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# CURRENT AFFAIRS

## November

- TOPIC WISE CURRENT AFFAIRS
- 150 QUESTION FOR PRACTICE
- DETAILED ANALYSIS OF IMPORTANT EVENTS



**KL IAS Academy**



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# PREFACE

**This is our special edition of Current Affairs Magazine for various Central & State level Competitive Examinations, covering content from the month of November 2023.**

**The Magazine is divided into three sections:**

## **Section 1: Topic Wise Current Affairs in Short**

The first section is dedicated to Topic Wise Current Affairs with a short description to provide information about all major happenings this month.

## **Section 2: Practice Questions with Answers**

The Second Section contains 150 Multiple Choice Questions based on daily current affairs.

## **Section 3: Detailed Analysis of important Event**

The Third Section covers some major happenings in this month along with analysis. The content has been covered from various online & offline sources including reputed newspapers like The Hindu, Indian Express etc. All the news topics have been explained keeping in mind their underlying issues. Every issue has been covered comprehensively. Some of the information provided may not be directly relevant for the examination. As the content is very wide, we have only covered a limited set of issues. You can utilize it smartly along with Daily Study of News Papers as well as other sources.



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## Section 1

Topic Wise Current Affairs

## Section 2

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## SECTION 1



# **Topic Wise Current Affairs in Short**



## 1: Important Days



### World Vegan Day : 01 November :-

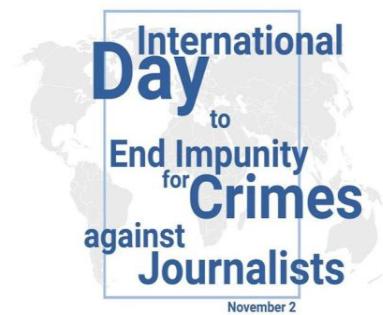
On November 1, the vegan community dedicates a day to be commemorated as World Vegan Day. The day is marked to instill the habit of eating a green diet. A green diet is one that avoids animal products such as dairy and eggs. Veganism is a way of living that extends the principle of not commodifying animals. As a result, someone who incorporates this ideology into his food and lifestyle is referred to as a vegan. The history behind observing this day began in England in the year 1994 when the vegan animal rights activist Louise Wallis created this day on the 50th anniversary of Vegan society. This year, the theme of World Vegan Day 2023 is 'Celebrating for a Good Cause'.



### Rajyotsava Day (Karnataka Formation Day) : 01 November :-

Kannada Rajyotsava, which occurs on November 1 every year, commemorates the formation of the state and is thus also known as Karnataka Formation Day. Every year, the Rajyotsava awards are given out, the Karnataka flag is hoisted, and many other cultural events are held to

commemorate the state holiday. The Kannada-speaking territories of Southern India were combined into a separate state on this day in 1956. Several significant personalities were crucial in the founding of the state. Aluru Venkata Rao, a historian, author, and journalist, was a pivotal figure in the Karnataka Ekikarana movement.



### International Day to End Impunity for Crimes against Journalists : 02 November :-

On November 2, the world will observe the International Day to End Impunity for Crimes Against Journalists. The day was celebrated by the United Nations to denounce all attacks on journalists and media workers. The United Nations General Assembly declared November 2nd as the International Day to End Impunity for Crimes Against Journalists in December 2013. The date was chosen to commemorate the assassination of two French journalists, Claude Verlon and Ghislaine Dupont, in Mali on November 2, 2013.



### World Jellyfish Day : 03 November :-

Every year on November 3rd, World Jellyfish Day is observed. Jellyfishes are jelly-like aquatic creatures

found throughout the ocean. Jellyfish can thrive in any climate, from warm to cold ocean regions to deep seas and the coastline. Since 2014, the third of November has been designated as World Jellyfish Day. Jellyfish are thought to be older than dinosaurs, having lived on Earth for more than 500 million years. They have no heart or bones in their bodies. They do, however, have a central nervous system and a mouth in the middle of the body.

**World Tsunami Awareness Day : 05 November :-**

The United Nations General Assembly declared November 5th as World Tsunami Awareness Day in December 2015. Tsunamis are uncommon, yet they can be devastating. Almost the last century, 58 separate tsunamis have killed almost 260,000 people. The toll has eclipsed every other natural hazard, with an average of 4,600 deaths per disaster. Tsunamis have no boundaries, thus international cooperation is critical for a better political and public understanding of risk mitigation strategies. World Tsunami Awareness Day 2023 theme will mirror the theme of the International Day of Disaster which is Reduction: fighting inequality for a resilient future."

**International Day for Preventing the Exploitation of the Environment in War and Armed Conflict : 06 November :-**

While Kofi Annan was acting as UN Secretary-General on November 5, 2001, the United Nations General Assembly declared November 6th as the World Day to Prevent Environmental Exploitation During War and Armed Conflict. The United Nations Environment Assembly adopted a resolution in May 2016 underlining the critical role that healthy ecosystems and sustainable resources play in reducing the likelihood of armed conflict. The UN organization reaffirmed its unwavering commitment to seeing the Sustainable Development Goals fully implemented on this occasion.

**Infant Protection day : 07 November :-**

Infant Protection Day is observed annually on November 7 with the primary objective of increasing awareness about the safety of newborn lives and providing suitable care. The day is set aside to discuss the protection and development of infants during the most critical and vulnerable period of their lives. Infant mortality is much higher in India than in other nations because of the poor healthcare system and facilities. According to the United Nations' Child Mortality Report for 2018, there were 721,000 baby deaths in India.

**National Cancer Awareness Day : 07 November :-**

In India, November 7 is designated as National Cancer Awareness Day to increase awareness about cancer, of which 1.1 million instances are registered each year. National Cancer Awareness Day was first announced in September 2014 by then-Union Health Minister Dr. Harsh Vardhan, with November 7 chosen as the date to coincide with the birth anniversary of Nobel laureate Marie Curie, who was born on this date in 1867 and whose research led to the development of radiotherapy to treat cancer.



#### CV Raman Birthday : 07 November :-

Chandrashekara Venkata Raman, born on November 7, 1888 in Tiruchirapalli, Tamil Nadu, was one of India's greatest physicists. His groundbreaking research resulted in a physics revolution, none more exciting than the one that explained why the sea seems blue. Professor CV Raman was the first person of Asian heritage to be awarded the Nobel Prize in Physics for his discovery in 1930. The Nobel was awarded for his work on the scattering of light and for the discovery of the effect named after him — the Raman effect.



#### World Radiography Day : 08 November :-

World Radiography Day is commemorated yearly on November 8 to honor the discovery of X-radiation, or X-rays, on November 8, 1895, by German scientist Wilhelm Conrad Rontgen, who became the inaugural winner of

the Nobel Prize in Physics for this feat in 1901. The European Society of Radiology (ESR), Radiological Society of North America (RSNA), and American College of Radiology (ACR) collaborated on the first World Radiography Day in 2012. A predecessor for this event was the European Day of Radiology, which was organised by the ESR on February 10, 2011. The theme chosen for World Radiography Day 2023 is "Celebrating Patient Safety."



#### National Legal Services Day : 09 November :-

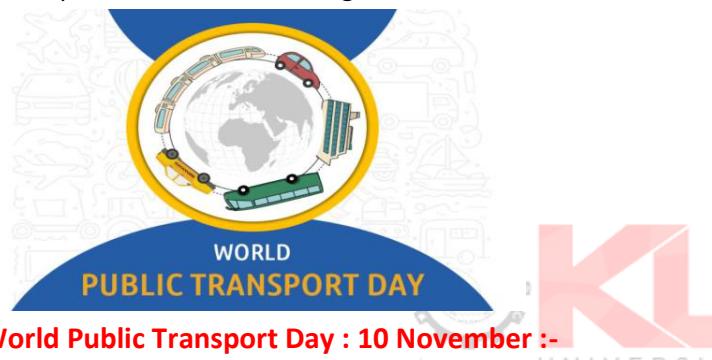
Every year on November 9, National Legal Services Day is marked to honor the implementation of the Legal Services Authorities Act, 1987. On the same day in 1995, this act went into effect. Legal awareness camps are hosted on National Legal Services Day to educate individuals about the availability of free legal help. On October 11, 1987, the Legal Services Authorities Act was passed. It becomes effective on November 9, 1995. The theme for National Legal Services Day 2023 is 'Access to Justice for All: Empowering the Marginalised through Legal Awareness.'



