Bimonthly Policy Review

Terms	Rate
Repo Rate	6.25%
Reverse Repo Rate	5.75%
CRR (Cash Reserve Ratio)	4%
Bank Rate	6.75%
MSF (Marginal Standing Facility)	6.75%
SLR (Statutory Liquidity Ratio)	20.75%

Nobel Prize Winner (2016)

Name	Field	
Yoshinori Ohsumi (Japan)	Physiology or Medicine	
Oliver Hart (UK)	Economics Sciences	
Bengt Holmstrom (Finland)	Economic Sciences	
J. Michael Kosterlitz (UK)	Physics	
Duncan Haldane (USA)	Physics	
David J. Thouless (UK)	Physics	
Fraser Stoddard (UK)	Chemistry	
Jean-Pierre Sauvage (France)	Chemistry	
Ben Feringa (Netherland)	Chemistry	
Bob Dylan (USA)	Literature	
Juan Manuel Santos (Presdent of Colombia)	Peace Prize	

Formula One Winner (2016)

Race	Winner	Winning Constructor	Country
Australian Grand Prix	Nico Rosberg	Mercedes	Germany
Bahrain Grand Prix	Nico Rosberg	Mercedes	Germany
China Grand Prix	Nico Rosberg	Mercedes	Germany
Russian Grand Prix	Nico Rosberg	Mercedes	Germany
Monaco Grand Prix	Lewis Hamilton	Mercedes	UK
Canada Grand Prix	Lewis Hamilton	Mercedes	UK
Austrian Grand Prix	Lewis Hamilton	Mercedes	UK
British Grand Prix	Lewis Hamilton	Mercedes	UK
Hungarian Grand Prix	Lewis Hamilton	Mercedes	UK
German Grand Prix	Lewis Hamilton	Mercedes	UK
Belgian Grand Prix	Nico Rosberg	Mercedes	Germany
Italian Grand Prix	Nico Rosberg	Mercedes	Germany

Important Days

Important days / dates in November:

- November 1 : World vegan day
- November 5 : World Radiography day.
- November 9 : World services day
- November 11 : EDUCATION DAY
- November 14 : Children's Day in India, Jawaharlal Nehru birthday
- November 16 : International day for Endurance
- November 17 : World Student day, National Journalism day
- November 18 : World Adult day.
- November 19 : World Citizen day. / WATER CONSERVATION DAY
- November 20 : Africa Industrialization Day, Universal children day.
- November 21 : World Television day, World Fisheries day.
- November 25 : World Non-veg day.
- November 26 : Law day
- November 29 : International Day of Solidarity with Palestinian People.
- November 30 : Flag day.

Important days / dates in November:

- December 1 : World Aids Day.
- December 2 : Computer literacy day, International day of abolition of slavery
- December 3 : International day of People with disabilities, World conservation day
- December 4 : Navy Day.
- December 5 : International volunteer day for economic and social development.
- December 7 :Armed Forces Flag Day, International civil aviation day.
- December 9 : The International day against corruption.
- December 10 :Human Right Day.

- December 11 : International Mountain day. / UNICEF DAY
- December 14 : International Energy day.
- December 18 : International Migrants day.
- December 19 : Goa's liberation day.
- December 20 : International Human solidarity.
- December 23 :Kisan Divas Farmer's Day.
- December 24 : NATIONAL CONSUMER DAY .
- December 29 : International Bio-diversity day

Monthly-Affair

- India has lifted the Men's Asian Champions Trophy Hockey at Wisma Belia Hockey Stadium,Kuantan, Malaysia.
- Vigilance Awareness Week is being observed across the country to promote probity in public life and achieve a corruption-free society. The theme of the week this year is "Public participation in promoting integrity and eradicating Corruption".
 - New Year Bestu Varas is being celebrated with traditional zeal and fervour in Gujarat.
- World Bank appoints Kristalina Georgieva as chief executive
- RBI appoints M Rajeshwar Rao as new Executive Director
- Michel Aoun set to be elected Lebanon's president
- DoPT launches Employees Online (EO) Mobile App , The application would enable its users, which may include officers, media persons and all stakeholders to stay updated on real time basis with appointments and postings approved by the Appointments Committee of the Cabinet (ACC) and vacancies at the senior level in the Government of India.
- The scientists at the Indian Agricultural Research Institute have developed a new variety of Arhar PUSA-16 (pigeon-pea) variety that matures in 120 days.
- Indian National Award winning documentary "Daughters of Mother India"



has won the first prize in the Documentary Film category at the sixth CAM International Film Festival in Cairo, Egypt.

