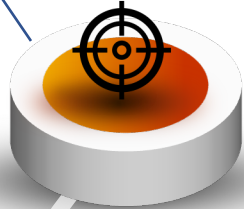


Daily Current Affairs



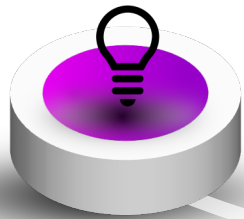


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The Hindu

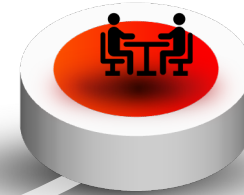


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PIB, PRS & Other newspaper

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The Indian Express



1
Financial Express



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Jansatta

Daily 3 most Important classes



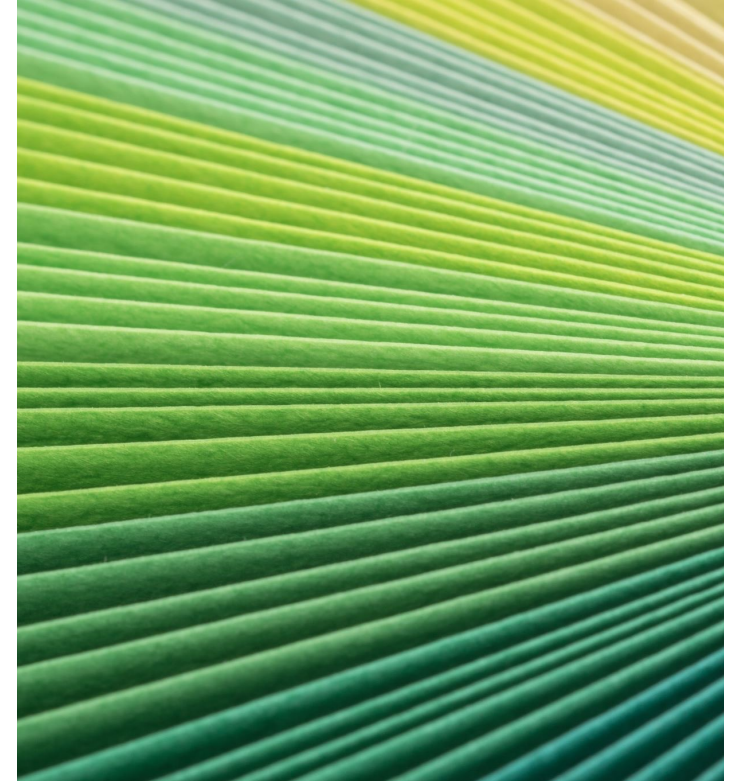
5 am -> 10 min current affairs show



7 am -> The Hindu Analysis



8 am -> Daily SSC CGL/ CHSL Specific GK class



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**20 Questions test related to
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Complete Gk/Gs Notes



BY BHUNESH SIR



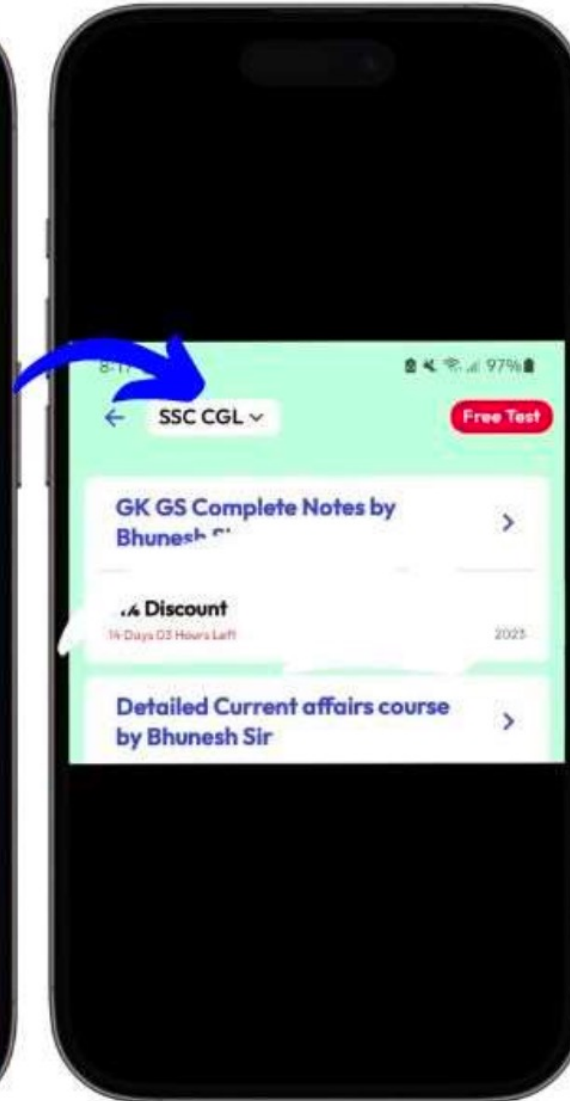
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Step-2



Step-3



Step-4





आपकी आज गवाई हुई नींद ,
आपको कल अच्छे से सोने का
मौका देगी !!





DRISHTI

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IN BRIEF



Kejriwal gives L-G report against Delhi Chief Secy.

NEW DELHI Delhi Chief Minister Arvind Kejriwal on Wednesday sent a report submitted by the Vigilance Minister, which recommends the removal of the Chief Secretary, to the Lieutenant-Governor. » Page 2

Tribal body calls for 'self-rule' in Manipur districts

The Indigenous Tribal Leaders Forum (ITLF) representing the Kuki Zo people in Manipur has announced "self-rule" in the districts dominated by the community members. The tribal community will have a separate chief minister, an ITLF leader said. » Page 10



Inclusive spells: Mohammed Shami's 7 for 57 helped India beat New Zealand by 70 runs. EMMANUEL YOSHINI

India storms into the final

K.C. Vijaya Kumar, MUMBAI India will play the World Cup final in Ahmedabad on Sunday after registering its 10th consecutive win in the tournament with a 70-run victory over New Zealand in the semifinal at the Wankhede Stadium here on Wednesday. This will be India's fourth appearance in a World Cup final. In 1983 and 2011, India became champions, and in the 2003 edition, ended as the second-best. Rohit Sharma's men are hoping to extend their winning momentum into Sunday's final. The host's victory was fashioned on the runs contributed by Virat Kohli (117) and Shreyas Iyer (105), with the former striking his 50th ODI ton to go past Sachin Tendulkar's 49. Mohammed Shami grabbed seven wickets as New Zealand faltered while chasing 397 for four despite Daryl Mitchell's heroic 134. **MORE REPORTS » PAGE 15**

39 killed as bus falls into deep gorge in J&K's Doda

17 injured in the accident as vehicle veers off road at Trunagal Assar in Chenab Valley; police start probe; PM expresses grief and sanctions ex gratia; J&K parties slam administration over laxity

The Hindu Bureau JAMMU

Thirty-nine passengers were killed and 17 injured when a bus rolled down into a deep gorge in Doda district of the Chenab Valley on Wednesday. The accident took place around 11.50 a.m. when the bus, travelling from Kishtwar to Jammu, fell off the road at Trunagal Assar on the highway. A major rescue operation was launched by the police and the administration. "Fifty-six people were travelling on the bus. Four seriously injured persons were airlifted to Jammu. Most of the bodies have been identified. Hardeep Singh, Deputy Commissioner, Doda, said. While two more persons



The wreckage: Security personnel and rescue workers gather at the crash site in Doda on Wednesday. APF

later died of their injuries at the Government Medical College, Jammu, the condition of another is critical, said officials. Mr. Singh said an inquiry had been ordered into the cause of the accident. The bus even ran over the recently erected crash barriers. The driver is dead. There might be a chance that the vehicle was not being driven properly. An inquiry will look into it," the Deputy Commissioner said. Prime Minister Narendra Modi expressed his grief over the accident, and announced an ex gratia of ₹2 lakh to the next of kin of each of the dead, and ₹50,000 to those injured. Jammu and Kashmir Lieutenant-Governor Manoj Sinha approved ex gratia of ₹5 lakh to kin of each of the dead and ₹1 lakh to the injured. Parties in Jammu and Kashmir expressed shock over the frequent accidents and deaths on the highways in the Chenab Valley, and accused the administration of laxity. Expressing shock over the accident, CPIM leader M.Y. Tarigami said the recurring accidents in the region demand immediate attention. Senior Congress leader Ghulam Ahmad Mir slammed the government for failing to contain such incidents.

Hundreds trapped in Gaza hospital after Israeli raids

Associated Press GAZA YOUNIS

Israeli forces on Wednesday raided Gaza's largest hospital, a beleaguered facility filled with hundreds of patients, including newborns. Israel says Shifa Hospital is a Hamas command post nestled under civilians. Hamas and Gaza health officials, however, deny militants operate in Shifa. Munir al-Boursh, a senior official with Gaza's Health Ministry, said Israeli forces had ransacked the basement and other buildings at Shifa. The Israeli military said it was carrying out a "precise and targeted operation



Seeking safety: A Palestinian woman rushes with her child into a hospital following Israeli attack of Khan Younis on Wednesday. AFP

against Hamas in a specified area in the hospital". The Health Ministry said 40 patients, including three babies, have died since Shifa's emergency generator ran out of fuel on Saturday. Another 36 babies are at risk of dying because there is no power for incubators, according to the Ministry. **WAVE OF CONDEMNATION » PAGE 13**

Modi launches mission for most backward of the Scheduled Tribes

Ashwinay Lakshman NEW DELHI

"Today, we are reaching 75 PVTGs (Particularly Vulnerable Tribal Groups) of the country who have been deprived of even basic amenities so far. All previous governments did was count them and classify them. I don't want to just add up numbers. I want to bring people together," Prime Minister Narendra Modi said on Wednesday. He launched the ₹24,000-crore PM-PVTG Development Mission and a Viksit Bharat Sankalp Yatra focused on government scheme saturation to the last mile in tribal districts. In addition to launching