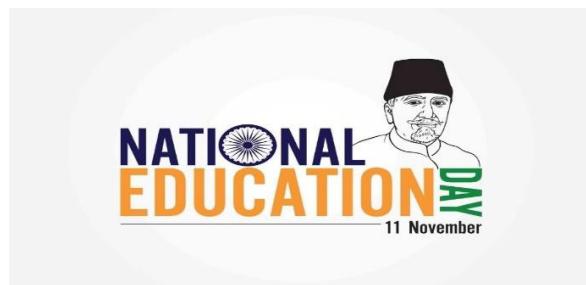
#### World Science Day for Peace and Development : 10 November :-

Every year on November 10th, World Science Day for Peace and Development is commemorated to highlight

the importance and relevance of science in our daily lives. The day also strives to keep individuals informed of scientific advancements and the role that scientists play in improving our understanding of the amazing, fragile world and making our communities more sustainable. UNESCO declared World Science Day for Peace and Development in 2001, which has resulted in various actual projects, programs, and financing for science around the world. 2023 World Science Day for Peace and Development theme is "Building Trust In Science".

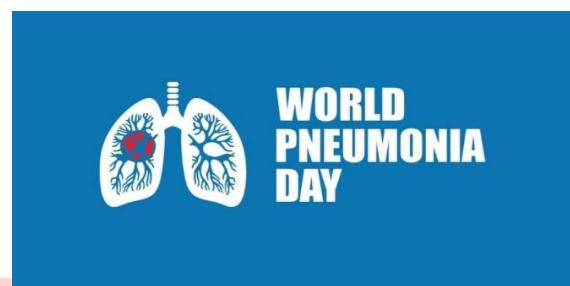
**World Public Transport Day : 10 November :-**

The World Public Transport Day is observed annually on November 10th, emphasizing the necessity and benefits of public transportation. When it comes to traveling, public transportation is one of the most vital components of human life. It could include bus, train, and boat services. In some countries, public transportation is held to the highest standards, with most people opting to use it instead of driving their own cars. If we look into the positives, we can see that by many people using public transport, the scale of carbon dioxide emissions will reduce and that would help the environment.

**National Education Day : 11 November :-**

Every year on November 11, National Education Day is observed. National Education Day is observed on the birthday of India's first Education Minister, Maulana Abul

Kalam Azad. Maulana Abul Kalam Azad was India's first Education Minister after independence. From 1947 to 1958, he held the office. His efforts to improve and expand access to education are recognized and admired. His contributions to education and educational institutions are commemorated, and his birthday has been designated as National Education Day by the Ministry of Human Resource Development. Since 2008, National Education Day has been celebrated. The theme for the National Education Day 2023 is 'Embracing Innovation'

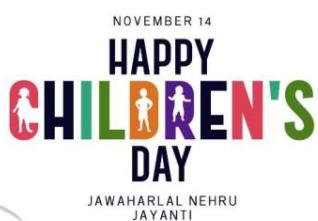
**World Pneumonia Day : 12 November :-**

The goal of World Pneumonia Day is to raise awareness about the disease Pneumonia. Every year on November 12th, it is observed. Pneumonia is an infection of the lungs caused by bacteria, viruses, and fungus. The day commemorates an early detection of the disease in order to take the required precautions. The day was originally observed on November 12, 2009, as part of the 'Stop Pneumonia' program. This was a global partnership to combat pediatric pneumonia. Later, WHO and UNICEF announced a global integrated approach to prevent and control the disease.

**World Kindness Day : 13 November :-**

World Kindness Day is a worldwide event dedicated to promoting and celebrating acts of kindness. The World Kindness Movement conducted its first conference in

Tokyo, Japan, in 1997, to bring together like-minded organizations from around the world for World Kindness Day. It is a national holiday in numerous nations, including Canada, Australia, Nigeria, and the United Arab Emirates. It wasn't until 1998 that the day became an annual event. The day is marked mainly for enlightenment on how small acts of kindness can change the lives of people and the whole community.



*"The children of today will make the India of tomorrow."*

#### **Children's Day (India) : 14 November :-**

Children's Day is observed on November 14th around the country. This day is observed in schools, educational institutions, and other places of interest to children to commemorate the birth anniversary of independent India's first Prime Minister, Pandit Jawaharlal Nehru. The freedom fighter and politician adored children and was affectionately known as 'Chacha Nehru' by them. Initially, Children's Day in India was observed on November 20 in conformity with the United Nations' declaration of Universal Children's Day. However, after Jawaharlal Nehru's demise in 1964, a resolution was passed in the Indian Parliament that declared November 14 as Children's Day to honour the legacy of Pandit Jawaharlal Nehru.



#### **World Diabetes Day : 14 November :-**

Every year on November 14, the global campaign of World Diabetes Day is observed around the world. World Diabetes Day is marked to raise awareness about this chronic disease that affects millions of people each year. The International Diabetes Federation launched World Diabetes Day in 1999 in response to the increasing global prevalence of diabetes. It is also marked to commemorate the birth anniversary of Frederick Banting, who discovered insulin with Charles Best. The theme for World Diabetes Day 2023 is 'Access to diabetes care'.



#### **Jharkhand Foundation Day : 15 November :-**

Jharkhand, India's 28th state, was founded on November 15, 2000, following a long-standing tribal campaign for statehood. Jharkhand was previously a part of Bihar, namely South Bihar, a mineral-rich region with a sizable tribal population. It is bounded to the north by Bihar, to the east by West Bengal, to the south by Odisha, to the west by Chhattisgarh, and to the northwest by Uttar Pradesh. Ranchi is its capital. Jharkhand is India's 15th largest state by area and 14th largest by population.



#### **International Day for Tolerance : 16 November :-**

Every year on November 16, the International Day of Tolerance is observed. The day was created in order to

raise awareness about the hazards of intolerance. In 1995, UNESCO established a prize to commemorate Mahatma Gandhi's 125th birth anniversary and to recognize the UN International Day of Tolerance in order to promote tolerance and nonviolence. The award was titled the UNESCO-Madanjeet Singh Prize. It is awarded for significant activities in the scientific, artistic, cultural or communication fields. The Prize is awarded every two years on 16 November on International Day for Tolerance.

**National Press Day : 16 November :-**

Every year on November 16th, India observes National Press Day in honor of the Press Council of India. The day is intended to commemorate the presence of a free and responsible press in India. The Press Council of India is in charge of reviewing the quality of reporting in the Indian media as well as monitoring other journalistic activity. In the 2023 World Press Freedom Index, India ranks 161 out of 180 countries. India's position has been consistently falling in the index since 2016 when it was ranked 133. The reasons behind the fall in ranking is the increased violence against journalists and a politically partisan media. The theme for National Press Day 2023 is "Media in the Era of Artificial Intelligence".

**International Students Day : 17 November :-**

Every year on November 17, International Students' Day is commemorated to highlight the importance of education for all students. A day set aside to recognize the accomplishments and contributions of students worldwide. Because November 17 is the anniversary of the Nazi raid on a Prague university in 1939, it has been designated as International Students Day. The Nazis detained almost 1,000 students, shutting down the university and executing and torturing many of them. The purpose of the day is to remember these students and to spread awareness of the difficulties faced by international students.

**National Epilepsy Day : 17 November :-**

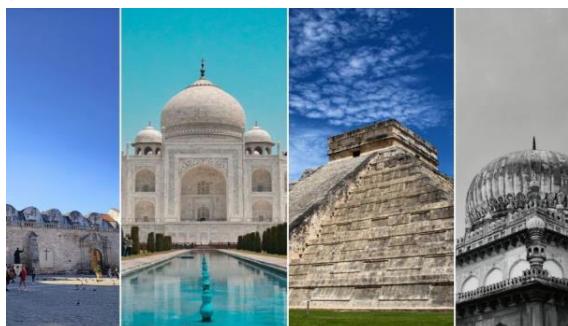
Every year on November 17, India observes Epilepsy Day. The Epilepsy Foundation of India was the first to observe the day. This foundation was founded in Mumbai by Dr. Nirmal Surya. The purpose of the day is to educate people on the disease's fallacies and to teach them on how to eradicate it from the country. The day will educate the general public on how to assist those who cannot afford this neurological ailment. Around 50 million people across the world have epilepsy and so is one of the most common neurological diseases across the world.

**International Men's Day – 19 November 2023 :-**

International Men's Day is celebrated worldwide on November 19. The theme for International Men's Day 2023 is 'Zero Male Suicide', which highlights the importance of helping men and boys to manage their mental health. November is a crucial month for men's souls and for creating a safe environment in which men can be vulnerable. Dr Jerome Teelucksingh, a history professor at the University of the West Indies in Trinidad and Tobago, first observed International Men's Day in 1999 in honour of his father's birthday.