- 47th international film festival of India to be held in Goa
- SEBI has tightened disclosure norms for Indian credit rating agencies to boost transparency and accountability.
- China unveiled its J-20 stealth fighter jets at 'Airshow China'. The radar-evading jets did a 60-second flypast . It is seen as "a big step forward in Chinese combat capability"
- No multiple-choice questions in XII board exam , It is also recommended to keep the theory and practical weightage at 70:30
- State Bank of India cuts home loans to lowest in 6years has cut home loan rates to a 9.1%
- Three Malayalam films in 47th International Film Festival of India (IFFI) to be held in Goa -Roopantharam , Kaadu Pookkunna , Veeram are the Malayalam films in the list.
- The Manufacturing Purchasing Managers' Index, compiled by Nikkei and Markit, at 22month high
- FIFA nominates 10 managers for 2016 'Best Men's Coach Award'
- Geun-hye is the new PM of South Korea
- Shah Rukh's 'DDLJ' is the longest running Bollywood film in Maratha Mandir in Mumbai for 1000 weeks
- Bengaluru racer **"Anitha Kholay"** first in **RC5 category** at Malaysian rally
- Ramnath Goenka Excellence in Journalism Awards 2016 - Christin Mathew Philip & Prakash Rakesh Kardaley
- Online applications for affordable houses, Out of over 2 lakh common services centres across the country will enable online submission of applications for Rs 25 per application.
- Union Council fixes 4-level GST rate structure , Tax structure of 5%, 12%, 18%

and 28%, with lower rates for essential items and the highest for luxury .

- ICICI Bank cuts home loan rate by 15 basis points to 9.15%, Home loans up to Rs.75 lakh for women borrowers will now attract an interest of 9.15 per & The new rate for salaried class has been reduced to 9.20 per cent, as against 9.35 per cent earlier.
- Twitter India MD Parminder Singh resigns
- 11-day International "Space Science School" to be held in Sangli
- Food Security Act implemented by Ram Vilas Paswan (Central Minister), As a result, 81.34 crore persons will get wheat at Rs. 2 per kg and rice at Rs. 3 per kg.
- Google ties up with ASI for 360 degree virtual tour of 280-odd monuments across the country.
- President approves 2% hike in Dearness Allowance. Now It will be 127 % of the Basic Pay
- Switzerland Tourism names Ranveer Singh as Indian ambassador , The actor will be promoting Switzerland Tourism's campaign for 2017 named 'Nature wants you back!'
- Indian woman "Uppma Virdi" named Businesswoman of the Year in Australia
- Sonu Sood's historical adventure film 'Xuanzang' chosen as China's entry to Oscars
- Lecture series called "IIT Pal" on TV to help students clear IIT entrance exams by National Television
- Andhra Pradesh tops in energy efficiency : World Bank Report
- The International Conference on Robotics, Automation and Communication Engineering organised organized by the SciencePlus will take place at the Hotel grand sarovar in Mumbai, India.
- Economy to grow at 7.6% in 2016-17: NCAER
- Assam boy "Bastab Tapan Bordoloi" won 5 golds in South Asian Aquatic Championship

- India wins 29 medals at Commonwealth Wrestling Championships
- News Time Assam to show black screen for a day for violations , The channel had revealed the identity of a child abuse victim.
- India's first rural skate park in Bundelkhand (Between UP & MP)
- India, Sri Lanka sign pact to address fishermen crisis
- 2 Indian films to compete with 13 foreign films at IFFI, 1. Ishti a Sanskrit film & 2.
 'Sahaj Paather Gappo' (Colours of Innocence)
- Army launches '**School Chalo**' operation in South Kashmir to identify teachers and provide students with free coaching.
- Petra Kvitova defeated Ukraine's Elina Svitolina in WTA Elite Trophy in Zhuhai, China.
- India ranks 2nd on global business optimism index
- Oyo appoints **Anil Goel** as Chief Technology
 Officer (CTO).
- 'Pulimurugan' 1st Malayalam film to enter Rs. 100 crore club
- Marie Curie (Poland-born scientist) is only woman to win Nobel Prize <u>twice</u>, Curie shared the 1903 Nobel Prize in Physics with her husband for their research on the 'spontaneous radioactivity'
- Vinod Rai to head Kerala's advisory commission , He is a chairman of the Fund Trustee and Advisory Commission (FTAC)
- The government approved the longpending policy for blacklisting firms involved in corruption in arms purchases
- Mahatma's grandson **Kanu Gandhi** passes away
- Government to issue new Rs. 500 and Rs. 2,000 notes from November 10, The new Rs. 500 notes feature the Red Fort, the new Rs. 2,000 notes feature ISRO's Mars orbiter Mangalyaan.