PM Narendra Modi pays tribute to freedom fighter Birsa Munda on his birth anniversary in Jharkhand's Khunti on Wednesday. ANI

these schemes, the Prime Minister released the 15th instalment of the PM-Kisan payout to farmers, and dedicated a host of projects worth over ₹7,000 crore to the nation, including a campus of the IIM in Ranchi, and projects in the coal, railways, roads, petroleum and natural gas sectors in Jharkhand. Mr. Modi's remarks, while celebrating the birth

anniversary of tribal icon Birsa Munda in his birthplace in Jharkhand, came hours before election campaigning came to a close for the Assembly elections in Chhattisgarh and Madhya Pradesh, where large numbers of farmers reside and the Model Code of Conduct is in place. The PM's libs at previous governments prioritising counting populations comes even as the Congress and other Opposition parties have made it a point to drum up the urgency of a countrywide caste census in the past few weeks. **SEE ALSO » PAGE 12**

India sees 6.2% rise in goods exports in October

Vikas Dhoot NEW DELHI

India's goods exports grew 6.2% in October, only the second such uptick this year, but imports jumped 12.3% to a record high of \$65.03 billion, fuelled largely by higher imports of gold, which rose 95.4% and oil. The monthly goods trade deficit widened to an all-time high of \$31.46 billion. Despite the headline growth, October's outbound shipments' value of \$33.6 billion was the lowest since last November. **FULL REPORT » PAGE 14**



TUNNEL COLLAPSE
Heavy drilling equipment brought in
NEWS » PAGE 30

GAZA WAR
Waiting for the other shoe to drop
India should keep its ear close to the ground
EDITORIAL » PAGE 6

AAP reiterates INDIA bloc unity as Congress flays Centre, Delhi govt. over air pollution

The Hindu Bureau NEW DELHI

The Congress on Wednesday lashed out at the ruling Aam Aadmi Party (AAP) in Delhi for failing to find a lasting solution to high pollution levels in the Capital, only to be reminded by its INDIA bloc partners not to indulge in such criticism and keep the Opposition unity intact. The Congress criticism came as it held a "shadow Cabinet" meeting of former Delhi Ministers on Delhi a day after former party president Sonia Gandhi left for Jaipur on a personal visit to "avoid high pollution levels in the Capital". The party accused AAP and the Centre of only indulging in a "blame game"



Delhi Congress chief Arvind Singh Lovely said the Centre and Delhi government failed to tackle the toxic smog. FILE PHOTO

over air pollution in Delhi. Both the Congress and AAP are part of the 29-party INDIA bloc, which will meet on Wednesday. NDA in the Lok Sabha poll next year. At the Congress meeting, party leaders passed two resolutions. They demanded that Lieutenant-Governor V.K. Saxena and

Chief Minister Arvind Kejriwal call an all-party meet to discuss the problem and a high-powered monitoring committee headed by a Supreme Court judge be formed to find long-lasting solutions. Delhi Congress chief Arvind Singh Lovely told the media that they were forced to convene the meeting as the Centre and Delhi government failed to draw a "road map" to tackle the toxic smog. "Neither did the Central government convene a session of Parliament nor the Delhi government an Assembly session as required in a democracy to discuss the toxic air. They are only busy campaigning (for elections) in other States," Mr. Lovely said. "It is the

High-decibel campaign concludes in Madhya Pradesh, Chhattisgarh

The Hindu Bureau NEW DELHI

The high-voltage campaign for elections to the 230-member Madhya Pradesh Assembly and 70 seats of the 90-member Chhattisgarh Assembly came to a close on Wednesday ahead of voting on Friday. While M.P. will vote in a single phase on November 17, voting in 20 seats of Chhattisgarh took place on November 7 in the first phase of polling in the State. On the last day of campaigning, Prime Minister Narendra Modi took to X to appeal to voters in M.P. to elect the BJP for the State's development, and said

that people were very angry with the "vicious and negative" politics of the Congress at a separate post. Mr. Modi said the Congress was headed for a rout in Chhattisgarh. Congress president Mallikarjun Kharge and general secretary Priyanka Gandhi Vadra led the charge against the Shivraj Singh Chouhan government in M.P., while Home Minister Amit Shah, BJP president J.P. Nadda, and Congress leader Rahul Gandhi were the star campaigners in Chhattisgarh. **CHHATTISGARH HIGHLIGHTS » PAGE 11**
RIVALRY FACE OFF IN M.P. » PAGE 11

Proposed criminal code gives more immunity to defence personnel

Vijaita Singh

NEW DELHI

The Bharatiya Nagarik Suraksha Sanhita (BNSS) Bill, 2023, expected to replace the Code of Criminal Procedure (CrPC), provides further immunity to armed forces personnel as no case can be registered against them without the sanction of the Union or the State government for acts performed in the line of duty.

A report published by the Parliamentary Standing Committee on Home Affairs last week said Union Home Secretary Ajay Kumar Bhalla briefed the panel about 46 significant changes in the proposed law. Mr. Bhalla had told the committee that the new law provides protection to armed forces personnel.

“The Sanhita introduces safeguards to prevent the registration of cases against armed forces personnel for acts performed in the line of duty without prior consent from the Central or State Govern-



Under existing CrPC, only arrest of the official needs consent of the Centre. NISSAR AHMAD

ment,” the report said quoting the Home Secretary’s presentation.

The CrPC, introduced in 1898 and amended in 1973, provides protection to members of the armed forces only from arrest and there are no conditions regarding registration of a criminal case.

The CrPC says that “no member of the armed forces of the Union shall be arrested for anything done or purported to be done by him in the discharge of his

official duties except after obtaining the consent of the Central Government”.

Besides AFSPA

The proposed provision will be in addition to the Armed Forces Special Powers Act (AFSPA) that gives unbridled power to the armed forces deployed in “disturbed areas” to arrest or kill anyone acting in contravention of law, and search any premises without a warrant, and protection from prosecution and legal suits without Central government’s sanction. At present, the AFSPA is applicable in parts of Assam, Arunachal Pradesh, Nagaland, Manipur, and whole of Jammu and Kashmir.

Earlier this year, the Defence Ministry denied sanction to prosecute 30 Army personnel including a Major who were accused of killing six coal miners in Nagaland’s Mon district in December 2021 out of “mistaken identity.” The Nagaland Police had registered a case and filed a

chargesheet against the accused but the prosecution sanction was denied.

The Home Secretary said that special laws will supersede the general criminal procedures. Special laws include the anti-terror Unlawful Activities Prevention Act (UAPA) and Maharashtra Control of Organised Crime Act (MCOCA).

The Sanhita modernises the court structure as it simplifies the court system by eliminating British-era designations such as “Metropolitan Magistrate” and “Metropolitan Area”, the report said. It also empowers the Union government to appoint Public Prosecutors for trial, appeal, and other proceedings in the National Capital Territory of Delhi in consultation with the High Court, the report said.

To promote gender parity, the BNSS allows service of summons on any adult family member, including women, in the absence of the person to be summoned, the report said.

Three bills introduced in Lok Sabha

Indian Penal Code (IPC), 1860

TO BE REPLACED BY

Bharatiya Nyaya Sanhita Bill, 2023

- It will have **356 sections** (instead of 511 sections in IPC)
- 175 sections have been amended
- 8 sections have been added, and 22 sections have been repealed

Code of Criminal Procedure (CrPC), 1973

TO BE REPLACED BY

Bharatiya Nagarik Suraksha Sanhita, 2023

- It will have **533 sections** (instead of 478 sections in CrPC)
- 160 sections have been changed
- 9 sections have been added, and 9 sections have been repealed

Indian Evidence Act, 1872

TO BE REPLACED BY

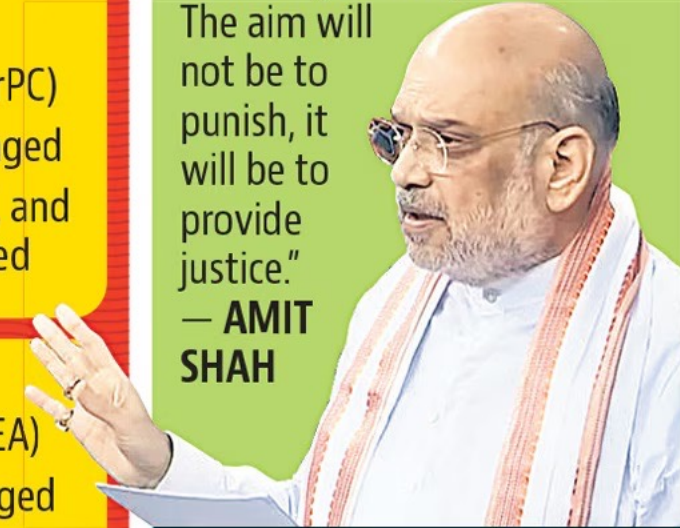
Bharatiya Sakshya Bill, 2023

- It will have **170 sections** (instead of 167 sections in IEA)
- 23 sections have been changed
- 1 section has been added, and 5 sections have been repealed

"From 1860 to 2023, the country's criminal justice system functioned as per the laws made by the British. I can assure the House that these bills will transform our criminal justice system.

The aim will not be to punish, it will be to provide justice."

— **AMIT SHAH**



WHAT NEXT

The three bills will be studied by the standing committee on home affairs, which is chaired by BJP MP Brijlal (who is a retd IPS officer).