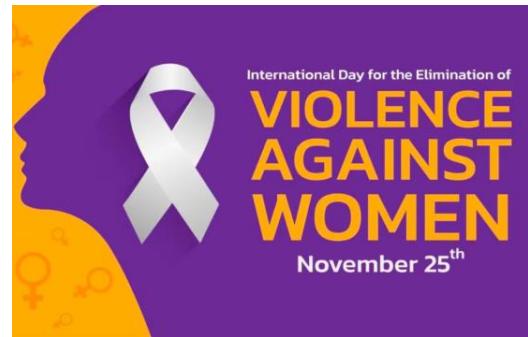
**Lachit Diwas : 24 November :-**

The 17th century general of Assam's former Ahom kingdom was recognized for his leadership in the 1671 battle of Saraighat, which repelled Mughal forces' attempt to take Assam. The battle of Saraighat took place at Guwahati on the banks of the Brahmaputra. Assam celebrates Lachit Diwas on November 24 as a tribute to General Borphukan's valour and heroism. Since 1999, the National Defence Academy (NDA) has been conferring its best cadet with the Lachit Borphukan gold medal every year.

**World Heritage Week 2023, Celebrates From November 19 To 25 :-**

Every year, from November 19 to November 25, the world observes World Heritage Week. The week's goal is

to raise awareness about the need of preserving culture and history around the world. UNESCO and other international organizations observe World Heritage Week. The Archaeological Survey of India celebrates the occasion in India. World Heritage sites are those places or monuments which hold cultural, historical, scientific or other forms of significance, hence, this is our responsibility to protect these treasures and ensure they endure for our present and future generations.

**International Day for Elimination of Violence Against Women – 25 November :-**

The International Day for the Elimination of Violence Against Women is observed worldwide on November 25 each year, as designated by the United Nations General Assembly. The day aims to create awareness that women are victims of various forms of violence, including domestic violence and rape. It also sheds light on the magnitude and reality of the problem, which is often ignored. The campaign addressed at stopping violence against women runs for 16 days, starting on November 25 and ending on December 10.

**Constitution Day of India : 26 November :-**

The 26th of November is significant in the history of independent India since it was on this day in 1949 that the Indian Constitution was adopted, and it went into

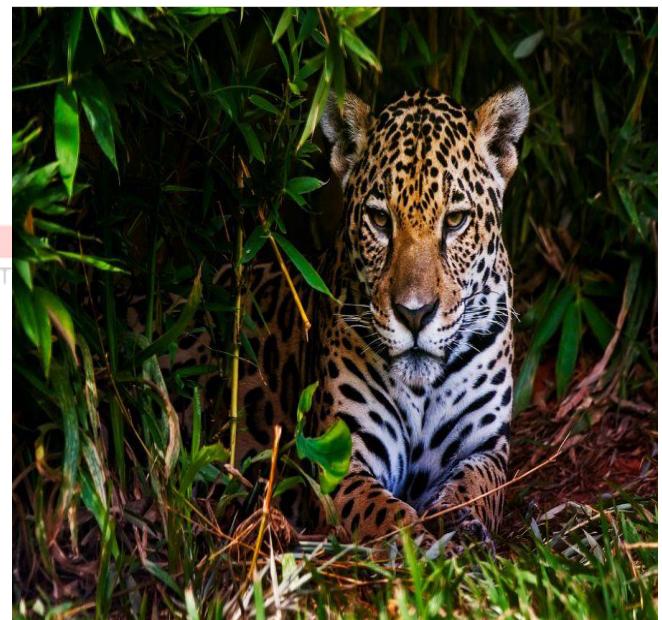
effect on the 26th of January 1950. As a result, the beginning of a new era. The 26th of November is designated as 'Constitution Day' to honor the contributions of the Constitution's framers and to remind people of the important values. The Constituent Assembly took 167 days and 11 sessions to draft the Indian Constitution. The original Indian Constitution had 395 Articles, 22 Sections, and 8 Schedules.

**National Milk Day : 26 November :-**

National Milk Day commemorates the birth anniversary of Dr Verghese Kurien, dubbed the "Father of the White Revolution." On November 26th, National Milk Day is marked to promote the importance of milk and its benefits. India is the world's largest milk producer. On November 26, 2014, the National Dairy Development Board (NDDB), the Indian Dairy Association (IDA), and 22 state-level milk federations decided to commemorate the birthday of Dr Verghese Kurien, considered as the father of India's White Revolution. As a result, the inaugural National Milk Day was observed on November 26, 2014.

**International Day of Solidarity with Palestinian People : 29 November :-**

Every year on November 29, the International Day of Solidarity with the Palestinian People is observed. It is a day to educate the people about Palestinian issues. In 1977, the United Nations General Assembly recognized November 29 as International Day of Solidarity with the Palestinian People. On May 14, 1948, it passed a resolution dividing Palestine, establishing the state of Israel. The day is significant in the world community because it focuses attention on the Palestinian people's outstanding grievances.

**International Jaguar Day : 29 November :-**

International Jaguar Day was established to raise awareness about the growing dangers to the jaguar and the important conservation measures required to ensure its existence. International Jaguar Day, observed annually on November 29, honors the Americas' largest wild cat as an umbrella species for biodiversity conservation, as well as an icon for sustainable development and the centuries-old cultural heritage of Central and South America. This is the world's third largest cat predator and an important species in the Amazon Rainforest.

## 2: Agreements



### Fincare SFB To Merge With AU Small Finance Bank

**:-**

Fincare Small Finance Bank is merging with AU Small Finance Bank (AU SFB) in an all-share transaction, marking the first large merger between two small finance banks. The only NBFC that received a license to launch an SFB was AU SFB, whereas the remaining successful SFB hopefuls had a micro finance background. With this merger, AU SFB gains a microfinance portfolio. The transaction allows AU SFB to diversify its portfolio by acquiring access to the rural and financial inclusion-focused microfinance market. Unlike AU Small Finance Bank, which transitioned from a NBFC to a bank, Fincare started as a microfinance institution serving the bottom of the pyramid.



### India And UAE Sign MoU To Strengthen Educational Ties :-

An MoU was inked by Union Education Minister Dharmendra Pradhan and his UAE counterpart Ahmad Al Falasi to enhance the two nations' current educational collaboration. "UAE being a global economic hotspot and

India being a global talent hotspot, both sides should work together to build a knowledge bridge to cement our civilisational connect," said Mr. Pradhan. The ministers reviewed bilateral interactions in education and skill development, particularly progress on themes covered at their meeting on the sidelines of the fourth education working group deliberations as part of India's G20 chairmanship.



### Zurich Insurance Group To Take 51% Stake In Kotak General Insurance :-

Kotak Mahindra Bank announced its first joint venture in the general insurance industry, announcing that it has entered into definitive agreements with Zurich Insurance Company Ltd., under which Zurich will invest about 4,051 crore to acquire a 51 percent interest in Kotak General Insurance. The capital will be used through a combination of new issues and share purchases, though the exact split has not been disclosed. The share purchase agreement permits Zurich to acquire an additional stake of 19 per cent within a period of three years from its initial acquisition.



**India And Italy Sign Mobility And Migration Partnership Agreement To Facilitate Movement Of Workers, Students :-**

Dr. S. Jaishankar, External Affairs Minister, recently met with Antonio Tajani, Deputy Prime Minister and Foreign Minister of Italy, in Rome. They discussed the strategic alliance between India and Italy. They agreed that potential in agro-tech, innovation, space, defense, and digital domains should be investigated. After the talks, they signed Mobility and Migration Partnership Agreement and the Cultural Exchange Programme to enable seamless movement of workers, students and professionals and also address the challenges of illegal migration.



**National Basketball Association (NBA) Ropes In Bhaane To Drive Its E-Commerce Platform In India:-**

The NBA and Bhaane Private Limited, an indigenous contemporary clothing brand, have agreed to a multiyear partnership for Bhaane to manage NBASTORE.in. The online store offers the most extensive collection of official NBA items ever accessible in India. Fans who purchase products from NBASTORE.in will also be eligible to participate Bhaane contests to win a variety of prizes, including tickets to regular-season NBA games in the United States and NBA All-Star games.