- International Olympic Committee gives women's sports award to a male journalist "Ethiopian journalist "Dagim Zinabu Tekle".
- Singapore Airlines to shop for world's longest jet
- Sachin's "Playing It My Way" shortlisted for Crossword Popular Choice Award.
- Flipkart's ex-CPO **Punit Soni** launches his own startup **'Learning Motors'**.
- **Raja Krishnamoorthi** heading to U.S. Congress
- Donald J. Trump was elected the 45th President of the United States
- 4 Indian-Americans were elected to the US Congress : Kamala Harris, Raja Krishnamoorthi, Pramila Jayapal, Ro Khanna.
- Dravid made brand ambassador for Blind T20 WC 2017
- Highest currency note ever printed by RBI is Rs.10,000 in 1938
- No electronic chip in Rs. 2000 notes said by RBI
- India's first liquefied natural gas (LNG) powered bus flagged off in Kerala
- Actress Sonakshi Sinha has featured on the November cover of Cosmopolitan India. Sonakshi has talked about "love, life and her idea of feminism" in this edition of the magazine.
- Hindalco becomes first Nifty company to gain 100% in 2016
- Ishaat Hussain named interim chairman of TCS replace Cyrus P.Mistry
- Harish Bhat appointed chairman of Tata Global
- The novel 'Solar Bones' by Ireland's Mike McCormack was awarded the £10,000 (approximately 8.2 lakhs) 2016 Goldsmiths Prize
- Roger Federer wins Stefan Edberg Sportsmanship Award
- PM Narendra Modi in Japan for Annual Summit & Sign 12 Agreements. Japan has signed a controversial deal to sell civil

nuclear power equipment and technology to India

- Second BRICS Communication Ministers meeting to begin in Bengaluru
- Two-day Economic Editors' Conference begins in New Delhi
- India Hosted Seventh session of the Conference of the Parties (COP7) in New Delhi
- Actor Shah Rukh Khan launched his biography 'SRK- 25 Years of a Life' by Samar Khan at an
- Kerala snake boats' replicas win World Travel Market award
- Indian women's team wins gold at World Carrom Championship in UK, India's S Apoorwa and Kajol Kumari also won gold in the women's doubles event.
- 8-yr-old Indian "Tajamul Islam" wins gold in U-8 World Kickboxing C'ship
- India, Myanmar and Thailand Friendship Motor Car Rally, 2016
- DRDO Conducts the 4th Young Scientists
 Meet in New Delhi
- India's HRD Minister Shri Prakash Javadekar Launches the World's Largest Nation-Building Digital Initiative "Smart India Hackathon 2017"
- Three day Global Rajasthan Agritech Meet (GRAM) in Jaipur
- Scheme for giving LPG to BPL families launched in Kairon
- P.R. Sreejesh and Harmanpreet Singh are the only Indians in fray for the annual Hockey Stars awards 2016
- Kakarala Madhavi Appointed as the Andhra Odisha Border (AOB) Secretary
- 'The Guest' won short film award at Mumbai Academy of Moving Image (MAMI) Film Fest
- Narinder Batra becomes first Indian president of International Hockey Federation
- PM Modi to lay foundation stone of new international airport at Mopa in Goa