Reforms in Indian Criminal Law

Provisions	Bhartiya Nyaya Sanhita Bill 2023	Bharatiya Nagarik Suraksha Sanhita Bill 2023	Bharatiya Sakshya Bill 2023
Replaces	Indian Penal Code, 1860	Criminal Procedure Code, 1898	Indian Evidence Act, 1872
Focus	Reflects Indian ethos, justice-oriented	Enhances citizens' protection	Modernizes evidence presentation
Sections	356 sections (replacing 511)	533 sections (160 changed)	170 sections (23 changed)
Women and Children	A separate chapter dedicated to them; New offence: false promise of marriage, Employment etc.; Initiating children into crime made punishable.	Sexual intercourse on false promise of marriage, employment, etc., is a new offence.	
Digital Integration	Expanded definition of documents; Address newer crimes, cyber offences	Digitization of processes	Accepted documents include electronic and digital records, video recordings, emails, etc.
Speedy Trials	Summary trials, time limits	Trial expedited; 90-day window for investigation after chargesheet filing; Witness protection scheme to be made by states; Bail after serving 1/3rd of the maximum sentence for first-time offenders.	Video recording of search and seizure operations by the police
Victim Support	Compulsory status updates of victim support	Protection, timely information	Video recording of search and seizure operations by the police
Terrorism and Organized Crime	New definitions of Terrorism for 1 st time; Armed rebellion, separatist activities, organized crimes, etc.; Mob lynching made an offence explicitly	Harsher provisions against gangs	Define and address organized crimes
Fugitive		Trials for fugitives in absentia	
FIR	Zero FIR, e-FIR introduced	Zero FIR, e-FIR introduced; community service as punishment	Mandatory digitization of FIR, chargesheets; Mandatory use of Forensic services for offences punishable with 7 or more years
Sedition Law	Repealed		

PM to open summit on Global South tomorrow

The Hindu Bureau

NEW DELHI

Prime Minister Narendra Modi will inaugurate the second Voice of Global South Summit on Friday. This will be the second such summit in less than a year hosted by India.

The first virtual summit witnessed participation by 125 countries of the Global South and was dominated by the Ukraine war, but the upcoming summit is expected to echo the rumblings of the Israeli military operation in Gaza.

It is also going to reflect India's evolving equation with the bloc of Global South countries as nearly all countries voted in favour of a ceasefire in Gaza on October 26 at the United Nations General Assembly when India abstained. The summit will be arranged into 10 sessions with the inaugural and concluding sessions meant for the heads of states and governments.



NORTH
AMERICA

SOUTH
AMERICA

EUROPE

AFRICA

ASIA

AUSTRALIA

The Brandt Line



More developed countries

Less developed countries

From "Third World" to "Global South":The term Global South was first coined in 1969 by political activist Carl Oglesby.

It gained momentum after the **dissolution of the Soviet Union in 1991**, which marked the end of the **"Second World."**

Previously, developing nations were **commonly referred to as the "Third World,"** a term coined by **Alfred Sauvy in 1952.**

"तीसरी दुनिया" से "ग्लोबल साउथ" तक: ग्लोबल साउथ शब्द पहली बार 1969 में राजनीतिक कार्यकर्ता कार्ल ओग्लेसबी द्वारा गढ़ा गया था।

1991 में सोवियत संघ के विघटन के बाद इसमें तेजी आई, जो "दूसरी दुनिया" के अंत का प्रतीक था।

पहले, विकासशील देशों को आमतौर पर "तीसरी दुनिया" कहा जाता था, यह शब्द 1952 में अल्फ्रेड साँवी द्वारा गढ़ा गया था।

However, this term became associated with **poverty, instability, and negative stereotypes** propagated by **Western media**.

As a result, the term "**Global South**" emerged as a more neutral alternative.

हालाँकि, यह शब्द गरीबी, अस्थिरता और पश्चिमी मीडिया द्वारा प्रचारित नकारात्मक रूढ़िवादिता से जुड़ा हुआ है।

परिणामस्वरूप, "ग्लोबल साउथ" शब्द एक अधिक तटस्थ विकल्प के रूप में उभरा।

- What are the Initiatives of India for Global South?
- Indian Prime Minister announced five initiatives to support the development of other developing countries in "**Voice of Global South Summit**" hosted by India in January 2023.
 - The "**Global South Centre of Excellence**" will research development solutions and best practices which can be implemented in other developing countries.
- ग्लोबल साउथ के लिए भारत की पहल क्या हैं?
- भारतीय प्रधान मंत्री ने जनवरी 2023 में भारत द्वारा आयोजित "वॉयस ऑफ ग्लोबल साउथ समिट" में अन्य विकासशील देशों के विकास का समर्थन करने के लिए पांच पहल की घोषणा की।
- "ग्लोबल साउथ सेंटर ऑफ एक्सीलेंस" विकास समाधानों और सर्वोत्तम प्रथाओं पर शोध करेगा जिन्हें अन्य विकासशील देशों में लागू किया जा सकता है।

- The "**Global South Science and Technology Initiative**" aims to share Indian expertise in areas such as space technology and nuclear energy.
- The "**Aarogya Maitri**" project will provide essential medical supplies to any developing country affected by natural disasters or humanitarian crises.
- The "**Global South Young Diplomats Forum**" will connect young officers of foreign ministries,
- The "**Global South Scholarships**" will provide higher education opportunities in India for students from developing countries.

- "ग्लोबल साउथ साइंस एंड टेक्नोलॉजी इनिशिएटिव" का उद्देश्य अंतरिक्ष प्रौद्योगिकी और परमाणु ऊर्जा जैसे क्षेत्रों में भारतीय विशेषज्ञता को साझा करना है।
- "आरोग्य मैत्री" परियोजना प्राकृतिक आपदाओं या मानवीय संकटों से प्रभावित किसी भी विकासशील देश को आवश्यक चिकित्सा आपूर्ति प्रदान करेगी।
- "ग्लोबल साउथ यंग डिप्लोमैट्स फोरम" विदेश मंत्रालयों के युवा अधिकारियों को जोड़ेगा,
- "ग्लोबल साउथ स्कॉलरशिप" विकासशील देशों के छात्रों के लिए भारत में उच्च शिक्षा के अवसर प्रदान करेगी।

IN BRIEF

Post-Roy's death undistributed ₹25,000 cr. with SEBI in focus

Undistributed funds, totalling more than ₹25,000 crore, lying with the capital markets regulator SEBI's account, have come back into focus after the demise of Sahara Group's chief Subrata Roy. Mr. Roy passed away in Mumbai on Tuesday after battling prolonged illness. Mr. Roy faced multiple regulatory and legal battles in connection with his group companies that were accused of circumventing regulations with Ponzi schemes, allegations his group always denied.

'Direct tax mop-up to cross FY24 target of ₹18.23-lakh cr.'

The government will exceed the ₹18.23 lakh crore direct tax collection target set for the current fiscal, CBIIT Chairman Nitin Gupta said. "The economy is doing well, and we will get a better picture of full-year tax collection once the third instalment of advance tax numbers come in by December 15," Mr. Gupta told reporters here. As per government data, net direct tax collections between April 1 and November 9 this fiscal has swelled 22% to ₹10,60 lakh crore.

'In 3 quarters of CY23, India shipped 105.9 mn wearables'

India's wearable market saw a record 48.1 million units shipped in third quarter (July-September) of calendar 2023, a 29.2% year-on-year growth, reported International Data Corporation's (IDC) India Monthly Wearable Device Tracker. With this, the market shipped 105.9 million units in the first three quarters of 2023, which is more than the 100.1 million units shipped in the whole of 2022, according to the India Monthly Wearable Device Tracker.

Gold drives trade deficit to new high

India's monthly goods trade deficit widens to an all-time high of \$31.46 billion, eclipsing the previous record of \$29.23 billion in September 2022; increase in imports of gold, oil and electronics spurs deficit

Vikas Dhoot
NEW DELHI

India's goods exports grew only for the second time in 2023-24 in October, albeit on a low base, rising 6.2% to \$33.6 billion, but imports jumped to a record high of \$65.03 billion, 12.3% over last year, fuelled by higher gold inflows.

Consequently, India's monthly goods trade deficit widened to an all-time high of \$31.46 billion, eclipsing the previous record of \$29.23 billion in September 2022. October's outbound shipments' value was also the lowest since last November, and 2.5% below September's.

Record inflow

Gold imports almost double to push India's October trade deficit to an all-time high even as exports recover



India's merchandise imports in April-October stood at about \$245 billion, 7% below earlier year's figure

"October's trade figures, with goods exports rising 6.2%, along with indications from the first week of November, confirm that green shoots that we spotted in August are now starting," Commerce Secretary Sunil Barthwal said.

"In 2022-23, India's goods exports had crossed \$450 billion. Between April and October this year, merchandise exports stand at nearly \$245 billion, 7% below last year's figure in the same period as per provisional Commerce Ministry

data released on Wednesday.

Officials stressed that though volumes of exports have been rising or stable for some commodities, lower prices vis-à-vis last year were responsible for dragging overall shipment values.

Record imports While ministry mandarins attributed a large part of the increase in October's imports to a surge in gold imports, which were up 88.4% to \$7.2 billion, trade analysts noted that other items, including oil, electronic and gems and jewellery, also contributed to the record import bill.

In imports appears to have taken shape in last month, driving them to a record high," Yuvika Gupta, economist at QuantEco Research told The Hindu. "A rise in crude price-driven increase in oil imports, wedding and festive season-led demand in gold and other items such as electronics, gems and jewellery have led the up-side," she added.

Ms. Gupta said some manufacturing imports like chemicals, machinery and base metals are also witnessing buoyancy. "The widening of trade deficit has been single-handedly driven by imports, which may normalise next month," she reckoned.

ONGC mulls ₹1 lakh crore spend on 2 petchem plants

Press Trust of India

India's top oil and gas producer ONGC plans to invest about ₹1 lakh crore in setting up two petrochemical plants to convert crude oil directly into high-value chemical products as it prepares for energy transition, top company officials said on Wednesday.



ONGC Director (Finance) Pomilla Jaspal said the firm is looking to build separate oil-to-chemical (O2C) projects. She, however, did not give details.

"We have plans to invest ₹1,00,000 crore by 2028 or 2030 in two projects in two separate States," said D. Adhikari, ED and Chief of Joint Ventures & Business Development, ONGC. "Our plan is to raise petrochemical capacity to 8.5-9 million tonne by 2030." One project is likely to be set up by the ONGC on its own and the other in a joint venture.

Sanmar Shipping eyes 20-ship fleet

The Hindu Bureau
CHENNAI

Sanmar Shipping Ltd. (SSL), a part of Chemplast Sanmar, has drawn up plans to strengthen its fleet by adding eight more ships taking the total to 20. A prominent player in the international tanker market, SSL inaugurated a subsidiary in Singapore named Sanmar Shipping SPC Pte. Ltd. to leverage its presence there both for operational and strategic efficiency, as per Chemplast Sanmar social-media post, in its inaugural address.