**IOC Acquires Mercator Petroleum For Rs 148 Crore**

**:-**

According to regulatory documents by the company, the state-owned Indian Oil Corporation (IOC) has bought Mercator Petroleum for around Rs 148 crore in an insolvency case. "The resolution plan submitted by IOC for acquisition of 100 per cent stake in Mercator Petroleum Limited (MPL) has been approved by the National Company Law Tribunal, Mumbai Bench vide its order dated November 2, 2023 under the relevant provisions of the Insolvency and Bankruptcy Code, 2016," the firm said in the filing.



**APEDA Partners With Lulu Hypermarket To Boost Indian Agri-Product Exports :-**

According to an official announcement, the Commerce Ministry's arm APEDA has signed an agreement with the UAE-based global retail company Lulu Hypermarket to promote Indian agri-products in the Gulf countries. The Agricultural and Processed Food Products Export Development Authority (APEDA) would promote Indian agricultural products, including millets, across GCC (Gulf Cooperation Council) member countries, as the LuLu Group has a presence in these countries in addition to Egypt and the Far East, under this memorandum of understanding (MoU).



**India And Bhutan Enhance Bilateral Ties With New Initiatives :-**

India and Bhutan have agreed on many new efforts to boost trade, technology, and cross-border connectivity, including a survey for the first rail link between the two countries, which will be built with Indian assistance. The steps were agreed upon during a meeting between Prime Minister Narendra Modi and visiting Bhutan King Jigme Khesar Namgyel Wangchuck, who is in the country with a group of senior officials for a week. The visit comes against the backdrop of reports of China and Bhutan inching towards an agreement to settle their disputed boundary.



### **Sephora Ties Up With Reliance Retail Ventures To Transform India's Beauty Retail Segment :-**

Sephora, the world's leading omnichannel prestige beauty retailer, has announced a collaboration with Reliance Beauty and Personal Care Limited, a wholly owned subsidiary of Reliance Retail Ventures Limited (RRVL), to advance their shared goal of developing and defining the future of prestige beauty retail in India. Reliance Beauty & Personal Care Limited will take over the current India operations of Sephora's 26 locations across 13 cities from Arvind Fashions Limited as part of the collaboration, kicking off a plan to grow Sephora's footprint in the nation.



### **Axis Bank Partners With IRMA To Promote Financial Inclusion And Literacy In India :-**

A Memorandum of Understanding (MoU) has been signed between Axis Bank and the Institute of Rural Management Anand (IRMA). The goal of signing the MoU is to create the Axis Bank Chair for Financial Inclusion at IRMA. The Chair was established for a five-year term with the major goals of conducting research, developing tighter collaboration between industry and academia, supporting thought leadership, and advocating for policy reform. The Chair's overarching goal is to enhance and expedite the advancement of financial inclusion (FI) and financial literacy in India.



### **InterGlobe Enterprises Ties Up With US-Based Archer For Air Taxi Service :-**

InterGlobe Enterprises, a majority shareholder in IndiGo, announced a cooperation with Archer Aviation Inc of the United States to build and operate an all-electric air taxi service in India. Archer Aviation, a New York Stock Exchange (NYSE)-listed business, designs and manufactures electrical vertical takeoff and landing aircraft for use in urban air mobility networks. Through this MoU the two companies aim to provide a revolutionary transportation solution for the country, improving urban mobility with safe, sustainable, and low-noise electric air taxi service that is cost-competitive with ground transportation.



### Chennai Port inks MoU with Littoral Cruises Ltd. to enhance cruise service :-

The Chennai Port Authority has struck an agreement with Littoral Cruises Limited to strengthen cooperation and boost cruise shipping in the country. Starting February 2024, Littoral Cruises Limited will likely start the operations of two big vessels, with a maximum capacity of 800 and 1,200 passenger each, and two luxury boats (maximum capacity of 22 and 30 passengers each), which will run service respectively on the following cruise circuits: Chennai–Trincomalee–Colombo–Maldives, and Chennai–Visakhapatnam–Singapore.



### Bihar Police, postal dept to sign MoU for mail delivery :-

Bihar Police will send and receive official documents in the state using the internet and postal systems. According to ADG (HQ) Jitendra Singh Gangwar, the Bihar Police Headquarters (PHQ) will shortly sign a memorandum of understanding (MoU) with the Indian Postal Department in this regard. Gangwar stated that throughout Bihar, there are around 1066 police stations and a total of 104 police offices of SPs, commandants, and rail SPs where documents are sent. About 1,000 constables remain busy in delivering mails. The average salary of a constable is around Rs50,000. In such a situation, Rs 5 crore is spent annually on the constables engaged in delivering around 2.5 lakh official documents every year.



### India And ADB Ink \$400 Million Deal For Urban Infrastructure Development :-

The Asian Development Bank (ADB) will provide the Indian government with a \$400 million "policy-based loan" to promote its urban reform program of constructing excellent urban infrastructure, increasing service delivery, and fostering efficient governance systems, according to the finance ministry. Juhi Mukherjee, joint secretary, department of economic affairs, Ministry of Finance, and Takeo Konishi, country director of ADB's India resident mission, signed the loan agreement for sub-programme 2. The new funding is targeted to support investment planning and reform activities at the state and urban local body (ULB) level.



### India And US Strengthen Innovation Ties With Landmark Pact :-

A memorandum of understanding (MoU) signed in San Francisco by India and the United States is a key step toward increasing startup collaboration and promoting

innovation. This collaboration, formed as part of the India-US Commercial Dialogue, aims to improve innovation ecosystems and address regulatory problems in the startup scene. The MoU focuses on fostering collaboration between India and the US in the startup ecosystem, addressing regulatory obstacles, and sharing best practices for fundraising by entrepreneurs.



#### AIFF-FIFA academy MoU signed with eye on under-17 World Cup :-

When great coach Arsene Wenger dedicated a superior talent harnessing academy that would be managed by FIFA, Indian Football earned a significant boost in its development efforts. The All India Football Federation and the Government of Odisha would be partners in the enterprise, which will be known as the AIFF-FIFA Talent Academy. This was formalised with the signing of a Memorandum of Understanding with the AIFF president Kalyan Chaubey and R. Vineel Krishna, commissioner-cum-secretary of the department of sports and youth services of the State Government.



#### Tata Steel Foundation, KGA ink MoU to promote tribal art, music, culture :-

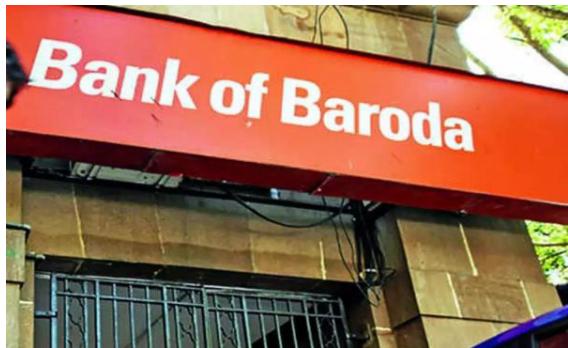
Tata Steel Foundation (TSF) and Mumbai-based Kala Ghoda Association (KGA) inked a Memorandum of Understanding (MoU) to promote tribal art, music, and culture. The MoU was inked on the fourth day of the five-day 'Samvaad' pan-India tribal congress. It will allow tribals to participate in the Kala Ghoda Art Festival, which has been held for the past 20 years at South Mumbai's Kala Ghoda Fort. Chief Executive Officer of Tata Steel Foundation (TSF) Sourav Roy said "We have joined hands with KGA to take tribal art, music, and culture to South Mumbai."



#### India And EU Ink Semiconductor Agreement To Boost Supply Chain :-

India and the EU signed a Memorandum of Understanding on semiconductors to boost supply chains and promote collaboration in research, innovation, talent development, collaborations, and market information exchange. The Trade and Technology Council met to discuss the TTC working groups' progress on strategic technologies, clean energy, resilient supply chains, and trade concerns. Both sides expressed satisfaction and emphasized the need for practical outcomes and stakeholder consultations.

### 3: Appointments



#### BoB Appoints 'Kadgatoor Sheetal Venkatesmurt' As Head Of Digital Channels :-

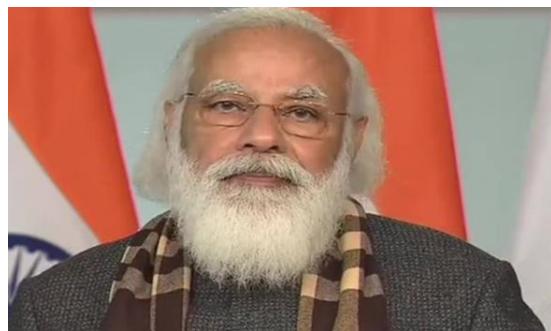
Akhil Handa, the head of Bank of Baroda's digital lending business, resigned just days after the Reserve Bank of India stopped the state-owned lender from onboarding new users on its mobile application 'bob World'. Kadgatoor Sheetal Venkatesmurt has been named as the new head of Digital Channels and Operations and Digital Lending Business at BoB. On October 10, the Reserve Bank of India (RBI) directed BoB to halt onboarding fresh customers on its mobile application 'bob World' with immediate effect, citing material supervisory concerns.



