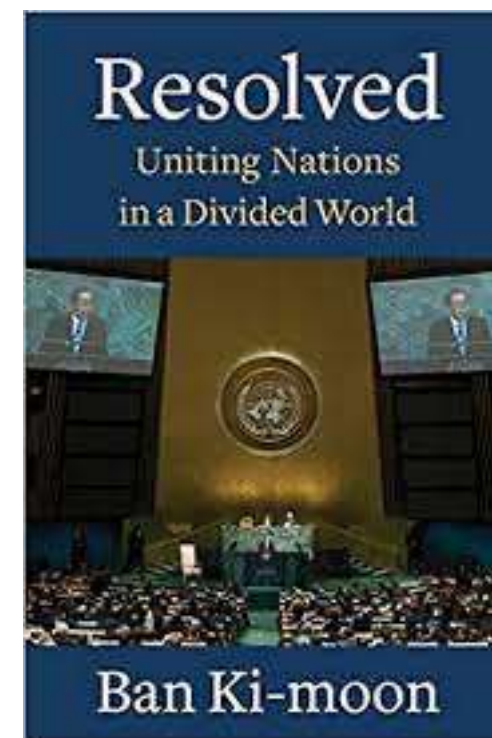
➤ **RESOLVED: Uniting Nations in a Divided World is authored by whom?**



- 1) Abhishek Sharan
- 2) D P Sinha
- 3) Ban Ki-moon
- A) Only 2
- B) Only 3
- C) Only 1 & 2
- D) All of these
- E) Only 1

Answer

B) Only 3



Explanation

- **RESOLVED: Uniting Nations in a Divided World** is authored by Ban Ki-moon & published by HarperCollins India



APPOINTMENTS



➤ **Arvind Kumar had been extended the tenure of Director of _____ by a Two years?**

- A) IB
- B) NTPC
- C) NHAI
- D) CCI
- E) CII

Answer

A) IB



➤ **India and which country will be jointly conducting the 6th edition of the Joint Military Exercise, called “EX SHAKTI 2021”?**

- A) USA
- B) France
- C) Afghanistan
- D) Poland
- E) Iran

Answer

B) France



Explanation

- Both the countries will be participating in the three biennial training exercises namely- GARUDA, VARUNA & SHAKTI.
- The joint exercise comprises of training of India-France Air Forces termed (GARUDA), India-France Navies (VARUNA) and India-France Armies (SHAKTI)
- The 6th Edition of the biennial training exercise "EX SHAKTI 2021" will take place in Frejus, France, from November 15 to November 26.



Titbits

France

President: Emmanuel Macron

Capital: Paris

Currency: Euro, CFP franc



➤ India launches ____ scientific expedition to Antarctica?

- A) 46
- B) 45
- C) 44
- D) 41
- E) 42

Answer

D) 41



Explanation

- India launched the 41st scientific expedition to Antarctica with the arrival of **the first batch of its contingent at the southern white continent.**
- Four more batches will be landing in Antarctica by air using DROMLAN facility and onboard chartered ice-class vessel MV Vasiliy Golovnin by mid-January 2022, the ministry of earth sciences said in a statement.
- The 41st expedition has two major programs.
- The first program **encompasses geological exploration of the Amery ice shelf at Bharati station.**
- This will help explore the link between India and Antarctica in the past.



Explanation

- The second program involves reconnaissance surveys and preparatory work for drilling of 500 meters of ice core near Maitri.
- It will help in improving the understanding of Antarctic climate, westerly winds, sea-ice and greenhouse gases from a single climate archive for past 10,000 years.
- The ice core drilling will be done in collaboration with the British Antarctic Survey and the Norwegian Polar Institute.



Explanation

- The Indian Antarctic program, which began in 1981, has completed 40 scientific expeditions, and built three permanent research base stations in Antarctica, named Dakshin Gangotri (1983), Maitri (1988) and Bharati (2012).
- As of today, Maitri and Bharati are fully operational.
- The National Centre for Polar and Ocean Research (NCPOR), Goa—an autonomous institute under the ministry of Earth Sciences—manages the entire Indian Antarctic program.



➤ Who inaugurated and dedicated to the nation the redeveloped Rani Kamlapati Railway Station in Bhopal?