- Pune-based Anvita Telang (11-year-old girl) wins Google India's doodle competition
- Mark Zuckerberg named Fortune's Business Person of the Year for 2016
- Teen golf sensation Aditi Ashok clinches Hero Indian Open
- 5-day Singapore FinTech Festival starts in Singapore
- Akshit Batra, founder of I Can. India, a Dehradun-based company, was awarded the 'Make in India Award' by the Bharat Nirman Foundation in New Delhi
- Satendra Singh of Army Centre, Hyderabad, won the 21.1-km 'Maa Ganga' Marathon in men's category & Meena in women's category.
- Israeli President Reuven Rivlin arrives in India for six-day to visit Mumbai to further strengthen bilateral ties between the two countries
- 5th Edition of India Surfing Festival have gathered in Konark city, Odisha
- Donald Trump appoints Reince Priebus as Chief of Staff and Stephen Bannon as Strategist (loyal campaign adviser)
- Gurpurab or Guru Nanak Jayanti, which is the most sacred festival of the Sikh community was celebrated at Golden Temple.
- Pro-Russian Rumen Radev elected Bulgarian President
- Pro-Russian Igor Dodon elected Moldovan President
- 36th India International Trade Fair inaugurated by President Pranab Mukherjee at New Delhi
- London tops 'World's Best City Brands' lists as per Resonance Consultancy's 2017 global Place Equity Index.
- To alleviate the hardship caused to the public on account of the demonetisation exercise, banks will waive levy of ATM charges for all transactions by savings bank customers done at their own banks' ATMs as



well as at other banks' ATMs. SBI Will soon dispense Rs 20, Rs 50 notes to help public

- IRCTC to jump Into Cashless, Paperless Mode – Tickets May Soon Be Booked Via eWallets Like Paytm, Airtel Money
- Nitish Kumar launches free power connection programme named "Har Ghar Bijli Lagataar"
- Google has released a series of short films '#transvoices' to share stories of transgender people as "regular people, doing regular things", as part of 'Transgender Awareness Week'.
- Indian chess Grandmaster Viswanathan Anand won the 2016 Champions Showdown in St Louis, USA
- Marital, a 13 years old Kerala boy sets freestyle swimming world record in Tamil Nadu, Covers 9.2 kilometres in three hours through 368 laps
- Africa launches its first cycle-share scheme
 in Morocco
- Google buys search startup "Undecidable Labs", co-founded by Apple's former Director of Engineering, Cathy Edwards.
- Actress Sonam Kapoor will be awarded the Icon of India award at the upcoming 11th Asiavision Movie Awards.
- Rashmee Rathore won the skeet gold in the 60th National shotgun championship at the JDA Range
- DataWind bags award for outstanding contribution to 'Make in India Mission'
- Akufo-Addo To Receive Mother Teresa International Award For Social Justice
- Three students from Devamatha CMI Public School, Thrissur, who excelled in extracurricular activities, have received President's awards. World chess champion Nihal Sarin, pianist Milen Manoj Earth, and artist Anujath Sindhu Vinay Lal received the 2016 National Child Award for Exceptional Achievement from President Pranab Mukherjee at function in New Delhi

- EcoHelmet', a foldable paper bike helmet, created by New York-based Isis Shiffer, has won the James Dyson design award 2016.
- Ladakh-based engineer, Sonam Wangchuk, on whom Aamir Khan's character 'Phunsukh Wangdu' was based in the film '3 Idiots', was awarded the 'Rolex Awards for Enterprise 2016' for his 'Ice Stupas' project.
- The people of Denver, US have passed a ballot initiative, allowing private businesses like clubs, bars and restaurants to apply for permits allowing marijuana consumption within their premises.
- NASA astronaut "Peggy Whitson" set to become the oldest woman in space
- Telangana gov. signs MoU with Microsoft for digital services & for helping the government explore cloud
- Manuel Medrano wins best new artist at Latin Grammy Awards
- SpiceJet receives World Travel Leaders Award at WTM, London
- Maruti Suzuki Baleno And Mahindra e2o Nominated For Next Green Car Awards UK
- Livingstone Foundation-Hr. Sec. School (LFHSS) Dimapur has won the Best Science Project Award at the first ever National Science Concours of Sikkim Manipal Institute of Technology (SMIT).
- Tanpreet Parmar of Vancouver crowned Miss India-Canada 2016 in Toronto
- India Pharma Week 2016 starts at Mumbai, Maharashtra
- Airtel announces merger with "Robi Axiata" in Bangladesh
- Shillong hosts India's first cherry blossom festival
- Reliance Global launches international calling app "RGC India" which allows directdialling of contacts, doing away with the need to enter toll-free or PIN numbers
- Airbnb recently launched a feature called 'Trips', which enables travellers to experience local activities in places they

visit. The flagship piece of Trips, called 'experiences'. The feature, available in 12 cities, currently lists about 500 experiences including multi-day excursions and hourslong experiences.