#### Indian Diplomat Re-Elected To Serve On UN Advisory Committee On Administrative And Budgetary Questions :-

India's candidate, Surendra Kumar Adhana, has achieved a significant re-election milestone by securing a seat on the Advisory Committee on Administrative & Budgetary Questions (#ACABQ) for the term 2024-26. Surendra Kumar Adhana's re-election underscores India's ongoing commitment to participating actively in the decision-

making processes of the United Nations. This committee plays an essential role in maintaining transparency, efficiency, and accountability in the United Nations' administrative and budgetary processes.



#### Prime Minister Narendra Modi Elected As Chairman Of Shree Somnath Trust For Five-Year Term:-

Prime Minister Narendra Modi has been elected for a five-year term as chairman of the Shree Somnath Trust (SST), a religious charitable trust that owns and operates the famed Somnath temple near Veraval. Previously, the chairman served a one-year term. However, since the Gujarat Charity Commissioner recently authorized a change to the trust's deed, the SST chairman's term would now be five years. This marks the first time in the trust's 74-year history that the chairman has been elected for a five-year term, and it was confirmed during the 122nd meeting of the trust's board of trustees in Gandhinagar.



#### Rohit Rishi Appointed As Executive Director At Bank Of Maharashtra :-

The state-owned Bank of Maharashtra (BoM) announced that Rohit Rishi has taken over as Executive Director. He takes over for A B Vijayakumar, who retired on October 31, according to a regulatory filing by BoM. Rishi previously worked for Indian Bank as a Field General Manager (FGM) in Delhi. During career spanning over 28 years, Rishi has worked across the country in various positions such as Industrial Development Officer, AGM MSME/Corporate Office, Chennai, Head of Bank's flagship branch in New Delhi; DGM (Corporate Branch, New Delhi), FGM at Bengaluru, Mumbai and Delhi.



### Hitesh Kumar S Makwana Appointed Surveyor General Of India :-

Hitesh Kumar S Makwana, a veteran official, has been appointed Surveyor General of India as part of the Center's senior-level bureaucratic restructuring. Makwana is an Additional Secretary in the Ministry of Home Affairs and a 1995-batch Indian Administrative Service (IAS) officer of the Tamil Nadu cadre. According to an order issued by the Personnel Ministry, he has been appointed as the Surveyor General of India, Survey of India, Department of Science and Technology at the rank and salary of Additional Secretary while the recruitment norms for the post are suspended.



**Konkan Railway**

### Santosh Kumar Jha Set To Be Next CMD Of Konkan Railway :-

Santosh Kumar Jha is slated to become the new Chairman & Managing Director (CMD) of Konkan Railway Corporation Limited (KRCL), a Public Sector Undertaking (PSU) under the Ministry of Railways. The Public Enterprises Selection Panel (PESB) has recommended him for the position. He is currently employed as Director (Operations & Commercial) in the same organization. Jha was recommended for the position of CMD of Konkan Railways from a pool of five candidates interviewed by the PESB selection panel at its November 2 meeting.



### Rear Admiral Rajesh Dhankhar Assumes Command Of The Eastern Fleet :-

Rear Admiral Rajesh Dhankhar, Nau Sena Medal (NM), succeeded Rear Admiral Gurcharan Singh, NM, as Fleet Commander, Eastern Fleet Flag Officer Commanding Eastern Fleet (FOCEF) at Visakhapatnam. Dhankhar, an alumni of the Defence Service Staff College, completed his Higher Command Course in Japan and has commanded three frontline vessels, including the INS Vikramaditya. In addition to various appointments at NHQ, the Flag Officer has also tenanted duties of Chief Staff Officer (Training) and Flag Officer Sea Training.



**Former PM David Cameron Appointed As The UK Foreign Secretary :-**

Former UK Prime Minister David Cameron has been named Foreign Secretary, Downing Street said, in an extraordinary return to high office for an ex-leader. Suella Braverman was ousted as home secretary and James Cleverly was selected to replace her, leaving the senior job in the Foreign Office vacant. David Cameron served as Prime Minister of the United Kingdom from 2010 until 2016, when he resigned after losing the Brexit referendum. He replaces James Cleverly- who was appointed interior minister- in an unexpected move.

**UP cadre IPS officer Alok Sharma appointed SPG director :-**

Senior Indian Police Service (IPS) officer Alok Sharma was on 17 November appointed as director of the Special Protection Group (SPG). The SPG is responsible for the security of the Prime Minister. The Appointments Committee of the Cabinet approved the appointment of Alok Sharma, a 1991-batch IPS officer of Uttar Pradesh cadre who is currently working as Additional Director General in the SPG and has been overseeing the force after SPG director Arun Kumar Sinha died at a Gurugram hospital on September 6.

**Argentina elects Javier Milei as its new president :-**

Argentina elected libertarian outsider Javier Milei as its new president on Nov 19. The country is betting on an outsider with radical views to fix an economy battered by triple-digit inflation, a looming recession and rising poverty. Milei has vowed to bring what he calls 'economic shock therapy'. The volatile politician has already declared he vows to shut down the central bank, ditch the peso, slash spending, and steer Buenos Aires towards decentralised finance through cryptocurrency.

**Vinay M Tonse appointed as the Managing Director of SBI :-**

The Union Government has appointed Vinay M Tonse as the Managing Director of the State Bank of India (SBI). He will be appointed to the top post of India's largest commercial bank until November 30, 2025. He is currently serving as the deputy MD of the state-owned bank. Financial Services Institutions Bureau (FSIB), the headhunter for directors of state-owned banks and financial institutions recommended Tonse for the said post and the final was taken by the Appointments Committee of the Cabinet headed by Prime Minister Narendra Modi.



**Microsoft Names Aparna Gupta As Leader Of Global Delivery Center :-**

Tech giant Microsoft has introduced Aparna Gupta as the new leader of its Global Delivery Center (GDC). Global Delivery Center (GDC), which was founded in Hyderabad in 2005, has since expanded to two more locations (Bengaluru and Noida), as well as a global presence, according to a Microsoft press release. Puneet Chandok, President of Microsoft India and South Asia, said Gupta's extensive experience and deep knowledge of Microsoft technologies will help customers plan and deploy future-ready solutions, especially in the age of AI, and maximise the value of their investment in Microsoft.

**Colin Jackson Appointed Intl Ambassador For 2023****Tata Steel Kolkata 25K :-**

Colin Jackson, the former world record holder in the 110m hurdles, will kick off the biggest road race in eastern India at the crack of dawn on December 17. Jackson has been designated the Tata Steel Kolkata 25K's international event ambassador for the eighth edition. Jackson won his first senior medal in the 110m hurdles at the Commonwealth Games in 1986. He set a world record to win gold at the Stuttgart World Championships in 1993 and won the World title again in 1999. The highest point in his career came when he won gold at the World Championships in Stuttgart in 1993 in 12.91 seconds.

**CAG Girish Chandra Murmu elected as Vice-Chair of UN Panel of Auditors :-**

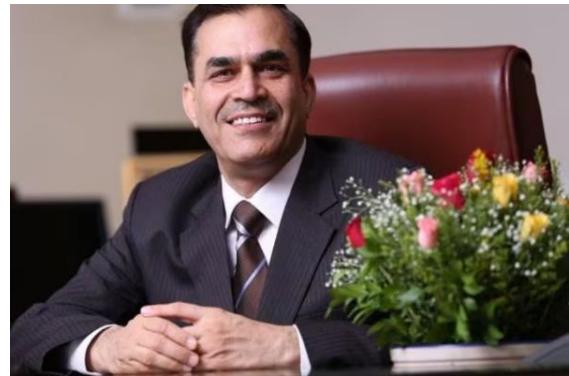
Comptroller and Auditor General of India, Girish Chandra Murmu, has been elected vice-chair of the UN Panel of External Auditors. Murmu participated in the sixty-third session of the Panel of External Auditors, held at the United Nations Headquarters in New York on November 20-21, 2023. The Panel of external auditors comprising heads of 12 Supreme Audit Institutions (SAIs) globally, oversees the external audit of the UN Secretariat, funds and programmes, and specialised agencies.