- A) Narendra Modi
- B) Narendra Singh Tomar
- C) Arjun Munda
- D) Smriti Zubin Irani
- E) G. Kishan Reddy



Answer

A) Narendra Modi



NATIONAL AFFAIRS



➤ Which state has decided to launch a healthcare scheme under all the people above the age of 30 years in the state?

- A) Karnataka
- B) Gujarat
- C) Mizoram
- D) Haryana
- E) Puducherry

Answer

B) Gujarat



Explanation

- The Gujarat government has decided to launch a healthcare scheme under which all the people above the age of 30 years in the state will be screened for the detection of various ailments, such as diabetes and cancer.
- The scheme, named "Niramay Gujarat" (Healthy Gujarat), will be launched by Chief Minister Bhupendra Patel on November 12 from Palanpur town in the Banaskantha district, said Gujarat government spokesperson and Education Minister Jitu Vaghani after attending the cabinet meeting in Gandhinagar.



NATIONAL AFFAIRS



Titbits

Gujarat

Capital: Gandhinagar

CM: Bhupendra Patel

Governor: Acharya Dev Vrat



➤ **A three-day festival 'Kashi Utsav' being held in which state to celebrate the classic heritage and culture of Kashi?**

- A) Karnataka
- B) Gujarat
- C) Mizoram
- D) Haryana
- E) Uttar Pradesh

Answer

E) Uttar Pradesh



Explanation

- Kashi Utsav, a three-day festival is being organised in Varanasi to celebrate the classic heritage and culture of Kashi especially the centuries-old luminaries who are Goswami Tulsidas, Sant Kabir, Sant Raidas, Bhartendu Harishchandra, Munshi Premchand and Shri Jaishankar Prasad.
- The programme will be organised at Rudraksh International Cooperation and Convention Centre, Varanasi from 16th - 18th November, 2021.



Explanation

- The festival will help in exploring the magnificent aura of Kashi that gives birth to the legendaries of all times.
- A theme has been dedicated to each day of the festival and these are: 'Kashi ke Hastakshar'; 'Kabir, Raidas ki Bani aur Nirgun Kashi' and 'Kavita aur Kahani - Kashi ki Zubani'.
- The first day will focus on eminent literary figures, Bhartendu Harishchandra and Shri Jaishankar Prasad.
- The second day will highlight prominent poets, Sant Raidas and Sant Kabirdas and the final day will have Goswami Tulsidas and Munshi Premchand as focal points.



➤ Who inaugurates “MSME PAVILION” at the 40th India International Trade Fair(IITF), 2021?

- A) Narendra Modi
- B) Rajnath Singh
- C) Narayan Tatu Rane
- D) Smriti Zubin Irani
- E) Jitendra Singh

Answer

C) Narayan Tatu Rane



Explanation

- Union Minister for MSME, Shri Narayan Tatu Rane, inaugurated the “MSME PAVILION” at the 40th India International Trade Fair (IITF) at New Delhi in the august presence of **Shri Bhanu Pratap Singh Verma, Minister of State for MSME.**
- The MSME Pavillion has been **organized in Hall No. 7-FGH at Pragati Maidan, New Delhi.**
- This year, MSME Pavilion acknowledges the highest **ever participation of Women led enterprises (71%) along with the SC, ST entrepreneurs from various parts of the country.**



Titbits

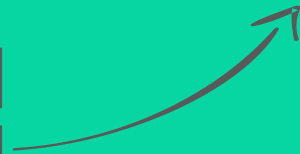
Micro, Small and Medium Enterprises
Minister: Narayan Tatu Rane
Constituency: Rajya Sabha MP, Maharashtra



November 15 Overall Review



IMPORTANT DAYS



World Quality Day

Second Thursday
in November



Sports

ICC Men's T-20 Cricket World Cup

Australia lifts ICC T-20 World Cup trophy, beats New Zealand by 8 wickets



BANKING AND FINANCE

Tops PSU lenders chart in terms of loan, saving deposit growth in Q2



Bank of Maharashtra

'WePOWER India Partnership Forum' to increase workforce participation of women in energy sector

**World Bank +
Asian Development Bank**



BANKING AND FINANCE

AI-powered 'Voice Trading'

Paytm Money



61 M loan for
development of Agartala

Govt + ADB

Second edition of
'Mooh Band Rakho' campaign

HDFC Bank



BUSINESS AND ECONOMY

Rose to 12.54 per cent year-on-year in October, 2021 from 1.31 per cent in October, 2020 and against 10.66 per cent in September