Vijay Sankar

Sanmar Group Chairman Vijay Sankar outlined his vision of taking the fleet strength to 20 in the next few years from 12 now. He also felt the new office will be a complimentary to the group's growth, bringing in clients and collaborations.

MARKETS

MARKET WATCH

Table with 3 columns: Sensex, US Dollar, Gold, Brent oil. Values and % change are provided.

NIFTY 50

Table with 3 columns: Stock Name, Price, Change. Lists various stocks like Adani Enterprises, Reliance Industries, etc.

EXCHANGE RATES

Table with 3 columns: Currency, ₹/₹, ₹/₹. Lists rates for USD, EUR, GBP, etc.

RBI stops Bajaj Finance from giving loans under 2 products

REUTERS
BENGALURU

India's central bank on Wednesday barred Bajaj Finance, one of India's largest consumer lenders, from issuing loans under two products with immediate effect, due to deficiencies in adhering to digital lending guidelines.



This is the first time the RBI has used these rules to restrict a large player from adding customers, said Srinath Sridharan, independent policy researcher.

The guidelines were introduced after complaints of unfair digital lending practices, including inadequate information on charges associated with digital loans. This is the first time the RBI has used these rules to restrict a large player from adding customers, said Srinath Sridharan, an independent policy researcher. "These supervisory actions do well in assuring the consumers of their rights," Mr. Sridharan said.

UCO Bank halts IMPS service after tech glitch

The Hindu Bureau
HYDERABAD

Public sector lender UCO Bank has made the popular instant money transfer facility IMPS (Immediate Payment Service) offline for its customers following an internal technical glitch. The bank said as a result of the glitch, from November 10-13, certain account holders of "our bank have received some erroneous credits via IMPS."

Crocs footwear unit at Perambalur to begin operations, provide 4,000 jobs

The Hindu Bureau
CHENNAI

The first factory at the Perambalur footwear park to make Crocs brand of footwear is set to begin operations on November 28. The factory is set up by JR One Footwear Pvt. Ltd., a joint venture company between Phoenix Kothari Footwear Ltd. and Shoetown, at the SIPCOT Industrial Park in Perambalur district and is expected to provide jobs to 4,000 people in and around the region. Phoenix Kothari Footwear Chairman J. Rafiq Ahmed said in a statement.



50-acre facility is slated for November 28. The foundation stone for the factory was laid on November 26, 2022 by Tamil Nadu Chief Minister M.K. Stalin. This is a game-changing event as it is the first factory

to go on stream after the State government came out with a separate footwear and leather product manufacturing policy. Also, the factory is coming up just on the eve of the much-anticipated global investors' summit, which is being organised by the State government in the first week of January, Mr. Ahmed said.

The cluster approach to single-window facilitation at the Perambalur footwear park is significantly unique. Only China has the cluster approach to footwear production currently. With big international brands seeking to rely less on China in the

Advertisement for Festival Sale. Features a banner with 'Festival Sale UP TO 40% OFF' and a grid of book covers from The Hindu Group. Includes text: 'SPECIAL PUBLICATIONS FROM THE HINDU GROUP', 'UP TO 40% OFF', '12th November to 26th November 2023', and 'Visit: publications.thehindugroup.com/bookstore/'. A QR code and 'BOOK YOUR COPY' text are also present.

RBI stops Bajaj Finance from giving loans under 2 products

REUTERS
BENGALURU

India's central bank on Wednesday barred Bajaj Finance, one of India's largest consumer lenders, from issuing loans under two products with immediate effect, due to deficiencies in adhering to digital lending guidelines.

Bajaj Finance did not issue key information to borrowers under the eCOM and Insta EMI Card lending products, the Reserve Bank of India (RBI) said.

There were deficiencies in information for other digital loans and the restrictions imposed will be reviewed after Bajaj Finance rectifies these deficiencies, the RBI said.

The Insta EMI card offers consumers pre-approved credit up to



This is the first time the RBI has used these rules to restrict a large player from adding customers,

SRINATH SRIDHARAN
Independent policy researcher

₹200,000 for small-ticket purchases, as per Bajaj Finance's website. No description is available for the eCOM product.

The non-bank lender had total assets under management of ₹2.14 trillion (\$25.76 billion) as of September 30, investor presentation shows. It had 41.9 million EMI cards outstanding, according to the presentation.

Bajaj Finance did not immediately respond to a

Reuters e-mail seeking comment.

The central bank's digital lending guidelines, enforced last year, require a lender to disclose all fees and charges to borrowers upfront and also detail its recovery practices in the event of a default.

'Unfair practices'

The guidelines were introduced after complaints of unfair digital lending practices, including inadequate information on charges associated with digital loans. This is the first time the RBI has used these rules to restrict a large player from adding customers, said Srinath Sridharan, an independent policy researcher.

"These supervisory actions do well in assuring the consumers of their rights," Mr. Sridharan said.

Formerly	Bajaj Auto Finance Limited (1987–2010)
Type	Public
Traded as	BSE: 500034 ↗ NSE: BAJFINANCE ↗ BSE SENSEX Constituent NSE NIFTY 50 Constituent
ISIN	INE296A01024
Industry	Financial services
Founded	25 March 1987; 36 years ago as BAFL
Founder	Rahul Bajaj
Headquarters	Pune, India
Key people	Sanjiv Bajaj Rajeev Jain ^[1]
Products	Lending, fixed deposits, mutual funds
Revenue	▼ ₹11,359.59 crore (US\$1.4 billion) (FY2023)
Operating income	▼ ₹4,256.05 crore (US\$530 million) (FY2023)
Net income	▼ ₹3,157.79 crore (US\$400 million) (FY2023)
AUM	▲ ₹270,050 crore (US\$34 billion) ^[2]
Total assets	▲ ₹138,003.57 crore (US\$17 billion)
Parent	Bajaj Finserv (52.49%)
Subsidiaries	Bajaj Financial Services Bajaj Housing Finance ↗ Bajaj Financial Securities
Rating	CRISIL AAA+/Stable Long-term debt ^[3] ICRA AAA+/Stable Non-convertible debenture ^[4] CARE AAA+/Stable Non-convertible debenture ^[5]

MORE TO COME
'Kohli is not finished yet, it's a phenomenal achievement'



Virat Kohli made his 50th ODI hundred during the World Cup semifinal against New Zealand, and Sourav Ganguly had little doubt that the batting star has many more miles to traverse in his career. "It will take a lot of beating to go past this and he's not finished yet. It's a phenomenal achievement," Ganguly said.

IN SEVENTH HEAVEN
Shami goes past Starc's record for bowler with most five-fors



Mohammad Shami, with his fourth five-wicket haul, went past Mitchell Starc (three) to emerge the bowler with most five-fors in the World Cup. The India pacer, who scored 600-plus runs in a World Cup, Kohli went against New Zealand at the Wankhede Stadium on Wednesday, is the only bowler to take three five-fors in a single edition.

RECORDS TUMBLE
Kohli becomes the first batter to score 700 runs in an ODI WC



Virat Kohli became the first batter to score 700 World Cup runs in a single edition. He became the third Indian after Sachin Tendulkar and Rohit Sharma to score 600-plus runs in a World Cup. Kohli went past Ricky Ponting (13704) to become the third-highest run-getter in ODIs after Tendulkar (18426) and Kumar Sangakkara (14234).

PURPLE PATCH
Shreyas is the third Indian to score consecutive tons in WC



Shreyas Iyer became the third Indian after Rohit Sharma and Rahul Dravid to score consecutive tons in the ODI World Cup. Shreyas is the third Indian after Rohit and Virat Kohli to score 500 runs in this edition. Shreyas (eight) broke Sourav Ganguly and Vuvray Singh's (seven each) record of most sixes hit by an Indian in a WC innings.

Kohli's record 50th, Shami's sizzling seven drive India

Shreyas too plays a crucial hand with second hundred on the go, as the Men in Blue post a huge total; the Kiwis, despite a spirited ton by Mitchell and his 181-run stand with Williamson, lose by 70 runs

ODI WORLD CUP

K.C. Vijaya Kumar
MUMBAI

A Wednesday night of delight ebbed away at the Wankhede Stadium as the Men in Blue, savouring individual excellence and team solidarity, got past New Zealand in the World Cup semifinal.

Virat Kohli's record-breaking 50th ODI ton, Shreyas Iyer's century, and Mohammad Shami's seven for 57, all combined wonderfully as India defeated Kane Williamson's men by 70 runs.

Turning the tables Chasing India's 397 for four, New Zealand finished with 327 in 48.5 overs. Having lost to the same rival in the 2019 World Cup semifinal at Manchester, Rohit Sharma's men turned the tables, and will now meet the latter in turn scalped Ravindra, drawing an edge.

Williamson and Daryl Mitchell then stitched a defiant 181-run third-wicket partnership. New Zealand started brightly through Devon Conway and Rachin Ravindra. Conway, however, faded at Shami's first delivery and saw K.L. Rahul effect a diving catch. Skip-



Stellar shows: Kohli became the highest scorer in a single edition of the World Cup and Shami emerged as the most successful bowler in the knockouts, as India entered the final. EMMANUAL YOGINI

per Williamson, tight defence and watchful eyes, drew a four off Shami, the latter in turn scalped Ravindra, drawing an edge. Williamson and Daryl Mitchell then stitched a defiant 181-run third-wicket partnership. The latter was all swagger while thumping a six off Shami. Williamson had a close shave when Rahul accidentally disturbed the

stumps and there was no conclusive evidence about whether the second ball too was dislodged before the direct throw disturbed the timber worth despite Mitchell's glorious 134 (119, 94, 76). In the afternoon, Rohit won the toss, elected to bat and set a rollicking tempo. Whipping a four off Trent Boult, Rohit drove the rest past mid-off as the first over yielded 10.