**Bandhan Bank Board Approves Reappointment Of Chandra Shekhar Ghosh As MD & CEO :-**

The board of directors of Bandhan Bank has accepted Chandra Shekhar Ghosh's reappointment as Managing Director & Chief Executive Officer (MD&CEO) of the Kolkata-based bank for a three-year term. According to the private sector lender's regulatory filing, Ghosh's current tenure as MD & CEO of the Bank will expire on July 9, 2024, and according to regulatory provisions, applications for re-appointment of MD & CEO shall be submitted to RBI at least six months before the expiry of the current term.

**Robert Shetkintong Appointed As The Next High Commissioner Of India To The Republic Of Mozambique :-**

The Ministry of External Affairs (MEA) announced the appointment of Robert Shetkintong, an IFS officer from the 2001 batch, as the next High Commissioner of India to the Republic of Mozambique. According to the MEA, he is anticipated to begin the duty soon. Shetkintong is now serving as India's Ambassador to Ethiopia. "Shri Robert Shetkintong (IFS:2001), presently Ambassador of India to the Federal Democratic Republic of Ethiopia has been appointed as the next High Commissioner of India to the Republic of Mozambique," the MEA said in an official release.

**HDFC Bank Appoints Former NABARD Chairman Harsh Kumar Bhanwala As Director :-**

Harsh Kumar Bhanwala, former chairman of NABARD, has been appointed as an additional independent director by HDFC Bank's board, HDFC Bank said. The board also accepted the nomination of V Srinivasa Rangan, former chief financial officer of Housing Development Finance Corporation Ltd, as executive director for three years from November 23, 2023. Bhanwala has been appointed for three years in a row, from January 25, 2024 to January 24, 2027, according to the announcement.

**4: Awards****Nita Ambani Receives USISPF Global Leadership Award For Philanthropy And Corporate Social Responsibility :-**

Nita Ambani, Founder and Chairperson of Reliance Foundation, has been granted the 2023 Global Leadership Award for Philanthropy and Corporate Social Responsibility by the US-India Strategic Partnership

Forum (USISPF). Dr Mukesh Aghi, USISPF President and CEO, congratulated Ambani on her achievement and said, "We are delighted to award Nita M. Ambani for her tireless efforts to enrich the lives of many Indians. Nita M. Ambani is someone who believes that the work is never done and that there is so much more left to accomplish."



**Lionel Messi wins eighth Ballon d'Or 2023 :-**

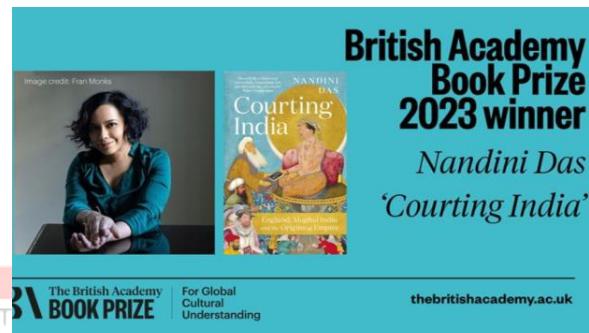
Argentina captain Lionel Messi won a record-extending eighth Ballon d'Or for the best player in the world, defeating Norway's UEFA Player of the Year and treble winner Erling Haaland of Manchester City, who also won the Gerd Muller Trophy after becoming Europe's top scorer with 56 goals last season. Messi of Inter Miami, who last won the trophy in 2021, was instrumental in leading Argentina to their first World Cup win in 36 years when they defeated defending champions France in the final last year.

**Social Worker Deenanath Rajput From Bastar Wins Rohini Nayyar Prize:-**

Deenanath Rajput, an engineer-turned-social worker, was awarded the Rohini Nayyar Prize for Outstanding Contribution to Rural Development for his efforts in altering the lives of over 6,000 tribal women in Chhattisgarh by founding a farmers producers organization (FPO). chief guest N.K. Singh, Chairman of the Fifteenth Finance Commission, presented him with a monetary prize of ten lakh rupees, a trophy, and a citation. Mr. Rajput, 33, set up the FPO in 2018 with an initial membership of 337 women from Jagdalpur in Bastar, a district known to be a hub of Naxalite activities. Since then, the FPO has more than 6,000 members across four districts.

**10-Year-Old Bangalore Kid Won 'Wildlife Photographer Of The Year' Award :-**

Vihaan Talya Vikas, a wonderful 10-year-old from Bengaluru, has made headlines after winning first place in his category at the prestigious Wildlife Photographer of the Year (WPY) competition, which was held in the heart of London. This famous competition, held by the Natural History Museum, is known as the 'Oscars of Photography' and serves as a global platform for presenting the world's most spectacular wildlife photography.

**India-Born Author Nandini Das Wins 2023 British Academy Book Prize :-**

India-born author Nandini Das has been selected the winner of the 2023 British Academy Book Prize for Global Cultural Understanding, a prestigious international non-fiction prize, for her book 'Courting India: England, Mughal India and the Origins of Empire'. Critics have hailed her winning book as the "true origin story of Britain and India told through England's first diplomatic mission to the Mughal courts." The author has sought to present a new perspective on the origins of empire through the story of the arrival of the first English ambassador in India, Sir Thomas Roe, in the early 17th century.



### Eminent Writer T. Padmanabhan Receives Prestigious Kerala Jyothi Award :-

T Padmanabhan, a renowned writer, has received the coveted Kerala Jyothi Award for his outstanding contributions to literature. Retired Justice M Fathima Beevi was selected for her contributions to social service and civil service, while Nataraja Krishnamoorthy (known as Surya Krishnamoorthy) was recognised for his accomplishments in the field of arts, both receiving the Kerala Prabha Award. The Kerala government decided in 2021 to create renowned state-level honors inspired by the Padma awards.



### AIFF Wins AFC President's Recognition Bronze Award For Grassroots Football :-

The AFC President's Recognition Bronze medal was awarded to the All India Football Federation for its accomplishments in grassroots sport development in the country. It was AIFF's second bronze medal in the category, having won the same award in 2014. The AIFF Blue Cubs programme, Blue Cubs coaching courses, Blue Cubs leagues, Blue Cubs football schools, AIFF Grassroots Awards, AIFF Institutional League for non-professional entities, and AIFF Project Diamond have all greatly aided Indian football, according to a release from the national federation.



### Grammy Awards 2024: Falguni Shah's 'Abundance In Millets' Nominated For Best Global Music Performance :-

The song 'Abundance in Millets,' which features Prime Minister Narendra Modi, has been nominated for best worldwide music performance at the 2024 Grammy Awards. The special song was created to raise awareness of the supergrain as another potential key to minimizing world hunger, read the statement on Falu's website. Falguni bagged the Best Children's Music Album Grammy for 'A Colourful World' on April 4, 2022.



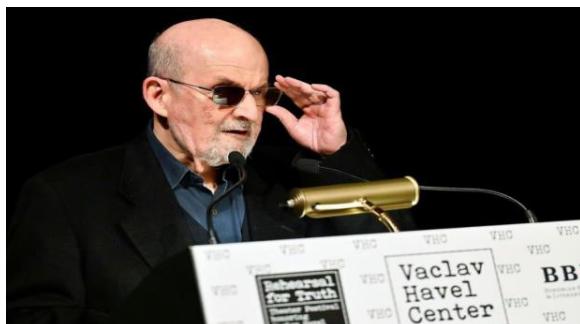
### New Zealand's Rachin Ravindra And West Indies' Hayley Matthews Win ICC Player Of The Month Awards :-

Rachin Ravindra of New Zealand and Hayley Matthews of the West Indies have been selected the ICC Men's and Women's Player of the Month for October 2023, respectively. Ravindra, a 23-year-old Blackcaps hitter, won his first Men's Player of the Month award after a stellar performance in the World Cup 2023 group stages. Matthews, the top-ranked all-rounder in the women's T20I rankings, was named Women's Player of the Month for the second time.



### Pakistan-Based Startup She-Guard Wins Top Climate Innovation Competition :-

In a historic feat, Pakistan-based cleantech firm She-Guard won the 'ClimateLaunchpad Asia-Pacific' finals with their unique biodegradable and plastic-free sanitary solution. The objective of the firm is to convert banana crop waste into affordable, eco-friendly sanitary napkins, solving Pakistan's interconnected concerns of climate change, public health, and solid waste management. She-Guard faced stiff competition with 172 other teams from six countries in the Asia-Pacific in the finals.