- Actress Priyanka Chopra has been nominated for American awards show, People's Choice Awards for the second time
- World's largest LEGO (A toy compnay) store opens in London
- Mumbai poetry festival 'Poets Translating Poets' to feature 51 poets from 5 countries like Bangladesh, Pakistan, India, Sri Lanka and Germany.
- Brazil couple "Paulo Gabriel da Silva Barros" and "Katyucia Lie Hoshino" sets world record for shortest married couple
- Ashwin 1st bowler ever to take 50 wickets in consecutive years
- Global Citizen Festival has star lineup at Mumbai, It is symbolic of the spirit of Mumbai — the show must go on.
- Kehkashan Basu, a 16-year-old Indian girl in the UAE, won International Children's Peace Prize instituted by the KidsRights Foundation.
- 47th International Film Festival of India (IFFI) will begin at Goa
- Karnataka government will provide loans to members of women's self-help groups at zero percent interest. This announcement was made at the birth centenary celebration of former prime minister late Indira Gandhi at Nehru Maidan.
- PV Sindhu won the China Open, to register her first tournament win post the Rio Olympics.
- National Geographic magazine cover features Mangalyaan's Mars photo
- Central India's Natioal Park, Kauai in Hawaii in National Geographic 'Best of the World List 2017'
- Noted veteran playback singer S P Balasubramanyam won International Film

Festival Of India Awards, 2016. And Korean Film Director Im Kwon Taek Received the Lifetime Achievement Award

- INS Chennai, one of the largest destroyers built in India, is to be commissioned in the Indian Navy by Union defence minister Manohar Parrikar
- Andy Murray defeats Novak Djokovic, ends 2016 as World No.1
- Indian golfer Gaganjeet Bhullar wins
 Indonesia Open
- Sri Sri Ravi Shankar gets international peace prize for his efforts in ensuring world peace at 'Dr Nagendra Singh International Peace Award'
- Google launches online exhibition on iconic Indian women
- World's first Bollywood theme park opens in Dubai
- India becomes an Associate Member of of the European Organization for Nuclear Research (CERN), the world's largest nuclear and particle physics laboratory.
- Singer Ariana Grande was named 'Artist of the Year' at the 2016 American Music Awards (AMAs).
- NASA successfully launched GOES-R, claimed to be the world's most advanced weather satellite, on Saturday from Florida.
- China launched a 712 km world's longest quantum communication line through telecommunications network
- India's longest expressway from Agra to Lucknow inaugurated
- Andhra Pradesh CM commissions 5 MW solar power plant. Andhra Pradesh had also commissioned India's first solar park with a capacity of 250 MW in Ananthapuramu district.
- Quikr buys home rental startup "Grabhouse" in all-stock deal worth Rs.68 crore (\$10 million).
- "Humana Inc." Wins Two Stevie® Awards for Women in Business

- Delhi's Khan Market ranked India's costliest retail location
- On the occasion of International Day of Transgender Remembrance on November 20, several people took part in the 'Namma Pride Parade,' in support of the LGBT community in Bangalore.
- Pankaj Patel elected as FICCI President for 2017
- Padma Vibhushan awardee musician M Balamuralikrishna dies
- Sunny Leone on BBC's list of 100 most influential women 2016
- Bollywood actress and former porn star Sunny Leone has featured on the 'BBC 100 Women 2016', a list of the most influential and inspirational women this year. The 35year-old actress made her Bollywood debut with the 2012 film 'Jism 2'. Sunny has been part of campaigns for organisations like PETA India and American Cancer Society.
- India successfully test-fires Agni-I ballistic missile in Odisha
- Kohli enters top 5 in Test batsmen rankings for 1st time.
- Captain Radhika Menon is the first female captain in the Indian Merchant Navy and the first female to receive the IMO Award for Exceptional Bravery at Sea.
- US President-elect Donald Trump has named South Carolina Governor Nikki Haley as the country's ambassador to the UN.
- Michael Jordan awarded Presidential Medal of Freedom by US President Barak Obama
- Airtel launches India's 1st payments bank. A pilot of India's first payments bank in Rajasthan with 7.25% interest on deposits in savings accounts.
- Indian journalist "Malini Subramaniam" gets International Press Freedom Award
- The newly built Oshiwara station(Suburban Station) is set to be inaugurated on November 27 in Mumbai and will thereafter be open for commuters.