His partner Shubman Gill then tucked into Tim Southee before Rohit unleashed a bouquet of drives and pulls as Boult and Southee felt the heat of the Indian skipper's bat. Spinner Mitchell Santner was hoisted into the stands, and Rohit (47) seemed set for more when he mistimed a stroke against Southee and Wil-

lamson judged the skier to a nicety. As new man Kohli bided his time, Gill shifted gears, pulling the seamers and dancing down to the spinners. A pulled four off Lockie Ferguson hinted at a change in approach from Kohli, and soon Boult and Southee too found the batter at his immaculate best.

Fresh milestone As Kohli neared his 50th ODI ton, the venue rang out with the 'Kohli, Kohli' chants. A duo of Ferguson cleared the decks for a fresh milestone. Kohli (17, 113, 94, 2x6), Shreyas (105, 70b, 4x4, 8x5), after getting to his ton, and Suryakumar Yadav all fell while trying to hustle and India finished with a score well beyond the rival's grasp.

Kohli's Fantastic 50 — an achievement of Himalayan proportions that should stand the test of time

K.C. Vijaya Kumar
MUMBAI

Like always, he ran like the wind. Virat Kohli knows no other way. As Lockie Ferguson steamed in, Kohli shuffled across and redirected the delivery to back-ward square-leg. The single was taken at a breathless pace and then he turned around for his second, a run that ushered in his 50th ODI ton. One better than his idol Sachin Tendulkar's previous record of 49 centuries.

Air of inevitability In the history of India's batting riches, Kohli has carved a niche for himself many moons ago. And when the 50th hundred was registered at a heaving Wankhede Stadium here on Wednesday evening, it had an air of inevitability. After skipper Rohit Sharma struck a scorching 47 to set the base, Kohli walked in and did his usual thing, pinching singles, flexing the odd four, and watching his younger partner Shubman Gill tuck into the New Zealand attack in the World Cup semifinal. The whips off fast bowlers, the gentle drive against the spinners were all in vogue and then Kohli



Next Out

unleashed some magic, flicking a six off Tim Southee, a shot that was tense and wrote and just enough power for the ball to sail in to the stands. Even after Gill retired hurt and retreated, Kohli

heartily applauded from the stands. Dropped on 107 by Glenn Phillips off Southee, Kohli added 10 more before holing out in the deep. But by then he had anchored India to a strong total, a position further enhanced when Shreyas too got to his century.

Sunil Gavaskar's late cut off Ijaz Faqih at Ahmedabad's Motera Stadium in 1987 helped him become the first batter to scale

Mount 10,000 in Tests. Later Tendulkar added a string of records, most of which may defy emulation. And now Kohli has added his own unique chapter, which should stand the test of time.

SCOREBOARD

INDIA

Rohit Sharma c Williamson b Southee 47 (208, 4x4, 4x6), Shubman Gill (not out) 80 (165, 6x4, 1x4), Virat Kohli c Conway b Southee 117 (113b, 3x4, 2x6), Shreyas Iyer c Mitchell b Boult 105 (70b, 4x4, 8x6), K.L. Rahul (not out) 39 (70b, 5x4, 2x6), Suryakumar Yadav c Phillips b Southee 1 (2b), Extras (b-1, lb-1, w-0, b-8). Total (for four wickets, in 50 overs): 397.

FALL OF WICKETS

1-71 (Rohit, 8.2 overs), 2-327 (Rohit, 43.8), 3-381 (Shreyas, 48.5), 4-392 (Suryakumar, 49.1), 5-420 (Williamson, 49.1), 6-420 (Williamson, 49.1), 7-306 (Mitchell, 45.2), 8-319 (Santner, 47.3), 9-321 (Southee, 48.2).

NEW ZEALAND

Devon Conway c Rahul b Shami 13 (15b, 3x4), Rachin Ravindra c Shami 13 (22b, 2x4), Kane Williamson c Suryakumar b Shami 69 (72b, 3x4, 1x4), Daryl Mitchell c Jadeja b Shami 134

(119b, 3x4, 7x6), Tom Latham lbw b Shami 0 (2b), Glenn Phillips c Jadeja b Bumrah 41 (23b, 4x4, 2x6), Mark Chapman c Jadeja b Kuldeep 2 (2b), Mitchell Santner c Rohit b Siraj 5 (2b), Tim Southee c Rahul b Shami 9 (2b, 1x4), Trent Boult (not out) 2 (2b), Lockie Ferguson c Rahul b Shami 6 (3b, 1x4), Extras (b-4, lb-5, w-15, nb-1). 25; Total (for four wickets, in 50 overs): 327.

FALL OF WICKETS

1-30 (Conway, 8.1), 2-39 (Ravindra, 7.4), 3-220 (Williamson, 32.2), 4-220 (Latham, 32.4), 5-295 (Phillips, 42.5), 6-298 (Chapman, 43.5), 7-306 (Mitchell, 45.2), 8-319 (Santner, 47.3), 9-321 (Southee, 48.2).

INDIA BOWLING

Bumrah 10-1-64-1, Siraj 9-0-78-1, Shami 9-0-57-7, Jadeja 10-0-63-0, Kuldeep 10-0-56-1. **Test:** India; **Pace:** Shami; **India** won by 70 runs to reach the final to be played at Ahmedabad on November 19 (Sunday).

His hunger, intensity inspiring: Gill on Kohli



Incredible! Every time he comes out to the park, he does something special, says Gill about Kohli. EMMANUAL YOGINI

Amol Karthadkar

Shubman Gill has won the Under-19 World Cup for India. Moments after the Men in Blue booked a berth in the men's World Cup final, he was delighted with yet another clinical team effort. "The way we have been batting, bowling and fielding as a unit, it feels great to be a part of the dressing room," Gill said. "It's breaking the New Zealand jinx. India also saw Virat Kohli scoring a just 50th ODI hundred. Gill spoke about the Kohli legacy. "Every time he comes out to the park, he does so-

something special. He has been doing it for the last 10-15 years, that's what is really inspiring," Gill said. "For it's not so much about the skill he has. It's more about the hunger he has and the intensity with which he goes out there. That's more in his mind. And to be able to consistently do that for as long as he has been doing really inspires me." After a fluent partnership with Kohli, Gill had to retire hurt with cramps. "It started with cramps and then I pulled my hamstring. It was quite humid and these are just the after-effects of dengue," he said, assuring that he will be ready for Sunday's final.

MORE TO COME

'Kohli is not finished yet, it's a phenomenal achievement'



EMMANUAL YOGINI

Virat Kohli made his 50th ODI hundred during the World Cup semifinal against New Zealand, and Sourav Ganguly had little doubt that the batting star has many more miles to traverse in his career. "It will take a lot of beating to go past this and he's not finished yet. It's a phenomenal achievement," Ganguly said.

IN SEVENTH HEAVEN

Shami goes past Starc's record for bowler with most five-fors



EMMANUAL YOGINI

Mohammad Shami, with his fourth five-wicket haul, went past Mitchell Starc (three) to emerge the bowler with most five-fors in the World Cup. The India pacer, who scalped seven wickets in the semifinal against New Zealand at the Wankhede Stadium on Wednesday, is the only bowler to take three five-fors in a single edition.

RECORDS TUMBLE

Kohli becomes the first batter to score 700 runs in an ODI WC



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Shreyas is the third Indian to score consecutive tons in WC



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Shreyas Iyer became the third Indian after Rohit Sharma and Rahul Dravid to score consecutive tons in the ODI World Cup. Shreyas is the third Indian after Rohit and Virat Kohli to score 500 runs in this edition. Shreyas (eight) broke Sourav Ganguly and Yuvraj Singh's (seven each) record of most sixes hit by an Indian in a WC innings.



INDIA BEAT NEW ZEALAND TO ENTER FINAL

Set Sunday Stage

Shami's 7/57, Kohli's 50th century script famous win at Wankhede



'This one chance we didn't want to let go'

MIHIR VASAVDA
MUMBAI, NOVEMBER 15

THE BEND would have made David Beckham, watching from the grandstand, proud. When it left Mohammed Shami's hand, the ball began on a trajectory just outside the off-stump. Then, without any warning, it suddenly started to dip in. Tom Latham, who had been on the pitch just for two minutes, was beaten. The ball crashed into the batsman's pad. No one, not even the batsman, waited for the umpire to

raise his finger. The wicket brought the stadium, gripped by anxiety, back to life, ended any hope of a New Zealand fightback, and put India on course for what eventually was a comprehensive 70-run win in the semi-final of the World Cup. They will now face the winner of the second semi-final between Australia and South Africa in Sunday's final in Ahmedabad. Shami ended with seven wickets and a bunch of records. Like Virat Kohli, who became the first Indian to score 50 ODI runs in a match, he was the first Indian to score 50 ODI runs in a match. He then threw a kiss to his wife, and had regained his control by then, enough to even wink at someone on the field. The 50th ODI hundred shot

CONTINUED ON PAGE 2

WINNING MOMENTS

Mohammed Shami took seven wickets; Virat Kohli celebrates his 50th century at Wankhede Stadium in Mumbai. PTI

SPORT



FULL COVERAGE PAGE 19

'It feels like a dream, too good to be true'

SRIRAM VEERA
MUMBAI, NOVEMBER 15

THERE WAS the leap, the rear and the emotion-draining sinking to his knees before Virat Kohli made the gesture that brought the biggest roar from the packed stands: he raised his hands, and bowed to Sachin Tendulkar, who clapped from the stands. He then threw a kiss to his wife, and had regained his control by then, enough to even wink at someone on the field. The 50th ODI hundred shot

with Kohli's impeccable sense of timing: at Tendulkar's home ground, under the master's gaze, from flesh-and-blood as well as the statue, in a World Cup semifinal with his family and the cricketing world, including Viv Richards, watching. Befittingly, the hundred came up with a shot that had disappeared for a while — the signature sweet-flick, one of the great shots of modern-day cricket. A short while later, Kane Williamson came and enveloped Kohli with a big hug that said much about their

CONTINUED ON PAGE 2

AN INVESTIGATION BY THE INDIAN EXPRESS WITH INTERNATIONAL CONSORTIUM OF INVESTIGATIVE JOURNALISTS - PART TWO

From Down Under to Switzerland via Dubai, Pankaj Oswal, wife hit a hurdle in Cyprus