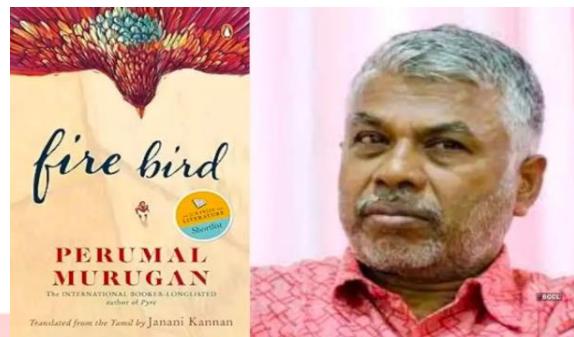
### Salman Rushdie Honored With First 'Lifetime Disturbing the Peace Award' :-

The Vaclav Havel Center bestowed the 'Lifetime Disturbing the Peace Award' on renowned novelist Salman Rushdie. Due to safety concerns following an attack on Rushdie last year, his attendance at the event was kept a secret. The Havel Center honors Czech playwright and former Czech president Vaclav Havel by supporting human rights and free expression. Rushdie mentioned his friendship with Havel in his speech and announced the release of his new book, 'Knife: Meditations After an Attempted Murder'.



### Nicaragua's Sheynnis Palacios crowned Miss Universe 2023 :-

Nicaragua's Sheynnis Palacios was crowned Miss Universe 2023 on 19 November at the 72nd edition of the pageant, held this year in El Salvador. Palacios who is 23 years old, received the crown and sash from her predecessor, R'Bonney Gabriel from the United States. This is the first time a contestant from Nicaragua has won the contest, with Thailand's Anntonia Porsild and Australia's Moraya Wilson rounding out the top three. The ceremony was held at the newly renovated Adolfo Pineda National Gymnasium, in the capital San Salvador.



### Perumal Murugan wins the 2023 JCB Prize for Literature :-

Writer Perumal Murugan won the JCB Prize for Literature 2022 for his novel *Fire Bird*, translated from Tamil into English by Janani Kannan. The novel was published by Penguin Random House India. The winner was announced at a ceremony in New Delhi on 18 November. Murugan will receive Rs 25 lakh, while Kannan will receive Rs 10 lakh as cash awards. The other four books on the shortlist were *The Nemesis*, by Manoranjan Byapari; *I Named My Sister Silence*, by Manoj Rup; *Mansur*, by Vikramajit Ram; *The Secret of More*, by Tejaswini Apte-Rahm.



### Madhuri Dixit Receives Special Award At 54th IFFI

Bollywood actor Madhuri Dixit was honoured with Special Recognition for Contribution to Bharatiya Cinema award at the International Film Festival of India (IFFI). Union Sports Minister Anurag Thakur applauded Dixit for her "unparalleled talent". The 54th edition of the International Film Festival of India (IFFI) started on 20<sup>th</sup> November and is being held in Goa and will continue for 9 days at the Shyama Prasad Mukherjee Indoor Stadium. The festival will have 13 World Premieres, 18 International Premieres, 62 Asia premieres, and 89 India Premieres



### **ISRO's Dr. Mathavaraj selected for Goa Govt.'s first 'Manohar Parrikar Yuva Scientist Award' :-**

The inaugural 'Manohar Parrikar Yuva Scientist Award' founded by the Goa government will be handed to Dr Mathavaraj S of the Indian Space Research Organisation's (ISRO) U R Rao Satellite Centre next month, according to Chief Minister Pramod Sawant. Dr. Mathavaraj, who devised the powered descent trajectory of the Chandrayaan-3 Mission, was chosen for the honor by a selection committee led by Dr. Anil Kakodkar. The award comprises ₹5 lakh and a citation, which is currently the highest cash prize in science and technology, Dr. Sawant said.



### **Vir Das creates history by winning the International Emmy for Comedy :-**

According to the organizers, actor-comic Vir Das won the International Emmy Award for best comedy for his stand-up program Vir Das: Landing. The 51st International Emmy Awards Gala was held in New York City at the New York Hilton Midtown. This was Das's second nomination and first win in the category, which he shared with popular British adolescent series Derry Girls season three. Bagging the International Emmy award for the best comedy is "an incredible honour that feels like a dream," said Das.



### **Kerala's Responsible Tourism Mission Earns Global Recognition From UNWTO :-**

Kerala's famed Responsible Tourism (RT) Mission has won international praise after being named to the United Nations World Tourism Organization's (UNWTO) elite list of case studies. This award highlights Kerala's creative approach to grassroots development and tourism's alignment with the UN's Sustainable Development Goals (SDGs). Appreciating Kerala Tourism, the UNWTO praised the state's commitment to the SDGs and the manner in which it used local resources to enhance and upgrade responsible tourism destinations.



### **REC Receives 'Best Employer In Diversity & Inclusion' Award By ASSOCHAM :-**

REC Limited, a Maharatna CPSE under the Ministry of Power, was named the "Best Employer for Policies in Diversity & Inclusion" at Assocham's 4th Diversity & Inclusion Excellence Awards and Conclave. This accolade is a testament to REC's exemplary practices in crafting inclusive policies that extend beyond the conventional norms. The company's dedication to embracing diversity across its workforce is mirrored in its thoughtful policies, setting a commendable standard in the industry.



#### Irish Author Paul Lynch Wins 2023 Booker Prize :-

At a ceremony in London, Irish novelist Paul Lynch's "Prophet Song" was crowned the winner of the Booker Prize 2023, defeating London-based Indian-origin author Chetna Maroo's debut novel "Western Lane." Lynch collected his prize from Sri Lankan author Shehan Karunatilaka, the Booker Prize winner for "The Seven Moons of Maali Almeida" last year, at the awards ceremony held at Old Billingsgate in London. Among the six shortlisted works was Kenya-born Chetna Maroo's novel set within the context of the British Gujarati milieu, which was praised by the Booker judges for its use of the sport of squash as a metaphor for complex human emotions.



#### NHPC Won Second Prize In The 'Annual Report' Category At The 'PRSI National Awards 2023' :-

The second place in the 'Annual Report' category of the 'PRSI National Awards 2023' went to NHPC Limited, India's foremost hydropower corporation. The award was granted at the International Public Relations Festival, which was conducted by the Public Relations Society of India (PRSI) from November 25th to November 27th, 2023 in New Delhi. The prize celebrates the NHPC Annual Report 2022-23's overall excellent quality, layout, and design. NHPC Limited, headquartered in Faridabad, India, is a prominent public sector hydropower company with a rich history dating back to its incorporation in 1975.



#### Angkor Wat Becomes The 8th Wonder Of The World :-

Angkor Wat in Cambodia is currently regarded the World's Eighth Wonder, surpassing Italy's Pompeii. The designation of the World's Eighth Wonder is given to remarkable structures or undertakings, and Angkor Wat has received this honor. Angkor Wat, built in the 12th century by King Suryavarman II, was originally a Hindu temple dedicated to Vishnu but was eventually converted into a Buddhist shrine. Its elaborate sculptures reflect stories from Hindu and Buddhist mythologies. It's a massive religious monument and UNESCO World Heritage Site, covering about 500 acres.



**Ministry Of Power Honored With Medal For Excellence At IITF 2023 :-**

The Government of India's Ministry of Power received the Special Appreciation Medal for Excellence in Display at the India International Trade Fair 2023, which was hosted at Pragati Maidan in New Delhi. At the 42nd edition of the IITF, the Ministry got an award for its Power Pavilion. The Pavilion was established under the Ministry of Power, with NTPC serving as the focal agency and contributions from 11 other PSUs within the Ministry. The Pavilion was inaugurated by the Union Minister for Power and New & Renewable Energy Shri R. K. Singh, on November 14, 2023.

## 5: Banking



**RBI Revises Bulk Deposit Limit Of Regional Rural Banks To Rs 1 Crore :-**

The Reserve Bank of India (RBI) has announced an increase in the bulk deposit limit for Regional Rural Banks (RRBs) from Rs 15 lakh to Rs 1 crore. The decision was made following a review of RRBs' bulk deposit limit. The term "Bulk Deposit" is defined differently by each bank. For designated commercial and small finance banks, the bulk deposit limit is Rs 2 crore and above. For RRBs, the limit has been increased from Rs 15 lakh to Rs 1 crore. The move is expected to provide a more level playing field for banks.

