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## NATIONAL 1) RBI Retail Direct Scheme

Prime Minister Narendra Modi has launched two innovative customer-centric initiatives of the RBI. These initiatives are the RBI Retail Direct Scheme and the Reserve Bank – Integrated Ombudsman Scheme. There will be a single point of reference for customers to file their complaints, submit the documents, track status, and provide feedback.

## 2) 51st Conference of Governors and Lieutenant Governors

India's President Shri Ram Nath Kovind addressed the 51st Conference of Governors and Lieutenant Governors at Rashtrapati Bhavan in New Delhi. It is the fourth conference to be presided over by President Ram Nath Kovind. President Ram Nath Kovind said India undertook a comprehensive and effective campaign against Covid-19.

## **STATE NEWS**

# 1) Road safety initiative named Rakshak

The state government of Odisha has launched a first of its kind road safety initiative named Rakshak, to train first responders of road accidents. Under the program, 300 master trainers will train 30,000 local people, staying or working at the eateries and different business establishments located near accident-prone spots.

## **BUSINESS AND ECONOMY**

# 1) Bharat BillPay Ltd. has tied up with ICICI Prudential Life Insurance

NPCI Bharat BillPay Ltd. has tied up with ICICI Prudential Life Insurance to provide its marquee offering – ClickPay to the insurer's customers. ICICI Prudential Life Insurance is the first insurance company to offer this facility of ClickPay to its customers empowering them to make renewal premium payments with ease.

## 2) RBI has lifted restrictions on Diners Club International Ltd

The Reserve Bank of India has lifted restrictions imposed on 23rd April 2021 with immediate effect on credit card issuer Diners Club International Ltd to onboard new customers. RBI restricted Diners Club International Ltd. from onboarding new domestic customers onto its card network from May 1, 2021, due to non-compliance with RBI on the storage of Payment System Data.

# 3) Nykaa's Falguni Nayar becomes India's richest self-made woman billionaire

Falguni Nayar, the CEO and founder of beauty and fashion eCommerce platform Nykaa, has become the richest self-made woman in India. She founded Nykaa in the year 2012. She holds 53.5% stake in Nykaa and has a net worth of USD 7.48 billion.

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#### APPOINTMENTS AND RESIGNATIONS 1) Fumio Kishida

Fumio Kishida, leader of the Liberal Democratic Party has been re-elected as the Prime Minister of Japan following the victory of the LDP in the 2021 Parliament election. Fumio Kishida succeeded Yoshihide Suga who resigned as PM of Japan in September 2021.

# **SPORTS**

## 1) Mohammad Siraj

Games24x7 fantasy cricket platform 'My11Circle' announced Indian Cricketer Mohammad Siraj as its new brand ambassador. Other brand ambassadors of My11Circle –Saurav Ganguly, Ajinkya Rahane, VVS Laxman, etc. Mohammed Siraj plays for the Indian team and represents Royal Challengers Bangalore in the IPL.

## 2) National Yogasana Championships

India's first Physical National Yogasana Championships has been organised in Bhubaneswar, Odisha from November 11-13, 2021. The National Yogasana Sports Championships 2021-22 has been organised by the National Yogasana Sports Federation in association with the Odisha state.

# **OBITUARY**

## 1) Frederik Willem de Klerk

Frederik Willem de Klerk, the former president of South Africa and the last white person to head the country, has passed away due to cancer. He was head of state between September 1989 and May 1994. In 1993, De Klerk and Nelson Mandela jointly received the Nobel Peace Prize for their work towards ending apartheid.

# **IMPORTANT DAYS**

# 1) World Pneumonia Day

World Pneumonia Day is observed across the world on November 12 every year to raise awareness, promote prevention and treatment and produce action to combat the disease. World Pneumonia Day 2021 is an annual event that was first celebrated in the year 2009.

# 2) Public Service Broadcasting Day

Public Service Broadcasting Day is celebrated on 12 November every year. The day is celebrated to commemorate the first and only visit of the Father of the Nation, Mahatma Gandhi, to the studio of All India Radio, Delhi in 1947.

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