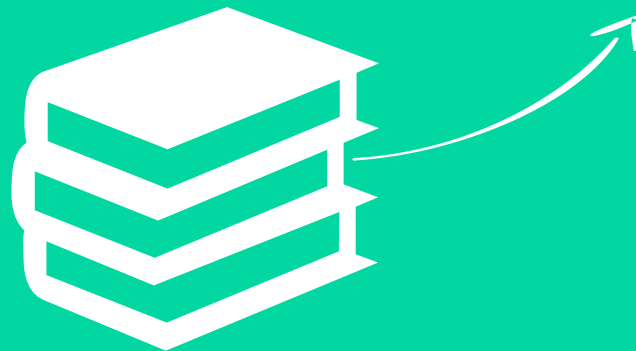
India's wholesale price-based (WPI) based inflation u kno



BOOKS AND AUTHORS

**RESOLVED: Uniting Nations in a
Divided World**

Authored by Ban Ki-moon
Published by HarperCollins India



APPOINTMENTS

Arvind Kumar

Extended the tenure of Director of IB by a Two years



INTERNATIONAL AFFAIRS

41st scientific expedition
to Antarctica

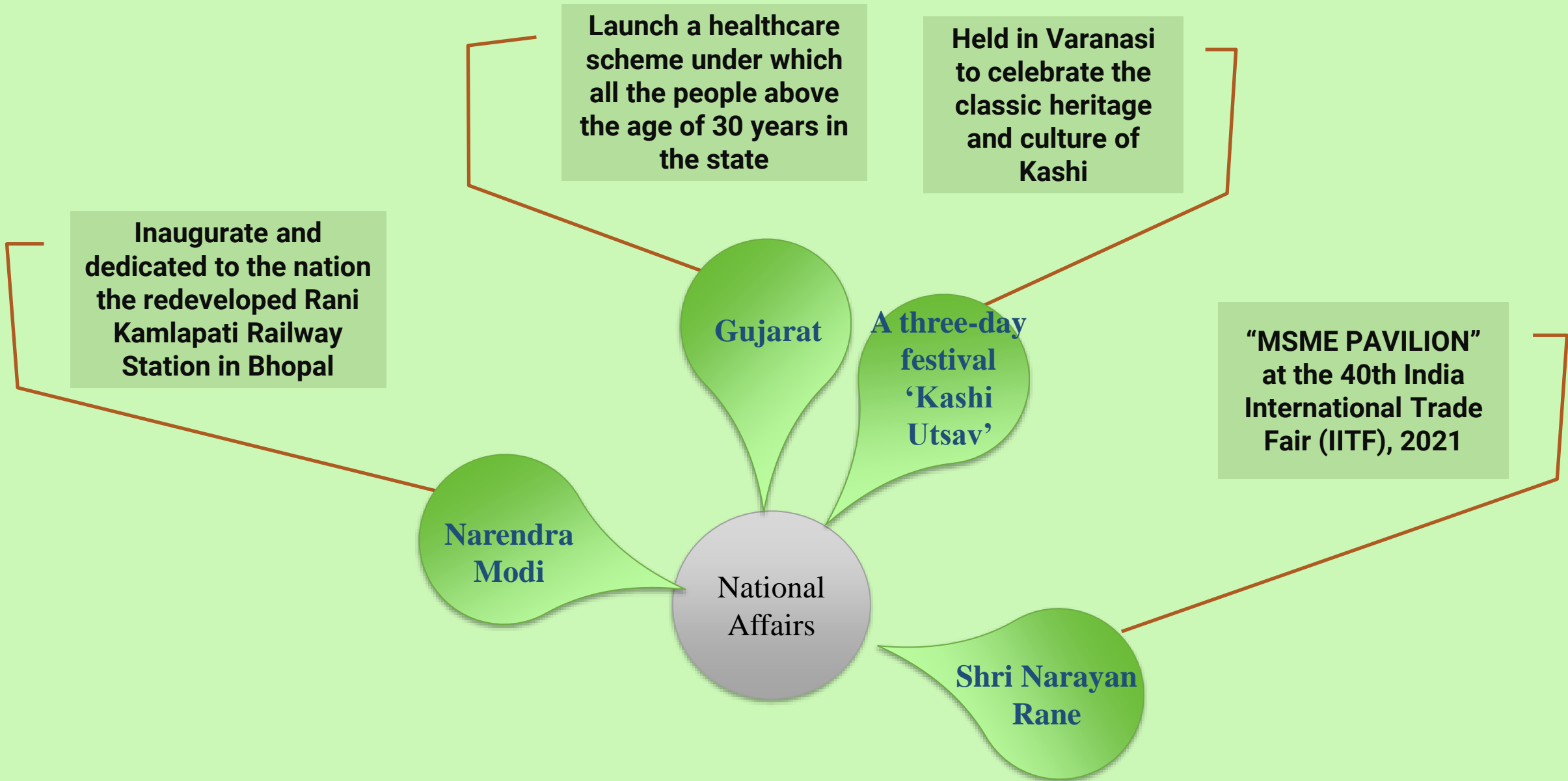
India



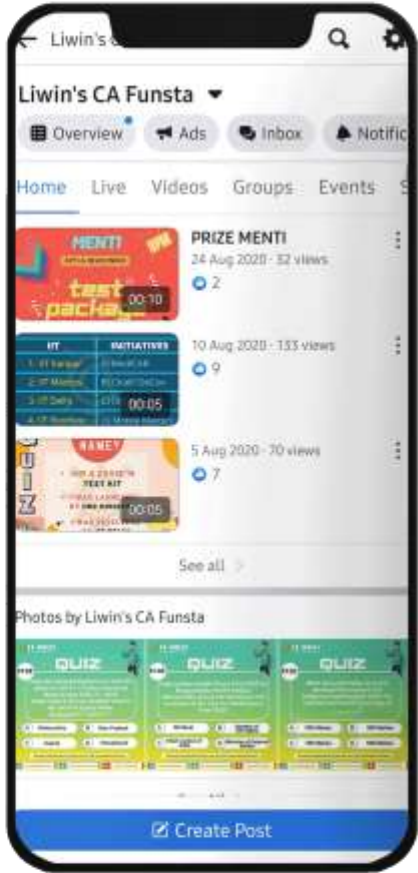
Conducting the 6th edition of the Indo-
France Joint Military Exercise, called