- 10th Sula Fest to be held in Nasik Maharashtra
- India defeats Malaysia 4-2 in 4 nations hockey tournament in Melbourne
- IIT Kharagpur named top university in India for jobs and placements. Stanford University in the US has topped the list globally.
- Arunachal Pradesh's sports department has renamed the state-level Chief Minister's Trophy for men's and women's football and volleyball after martyred jawan Hangman Dada
- Tribals celebrate Wangala harvest festival in Guwahati
- 1st Moon mission coder "Margaret Hamilton" receives US' highest civilian award
- Airbnb partners with Self-Employed Women's Association of India (SEWA) to boost rural tourism in India.
- Maha Haddioui is the first Arab female professional golfer
- Miami named world's most inspiring city
 - Mary Kom to receive 'Legends Award' by Amateur International Boxing Association (AIBA)
- Taj Balloon Festival 2016 begins in Agra
- Google has selected 7 Indian startups to participate in the third edition of its Launchpad Accelerator program. The selected mid to late stage startups include Flyrobe, HashLearn, RentoMojo, Capture CRM, Curvy, Happy Adda Studios and Payment. Google will provide them with \$50,000 (□34 lakh) in equity-free funding and a two-week all-expense paid boot camp at Google Headquarters in Silicon Valley.
- Tata Steel removes Cyrus Mistry as Chairman & Independent director OP Bhatt has been appointed as the Interim Chairman till December 21.
- The 23.6 km-long Vikaspuri-Wazirabad signal-free corridor in outer Delhi opened for Public by Delhi Government.

- Actor Manoj Bajpayee was named the Best Actor for his film 'Aligarh' at the 10th Asia Pacific Screen Awards held in Brisbane, Australia. Nawazuddin Siddiqui won a special mention in the Best Actor category for the film 'Raman Raghav 2.0'.
- India's first underwater festival to be held in Pune
- PV Sindhu has surpassed Saina Nehwal and becomes highest-ranked Indian shuttler for 1st time
- Vishnu Raj Menon wins 'Peter England Mr India' pageant
- Bangladesh to honour 1,668 martyrs of the Indian Army, who were martyred during the Bangladesh Liberation War.
- Amitabh Kant Committee constituted to push cashless transactions. Amitabh Kant is the CEO of NITI Ayog
- Indian Railways to introduce Tri-Netra system on its trains to reduce train accidents.
- Upma Chowdhary named first woman director of Lal Bahadur Shastri National Academy of Administration (LBSNAA) at Mussoorie.
- Delhi hosts 9th Queer Pride Parade
- An NGO named Association for Promoting Social Action (APSA) has launched a 16-day campaign on child trafficking in Bengaluru
- Formula One racing team Force India finished fourth in the Formula One Constructors' Championship, their best ever season-ending finish in the championship.
- Mercedes' Formula One driver Nico Rosberg won his maiden Formula One drivers' championship to become the 33rd Formula One World Champion in F1 history.
- Ashwin 3rd Indian to make 500 runs & take 50 wickets in a year
- Indian golfer Aditi Ashok claimed her second successive victory on the Ladies European Tour after winning the inaugural Qatar

Ladies Open. She also won the Hero Women's Indian Open.

- Indian Shuttler Sameer Verma finishes second at Hong Kong Open
- Indian hockey team defeated Malaysia 4-1 in the third-place playoff match to secure bronze in the 4 Nations Tournament in Melbourne
- India's Rio Olympics silver medal-winning shuttler PV Sindhu finished as runner-up at the Hong Kong Open Super Series.
- Sachin Singh became 3rd Indian boxer to win gold at Youth World Championship in St. Petersburg, Russia.
- For the first time, six Indian male shuttlers (Badminton) are ranked inside the top-50 men's world rankings. Kidambi Srikanth ranked 12th in the List.
- A three-day wine festival, organised by the Karnataka Wine Board and the Horticulture at Mangaluru.
- Ola teams up with SBI, PNB for setting up mobile ATMs to ease the cash crunch.