Couple closed company meant to develop petroleum refinery in Cyprus after obtaining Cypriot passports

Before his downfall, Cox & Kings promoter Peter Kerkar sealed \$5-million loan pacts

JAY MAZOOMDAR
NEW DELHI, NOVEMBER 15

THE TALK of town recently for moving into one of the 10 most expensive houses in Switzerland, India-born Cypriot business couple Radhika and Pankaj Oswal failed to open a bank account to operationalise a company set up in 2017 for developing a petroleum refinery in Cyprus. The couple obtained Cypriot passports in 2018 but closed the company, Cypriot Limited, in 2019. These are part of records of offshore corporate service providers such as Continental Legal & Corporate Consultants Limited of Cyprus, accessed by part of a global investigation by The Indian Express with the International Consortium of Investigative Journalists (ICIJ). In their submissions to Hellenic Bank and Bank of

CONTINUED ON PAGE 12

SHYAMLAL YADAV
NEW DELHI, NOVEMBER 15

NEARLY A year before the beginning of the downfall of Cox & Kings and its promoter Ajay Ajit Peter Kerkar, Kerkar's UK-based firm reached agreements for two loans totalling \$5 million in November 2018 — \$2 million from Nicosia-based Global Aerospace Limited, owned by Israeli investor Elyahu Allouf, who carries a Greek passport; and \$3 million from another company called the Aloyo Group. The Cyprus Confidential data show that Prometheon Enterprise Limited (PEL), a UK-based subsidiary of Cox & Kings, approved a loan of \$3 million from Aloyo Group and \$2 million from Cypriot firm Global Aerospace. The High Court of Justice, London ordered winding up of



In letter to Global Aerospace Ltd, Kerkar says 'I am a sophisticated businessman'

PEL on December 3, 2020, according to the UK Company registry. Kerkar is currently in a Mumbai jail and faces a slew of cases being probed by the Central Bureau of Investigation (CBI), Enforcement Directorate (ED),

CONTINUED ON PAGE 12

After states protest, NMC suspends decision on capping MBBS seats

ANONNA DUTT
NEW DELHI, NOVEMBER 15

THREE MONTHS after its announcement, the National Medical Commission (NMC), the country's apex medical education regulator, has suspended its decision to limit the number of MBBS seats to 100 per 10 lakh population in every state — a move that would have otherwise barred all five southern states from increasing their medical capacity for the next academic session (2024-25). The decision, announced

CONTINUED ON PAGE 2

BEHIND PROTEST BY STATES

THE PRESCRIBED limit of 100 seats per 10 lakh population would have allowed addition of 40,000 more seats, but only in states like Bihar and Jharkhand, where there is over 70% deficiency. This led to a backlash from states that have already exceeded the seats-to-population ratio, including all five southern states.

Behind killing of airhostess, 3 kin in Udupi: 'Obsessed' airline colleague

EXPRESS NEWS SERVICE
BENGALURU, NOVEMBER 15

AN "OVERLY possessive" cabin crew member working with Air India was behind the stabbing spree in Karnataka's Udupi that left a trainee airhostess and three members of her family dead, police said Wednesday. Aynaz Mohammed (21), a trainee airhostess with Air India, her mother Haseena M (47),

elder sister Anam (23) and brother Aseem (14) were stabbed to death at their home



in Nejaru village on the morning of November 12 by an assailant who arrived with a gun and left within 15 minutes. On Wednesday, police in Udupi announced that 30-year-old Praveen Arun Chougule — a married man with children — was behind the murders. "We obtained details on a suspect and yesterday the Udupi police took Chougule into custody from Kutch police limits,"

CONTINUED ON PAGE 2

BUSINESS AS USUAL BY UNNYS



EXPRESS NETWORK

SETBACK IN TUNNEL RESCUE, BIGGER MACHINE FLOWN FROM DELHI

PAGE 1 ANCHOR

In MP's Alirajpur, getting migrants to vote among top concerns

PARVEEN K DODRA
ALIRAJPUR, NOVEMBER 15

HIS MORNING starts with the call of his rooster. He quickly gets up to take the cattle out to graze in a nearby jungle, as his parents leave for work in the family's fields in Bharua area, in Madhya Pradesh's Alirajpur district. It's a hard-to-mouth life, but 17-year-old Anil Bedia dreams big. Combating the frequent power cuts and a single-phase dim power supply, constantly

changing the position of his study table to catch the natural light from the window, Anil talks about this dream — to become a doctor. "I want to become an orthopaedic and serve my people. This area desperately needs at least basic health infrastructure and services," says Anil, who studies at Jawahar Navodaya School for talented students in Alirajpur. Carved out of the tribal dis-

trict of Jhabua in 2008, Alirajpur serves as the last outpost of Madhya Pradesh in the south-west. Bordering Gujarat, it is famous for its Neor jahan mangoes, Rajwada fort, the remains of a British-era "Victoria Bridge" and for being the birthplace of freedom fighter and martyr Chandrashekhar Azad. Alirajpur, with almost 90% of its population tribal, mainly BPL, also enjoys another distinction. Located around 200 km from



Alirajpur is Madhya Pradesh's second poorest district, Express

the state's economic capital Indore, it is ranked by the NITI Aayog's MPI as one of the most deprived districts in the Multidimensional Poverty Index. Its literacy rate is 37%, against the state's average of 70.06%. As Prime Minister Narendra Modi announces the country's biggest tribal welfare mission in Alirajpur, accessing schemes remains a challenge. Migration to Gujarat

Mazdoor Chetna Sangath (KMCS), a trade union of Alirajpur, set up in 1984, says the district is now full of the aged and the very young. "All adults are in Gujarat toiling to earn a livelihood. Go and see the buses departing from the Alirajpur bus stand to South Gujarat (about 210 km away). Over 200 people crowd into a 56-seater bus," Tadwal says. There are at least 50 points along the border between Jhabua and Alirajpur and Gujarat from where buses and other ve-

hicles leave every hour for different towns of Gujarat. "The issue of child labour is even more serious. One can see children travelling to Gujarat in school dress! Our government is just a mute spectator," adds Tadwal. A petition in the Supreme Court alleging exploitation of workers from MP in Gujarat. Close to polling date on November 17, Alirajpur's huge migrant population is leading to apprehensions of low turnout. CONTINUED ON PAGE 2

Infosys Prize: Air pollution expert among 6 selected

EXPRESS NEWS SERVICE
NEW DELHI, NOVEMBER 15

PROF S N Tripathi, one of India's best known experts on air pollution, was among the six people selected for this year's Infosys Prize, the richest award in the country.

Tripathi, a professor at IIT Kanpur, has been awarded the Infosys Prize for science and engineering for his work on setting up air quality network and "for the discovery of new pathways of aerosols formation and growth that provide mechanistic understanding of haze formation", the Infosys Science Foundation said.

Tripathi's colleague at IIT Kanpur, Professor Arun Kumar Shukla was selected for the award in the life sciences category, while Mukund Thattai, a professor at the Bengaluru-based National Centre for Biological Sciences, was given the prize for physical sciences. Shukla has been recognised for his work on G-protein coupled receptors, a key component of cell function, which has opened up new opportunities in the design of novel therapeutics. Thattai, an evolutionary cell biologist, has

been awarded for his work on the "origins of endomembrane organelles, shedding new light on how they emerged from ancient, primordial cells".

For mathematics, the award was given to Bhargav Bhat, a professor at Institute of Advanced Study in Princeton, United States, for his contributions in arithmetic geometry and commutative algebra. Jahnvi Phalkey, a science historian and founding director of Science Gallery Bengaluru, was awarded the prize in humanities for her research in the history of science in modern India, particularly the history of nuclear science which resulted in the book 'The Atomic State'.

The Infosys Prize for social sciences was given to Karuna Mantena, a professor of political science at the Conference for Study of Political Thought, Columbia University in the United States for her work on the theory of imperial rule.

The USD 100,000 Infosys Prize, being awarded since 2008, is now given to six outstanding researchers every year, and has established itself as one of the most prestigious awards in the country.

The Infosys Prize



Awarded for Contributions in six categories of research:

1. [Engineering and Computer Science](#)
2. [Humanities](#)
3. [Life Sciences](#)
4. [Mathematical Sciences](#)
5. [Physical Sciences](#)
6. [Social Sciences](#)

Country India

Presented by [Infosys Science Foundation](#)

First awarded 2008

APEC

The Biden-Xi meeting will be the biggest show of the multilateral summit currently underway in California

THE ASIA-PACIFIC Economic Cooperation (APEC) grouping is meeting in San Francisco for the Leaders' Week that began on November 11, and will conclude with the Economic Leaders' Retreat on Friday. US President Joe Biden and China's President Xi Jinping were scheduled to have a first in-person meeting in a year on Wednesday on the sidelines of the summit.



Xi arrived in US Wednesday. Reuters

The grouping

APEC is a regional economic forum that was established in 1989 with the stated aim to “leverage the growing interdependence of the Asia-Pacific and create greater prosperity for the people of the region through regional economic integration”.

The 21 members of APEC are called “economies” (rather than countries or member states) because trade and economic issues are the focus of the grouping. Taiwan and Hong Kong attend APEC meetings as distinct entities, even though China says they are parts of China.

The APEC economies are Australia, Brunei, New Zealand, Papua New Guinea, Hong Kong (as part of China), the Philippines, Indonesia, Malaysia, Vietnam, Singapore, Thailand, Chinese Taipei (Taiwan), China, Japan, South Korea, Russia, Canada, the United States, Mexico, Peru, and Chile – all located geographically around the Pacific Ocean.

APEC's role

The grouping champions free trade, lowering of trade tariffs, and economic liberalisation. According to the US State Department, “During its first five years of operation, APEC established its core objectives. In the 1991 Seoul Declaration, APEC member economies proclaimed the creation of a liberalized free trade area around the Pacific Rim as the principal objective of the organization.”

India made a formal request to join APEC in 1991. In 2016, then Union Minister for Commerce and Industry Nirmala Sitharaman told Parliament that the request to join was based on India's geographical location, potential size of the economy, and degree of trade interaction with the Asia-Pacific.