"EX SHAKTI 2021," commencing
November 15

India + France

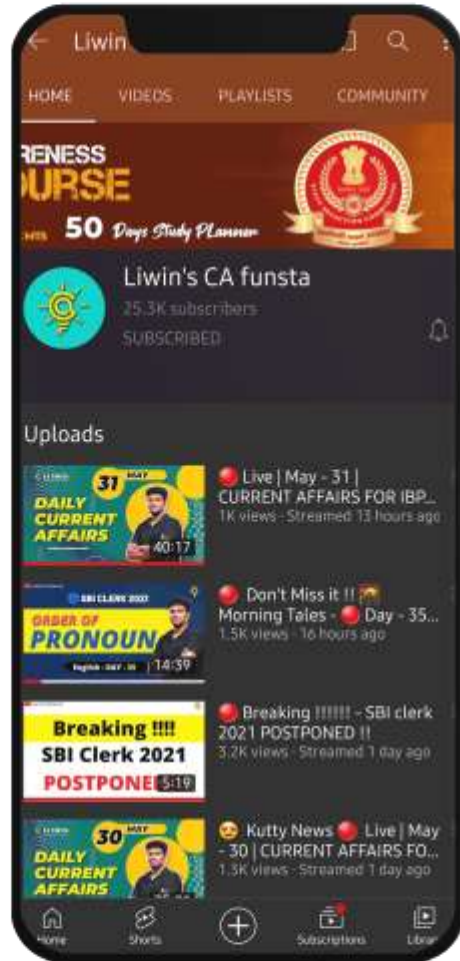




Subscriptions



Liwin's CA Funsta



CA Funsta Channel



CA Funsta Channel



CA Funsta Channel

CA Funsta-Mission Parents



Bundle 2.0

PRICE

- SBI Clerk
- IBPS RRB PO
- IBPS RRB Clerk
- IBPS PO
- IBPS Clerk
- IBPS SO
- SBI PO
- RBI asst (All Exams)

~~RS. 299/-~~

RS. 169/-



Bundle 2.0





Bundle 2.0

New Feature

PURCHASE FUNSTA CARD ONCE – ACCESS ALL MATERIALS



RS. 399/-

Validity – 6 Months (Until Feb)

SAVE Rs.547 /-