RISHIKA SINGH

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- USA hosts Asia-Pacific Economic Cooperation (APEC) grouping meeting in November 2023 which will conclude with the Economic Leaders' Retreat ceremony.
 - It is a regional economic forum to leverage the growing interdependence of the AsiaPacific.
 - Established in – 1989
 - संयुक्त राज्य अमेरिका नवंबर 2023 में एशिया-प्रशांत आर्थिक सहयोग (APEC) समूह की बैठक की मेजबानी करेगा जो इकोनॉमिक लीडर्स रिट्रीट समारोह के साथ समाप्त होगी।
 - यह एशिया-प्रशांत की बढ़ती परस्पर निर्भरता का लाभ उठाने के लिए एक क्षेत्रीय आर्थिक मंच है।
 - स्थापना – 1989

-
- Aim – To create greater prosperity for the people of the region by promoting balanced, inclusive, sustainable, innovative and secure growth and by accelerating regional economic integration.
 - Secretariat – It is based in Singapore.
 - Membership – 21 members which are termed as “economies” because trade and economic issues are the focus of the grouping.

-
- उद्देश्य - संतुलित, समावेशी, टिकाऊ, नवीन और सुरक्षित विकास को बढ़ावा देकर और क्षेत्रीय आर्थिक एकीकरण में तेजी लाकर क्षेत्र के लोगों के लिए अधिक समृद्धि पैदा करना।
 - सचिवालय - यह सिंगापुर में स्थित है।
 - सदस्यता - 21 सदस्य जिन्हें "अर्थव्यवस्था" कहा जाता है क्योंकि व्यापार और आर्थिक मुद्दे समूह का फोकस हैं।

India is not a member but India made a formal request in 1991 to join APEC.

The Taiwan and Hong Kong attend APEC meetings as distinct entities of economies.

भारत इसका सदस्य नहीं है लेकिन भारत ने 1991 में APEC में शामिल होने के लिए औपचारिक अनुरोध किया था।

ताइवान और हांगकांग अर्थव्यवस्थाओं की विशिष्ट संस्थाओं के रूप में APEC बैठकों में भाग लेते हैं।

APEC Member Economies (21)



Asia-Pacific
Economic Cooperation



Indo-Pacific Economic Framework for Prosperity (IPEF) is USA led alternative to China's economic statecraft in the region comprising of 14 members.

Apart from Fiji and India, the rest are all APEC members.

इंडो-पैसिफिक इकोनॉमिक फ्रेमवर्क फॉर प्रॉस्पेरिटी (आईपीईएफ) 14 सदस्यों वाले क्षेत्र में चीन के आर्थिक शासन तंत्र का संयुक्त राज्य अमेरिका के नेतृत्व वाला विकल्प है।

फिजी और भारत के अलावा, बाकी सभी APEC सदस्य हैं।

Global Tiger Numbers Rise, Southeast Asia Faces Habitat Threats



Countries have submitted tiger population numbers from 2010-2022 to the Global Tiger Recovery Program (GTRP) and United Nations Convention on International Trade in Endangered Species (CITES) under GTRP 2.0 which aims to pave the way for tiger conservation from 2023-2034.

The St Petersburg Declaration in 2010 saw 13 tiger range countries commit to reversing the decline of the species population and double their numbers by 2022.


देशों ने ग्लोबल टाइगर रिकवरी प्रोग्राम (जीटीआरपी) और जीटीआरपी 2.0 के तहत लुप्तप्राय प्रजातियों में अंतर्राष्ट्रीय व्यापार पर संयुक्त राष्ट्र सम्मेलन (सीआईटीईएस) में 2010-2022 तक बाघों की आबादी संख्या प्रस्तुत की है, जिसका उद्देश्य 2023-2034 तक बाघ संरक्षण का मार्ग प्रशस्त करना है।

2010 में सेंट पीटर्सबर्ग घोषणा में 13 बाघ रेंज वाले देशों ने प्रजातियों की आबादी में गिरावट को उलटने और 2022 तक उनकी संख्या को दोगुना करने के लिए प्रतिबद्धता जताई।

- What is the Status of Tiger Conservation in World?
- The **wild tiger status is good in South Asia and Russia**, but the picture in Southeast Asia is grim, posing challenges to the global tiger population recovery.
- There has been an **overall increase in the tiger population by 60%, taking the number to 5,870.**

- विश्व में बाघ संरक्षण की स्थिति क्या है?
- दक्षिण एशिया और रूस में जंगली बाघों की स्थिति अच्छी है, लेकिन दक्षिण पूर्व एशिया में तस्वीर गंभीर है, जिससे वैश्विक बाघों की आबादी में सुधार के लिए चुनौतियां खड़ी हो रही हैं।
- बाघों की आबादी में कुल मिलाकर 60% की वृद्धि हुई है, जिससे संख्या 5,870 हो गई है।

However, countries like **Bhutan, Myanmar, Cambodia, Lao-PDR and Vietnam** showed a decline in tiger populations, making the situation “grim” in the Tiger Range Countries (TRCs) of Southeast Asia.

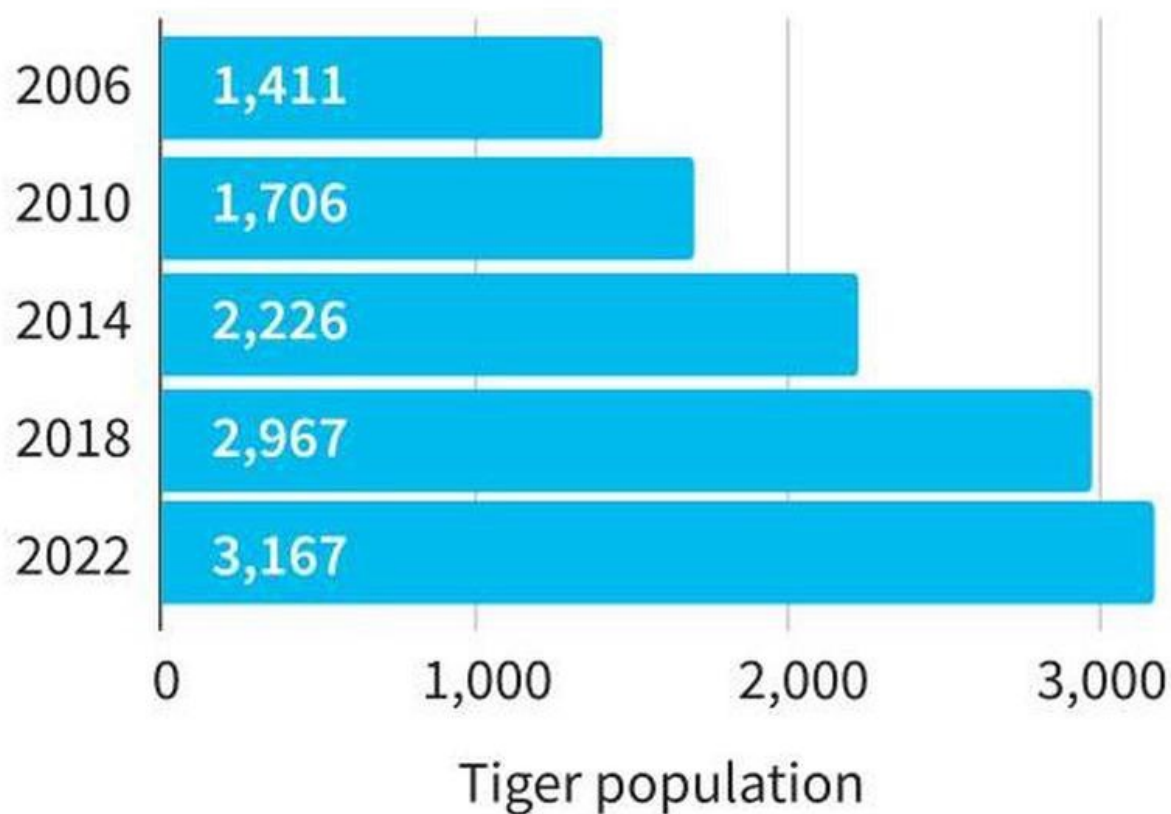


हालाँकि, भूटान, म्यांमार, कंबोडिया, लाओ-पीडीआर और वियतनाम जैसे देशों में बाघों की आबादी में गिरावट देखी गई, जिससे दक्षिण पूर्व एशिया के टाइगर रेंज देशों (टीआरसी) में स्थिति "गंभीर" हो गई है।

-
- The **success of countries in South Asia like Bangladesh, Bhutan, India and Nepal** including China and Russia in North East Asia is attributed to effective measures taken for habitat conservation and protection.
 - India's wild tiger population is 3,167 in 2022. Nepal has tripled the tiger population.

Big cat count

According to the data released by the PM, the number of tigers in India increased by 200 in the past four years. A look at the tiger population



Steady rise: A tiger at Van Vihar National Park in Bhopal on Sunday. PTI

- What is Global Tiger Recovery Program 2.0 (2023-34)?
- Global Tiger Recovery Programme (GTRP) 2.0 was released at Thimphu on 29 July **International Tiger Day** 2023 by Minister of Foreign Affairs, Royal Govt of Bhutan.
 - .
- ग्लोबल टाइगर रिकवरी प्रोग्राम 2.0 (2023-34) क्या है?
- ग्लोबल टाइगर रिकवरी प्रोग्राम (जीटीआरपी) 2.0 को 29 जुलाई अंतरराष्ट्रीय बाघ दिवस 2023 पर भूटान की रायल सरकार के विदेश मंत्री द्वारा थिम्पू में जारी किया गया था।
- .

- GTRP was launched by the **World Bank** in 2010 under the Global Tiger Initiative (GTI) to double wild tiger populations by 2022, with commitments from Tiger Range Countries (TRCs).
- The Global Tiger Forum (GTF) became the implementing arm for the tiger agenda
- जीटीआरपी को टाइगर रेंज देशों (टीआरसी) की प्रतिबद्धताओं के साथ, 2022 तक जंगली बाघों की आबादी को दोगुना करने के लिए ग्लोबल टाइगर इनिशिएटिव (जीटीआई) के तहत 2010 में विश्व बैंक द्वारा लॉन्च किया गया था।
- ग्लोबल टाइगर फोरम (जीटीएफ) बाघ एजेंडे के लिए कार्यान्वयन शाखा बन गया



TIGER

Royal Bengal Tiger (*Panthera Tigris*) is the National animal of India.

Subspecies of Tiger

- * The continental (*Panthera tigris tigris*)
- * The Sunda (*Panthera tigris sondaica*)

Habitat

Tropical rainforests, evergreen forests, temperate forests, mangrove swamps, grasslands, and savannas



Countries Where Tiger Population Is Found

- Found only in 13 Tiger Range countries- India, Nepal, Bhutan, Bangladesh, Myanmar, Russia, China, Thailand, Malaysia, Indonesia, Cambodia, Laos, and Vietnam
- As per the latest report by IUCN, tiger has gone extinct in Cambodia, Laos, and Vietnam

Protection Status

- IUCN Red List: Endangered
- CITES: Appendix I
- WPA 1972: Schedule I

Threats

- Habitat loss
- Poaching and illegal trade
- Human-Wildlife conflict

Conservation Efforts

- International Big Cats Alliance (IBCA):** For conservation of seven big cats namely Tiger, Lion, Leopard, Snow Leopard, Cheetah, Jaguar and Puma (launched by India)
- Tx2 campaign:** Launched by WWF; stands for 'Tiger times 2' signaling the goal to double the tiger population by 2022
- National Tiger Conservation authority (NTCA):** Constituted under the WPA, 1972
- Project Tiger:** Launched in 1973
- Tiger Census:** Every 4 years

Tigers In India

- India has the **largest** population
 - As of 2022, India has 3167 tigers
 - Largest population has been found in Central Indian Highlands & Eastern Ghats Landscape
- Tiger Reserves:** India now has 53 tiger reserves
 - Ranipur in UP** is the latest
 - Nagarjun Sagar** (Andhra Pradesh) is the **largest** while **Orang** (Assam) is the **smallest** (Core area)



Global Positioning System Tracker Anklet

Recently, a prisoner in Jammu and Kashmir was released on bail after he was tagged with a Global Positioning System (GPS) tracker anklet on his foot to monitor his movements.

This is the first time in the country that a GPS tracker has been put to such use.

हाल ही में, जम्मू-कश्मीर में एक कैदी को उसकी गतिविधियों पर नजर रखने के लिए उसके पैर में ग्लोबल पोजिशनिंग सिस्टम (जीपीएस) ट्रैकर पायल लगाने के बाद जमानत पर रिहा कर दिया गया था।

देश में यह पहली बार है कि जीपीएस ट्रैकर का इस तरह इस्तेमाल किया गया है।

GPS anklets are tamper-proof, and any attempt to remove or damage them triggers an alarm.

- They also have a battery life of several days and can be recharged by the wearer.

GPS anklets can also be used to **enforce curfews, travel restrictions**, or other conditions imposed by the court or the supervising agency.

जीपीएस पायल छेड़छाड़-रोधी हैं, और उन्हें हटाने या क्षतिग्रस्त करने का कोई भी प्रयास अलार्म चालू कर देता है।

इनकी बैटरी लाइफ भी कई दिनों की होती है और इन्हें पहनने वाला रिचार्ज कर सकता है।

जीपीएस पायल का उपयोग कफ्यू, यात्रा प्रतिबंध या अदालत या पर्यवेक्षण एजेंसी द्वारा लगाए गए अन्य शर्तों को लागू करने के लिए भी किया जा सकता है।

In which of the following areas can GPS technology be used? (2018)

Mobile phone operations

Banking operations

Controlling the power grids

Select the correct answer using the code given below:

(a) 1 only

(b) 2 and 3 only

(c) 1 and 3 only

(d) 1, 2 and 3



Saturn's rings

Saturn's rings will not disappear permanently by 2025. Although they will become almost invisible from Earth during that time, it is a regular occurrence due to the thinness of the rings

शनि के छल्ले 2025 तक स्थायी रूप से गायब नहीं होंगे। हालांकि उस दौरान वे पृथ्वी से लगभग अदृश्य हो जाएंगे, लेकिन छल्लों के पतले होने के कारण यह एक नियमित घटना है

What is Saturn's ring and how it was formed?

Saturn's rings are a vast system of icy particles, rocks, and dust that orbit the planet.

They were formed from the debris of comets, asteroids, and moonlets that either collided with each other or were captured by Saturn's gravity.

शनि का वलय क्या है और इसका निर्माण कैसे हुआ?

शनि के छल्ले बर्फीले कणों, चट्टानों और धूल की एक विशाल प्रणाली हैं जो ग्रह की परिक्रमा करते हैं।

इनका निर्माण धूमकेतुओं, क्षुद्रग्रहों और चंद्रमाओं के मलबे से हुआ था जो या तो एक-दूसरे से टकरा गए थे या शनि के गुरुत्वाकर्षण द्वारा पकड़ लिए गए थे।


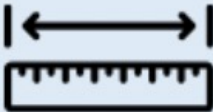


- How will the ring become invisible for some time?
- Saturn's rings will become almost invisible from Earth in 2025 due to the edge-on perspective from our viewpoint. This phenomenon occurs because the rings are so thin that, when seen from a distance, they appear to vanish when viewed edge-on.
- कुछ समय के लिए अंगूठी अदृश्य कैसे हो जाएगी?
- हमारे दृष्टिकोण से किनारे के परिप्रेक्ष्य के कारण 2025 में शनि के छल्ले पृथ्वी से लगभग अदृश्य हो जाएंगे। यह घटना इसलिए घटित होती है क्योंकि छल्ले इतने पतले होते हैं कि दूर से देखने पर किनारे से देखने पर गायब होते प्रतीत होते हैं।



Char Dham Highway Project (Uttarkashi
district, Uttarakhand)

Context: Silkyara tunnel (between Silkyara and Dandalgaon) tunnel collapsed in Uttarkashi district, Uttarakhand, has trapped 40 laborers working for the Char Dham Project.

Aspects	Details	
About Char Dham National Highway	Char Dham National Highway (under the Ministry of Road Transport and Highways) is an <u>under-construction two-lane express</u> National Highway in the Indian state of Uttarakhand.	
Important dates:	Construction <u>started in 2016</u> and currently (2023), 75% of the project is complete	
Length 	It spans <u>825 km with a minimum width of 10 meters</u> and is part of the Char Dham Pariyojana.	
Connectivity	The highway aims to connect the four holy places in Uttarakhand: <u>Badrinath, Kedarnath, Gangotri, and Yamunotri.</u> It Complements <u>Char Dham Railway</u>	

Daily 5 vocab from The Hindu



SOLITUDE(NOUN)



**SYNONYMS: ISOLATION,
SECLUSION**



**ANTONYMS: COMPANY,
COMPANIONSHIP**



RESILIENCE(NOUN)



**SYNONYMS: TOUGHNESS,
ADAPTABILITY**



**ANTONYMS: FRAGILITY,
VULNERABILITY**



-ABATE (VERB)



**SYNONYMS: LESSEN,
LET UP**



ANTONYMS: INTENSIFY

HUMONGOUS : Verb: a playful or exaggerated way to emphasize the vastness or size of an object



Synonyms : Huge, massive, gigantic



Antonyms : Tiny, small, minuscule

FERVOUR : Adjective : a strong and sincere emotion

Synonyms

: Passion, enthusiasm, zeal

Antonyms

: Apathy, indifference, coolness

Class24 App download



Class pdf



**20 Questions test related to
this class**

Complete Gk/Gs Notes



BY BHUNESH SIR



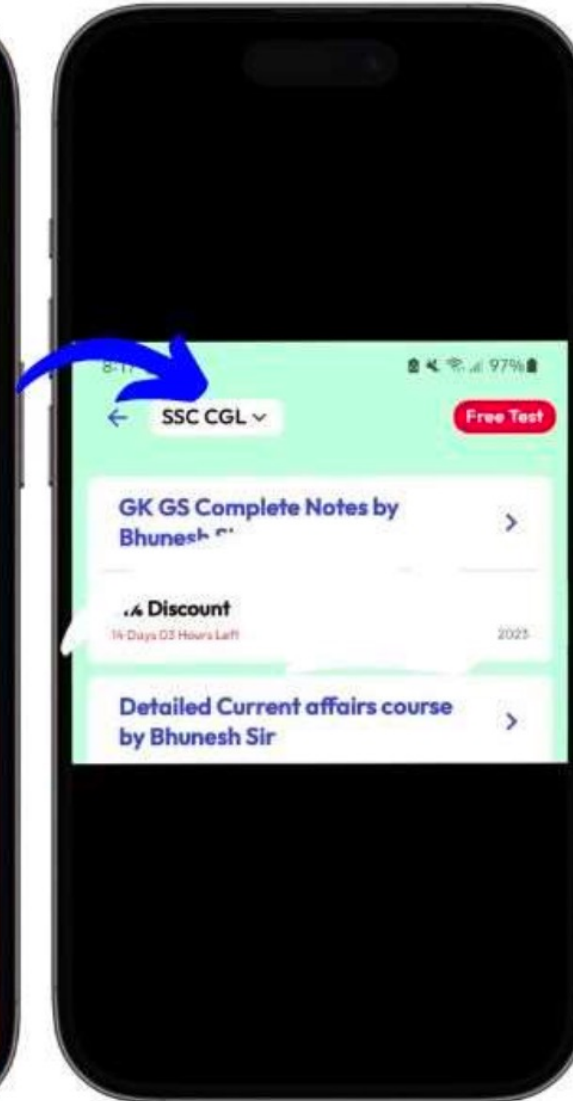
Step-1



Step-2




Step-3



Step-4



A group of people are clapping in a dimly lit room. The focus is on the hands and forearms of several individuals, some in the foreground and some blurred in the background. The lighting is soft and moody, with a blueish tint. In the top left corner, there is a small orange rectangular graphic element.

Thank you
guys.