### RBI To Directly Regulate Entities Facilitating Cross Border Payment Transactions :-

The Reserve Bank of India (RBI) said that it will directly regulate all firms that facilitate cross-border payment transactions for the import and export of goods and services. According to a circular issued by the central bank, such firms will be classified as Payment Aggregators-Cross Border (PA-CB). "Keeping in view the developments that have taken place in the area of cross-border payments, it has been decided to bring all entities facilitating cross-border payment transactions for import and export of goods and services under direct regulation of the RBI," it said.



**RBI Imposes Penalties On Punjab National Bank, Federal Bank :-**

For non-compliance with certain regulatory criteria, the Reserve Bank issued a Rs 72 lakh penalty on state-owned Punjab National Bank and a Rs 30 lakh penalty on private



sector Federal Bank. It has also fined Mercedes-Benz Financial Services India Private Ltd (previously known as Daimler Financial Services India Private Ltd) Rs 10 lakh for failing to comply with certain terms of the Know Your Customer (KYC) Direction, 2016. The penalty on Punjab National Bank has been imposed for non-compliance with certain provisions related to 'interest rate on advances' and 'customer service in banks.'



#### **RBI Imposes Monetary Penalty On Four Co-Operative Banks And One NBFC :-**

The Reserve Bank has imposed monetary penalties on four cooperative banks and one non-banking financial company (NBFC) for regulatory compliance problems. Shree Lodra Nagarik Sahakari Bank Ltd, Malpur Nagarik Sahakari Bank Ltd, Jolarpet Co-operative Urban Bank Ltd and Limbasi Urban Co-operative Bank are the co-operative banks, and Early Salary Services Private Ltd is the NBFC. The Reserve Bank imposed a monetary penalty of ₹4.00 lakh on Shree Lodra Nagarik Sahakari Bank Limited, Lodra, Dist. Gandhinagar, Gujarat for non-compliance with the directions issued by RBI on 'Loans and advances to directors, relatives and firms'



#### **RBI Directs Bajaj Finance To Halt Loans For 'eCOM' And 'Insta EMI' Products :-**

The Reserve Bank of India (RBI) has ordered Bajaj Finance to halt loan disbursements under its 'eCOM' and 'Insta

EMI Card' products immediately. "The Reserve Bank of India has, in exercise of its powers under section 45L(1)(b) of the Reserve Bank of India Act, 1934, has directed Bajaj Finance Ltd. ("the company") to stop sanction and disbursal of loans under its two lending products 'eCOM' and 'Insta EMI Card', with immediate effect," the central bank said. The decision results from the company's non-compliance with the Digital Lending Guidelines.



#### **RBI hikes risk weights on unsecured bank, NBFC loans :-**

The Reserve Bank of India (RBI) has raised the risk weight for consumer loans, credit card exposures, and loans to non-banking financial companies (NBFCs) by 25 per cent (now standing at 125 per cent), expressing worries about the rapid expansion of these types of consumer loans. This adjustment will result in higher costs for both banks and non-banking lenders engaged in consumer lending. Banks are required to maintain a certain level of capital adequacy to ensure they have enough capital to cover potential losses.



#### **Karnataka Bank partners with HDFC Life Insurance**

The Karnataka Bank Ltd has entered into a corporate alliance with HDFC Life Insurance Company Ltd to distribute life insurance products. This collaboration

aims to provide Karnataka Bank's customers with a range of financial solutions by leveraging the bank's experience and HDFC Life's expertise in life insurance. Srikrishnan H, MD & CEO of Karnataka Bank said the collaboration aligns with the lender's commitment to enhance its suite of financial products and services available as a choice to customers.



#### **Private Banks Make Largest Single-Day Govt Bond Purchase In 7 Years :-**

On November 17, Indian private sector banks made the largest single-session buy of government bonds in seven years, including a huge investment on behalf of a business, according to traders. According to Clearing Corp of India data, these banks purchased bonds worth a total of Rs 8,343 crore (\$1 billion), the largest such buy since November 15, 2016. This pushed overall buying to above Rs 20,000 crore for November, after net sales of Rs 10,100 crore in October. A large corporate likely bought around Rs 5,000 crore of the benchmark paper through a private sector bank, traders said.



#### **Mastercard and U GRO Capital Partner to Empower Indian MSMEs :-**

Mastercard Incorporated MA has joined forces with U GRO Capital, a leading NBFC specializing in MSME

financing, to provide essential financing solutions to small businesses in India. This collaboration aims to address the significant challenges faced by MSMEs in accessing capital, particularly in a country where only 14% of more than 64 million MSMEs have access to credit. U GRO Capital will use its data tech platform and innovative underwriting model, the GRO Score, to extend short-term credit to various segments of small businesses.



#### **HDFC Securities Launches Mobile Trading App HDFC SKY On AWS Cloud :-**

HDFC Securities, with Amazon Web Services (AWS) India as its preferred cloud provider, is providing a secure, stable, and low-latency trading service for the growing number of tech-savvy retail investors who prefer mobile trading, according to an AWS release. HDFC SKY, which is built on AWS, would provide investors with access to the stock market at a rate of thousands of transactions per second. With AWS, HDFC Securities will reduce its annual IT infrastructure and management costs by up to 50% compared to using on-premises infrastructure, said the statement.



#### **SEBI Plans To Introduce Same Day Trade Settlement By March 2024 :-**

SEBI, the capital markets regulator, plans to implement same-day settlement of stock exchange trades by March 2024, and eventually to have real-time settlement, according to its Chairperson Madhabi Puri Buch. Already, the watchdog has shortened settlement times to as little as one day. "SEBI wants the T plus zero (T+0) settlement

norm to be in place from March-end 2024 and T plus instantaneous settlement 12 months from thereon," Buch told reporters. T+0 refers to the same-day settlement of trades and instantaneous settlement means settling the transactions on a real-time basis.

## 6: Books and Author



### Book on Tamil Nadu's contribution to freedom struggle released :-

M.K. Stalin, Chief Minister of Tamil Nadu, has published the Tamil book *Viduthalai Porattathil Tamil Naatin Pangalippu*, as well as its English version, *Tamil Nadu's Contribution to the Freedom Struggle*. Former West Bengal Governor Gopalkrishna Gandhi received the first copies of the books, which were published Tamilarasu publication run by the Department of Information and Public Relations. The books contain writings by academics and writers on various aspects of the role of the state in the independence movement.



### ISRO Chief Somanath Withdraws Publication Of Autobiography After Controversy :-

Following a backlash over reported disparaging remarks about his predecessor K Sivan in the book, Indian Space Research Organisation (Isro) Director S Somanath claimed he had decided not to publish his autobiography. Somanath said that he has chosen to withdraw the release of the book '*Nilavu Kudicha Simhangal*'. Earlier in the day, he emphasized that everyone faces hurdles on their way to the top of an organization, in response to a story that highlighted unflattering words about Sivan in his book.



### "Dawn To Dusk Rain Dancing," the latest book of poems by Ramachandran Launched :-

"Dawn To Dusk Rain Dancing," Ramachandran Rajasekharan's latest collection of poems, is a testament to the profound beauty found in everyday life. Aside from its lyrical characteristics, "Dawn To Dusk Rain Dancing" delivers a meaningful and pertinent message about the interconnection of all living things and the critical need for environmental stewardship. In conclusion, Evincepup Publishing's "Dawn To Dusk Rain Dancing" is a beautiful jewel that captures the essence of the human experience with grace and expression.



### The First Official Dutch Language Textbook Launched at the Dutch Consulate, Mumbai :-

Richa Gujarathi, author, linguist, trainer, and entrepreneur, presents her book 'Nederlands Voor Kinderen: A Guide by The Dutch Door to Learn Basic Dutch,' which is an excellent technique for learning basic Dutch. The Consulate General of the Kingdom of the Netherlands in Mumbai enabled the publication of this book. At the release event, the author, Richa Gujarathi, the Honourable Consul General, Bart de Jong, and Deputy Consul General, Thierry van Helden, along with the publisher StoryMirror, introduced this unique guide to everyone.



### A Book On Historical Connections Between Odisha & Karnataka Launched :-

Subhransu Mohapatra, a scientist-turned-author, has published a book on the issue titled 'Beyond Obvious: Odisha-Karnataka Relationship Over The Ages' which was just launched at the Bangalore International Centre. Dr Rajeev Gowda, Vice-Chairman of the Karnataka State Institute for Transformation, praised the author's work and stated that Odias and Kannadigas have a rich historical and cultural history. Bhumika Anand, Founder Director of Bangalore Writers' Workshop, said that such

a book was needed for people close to each other in times of growing divisiveness in society.



### Punjabi book, Mann da Bagicha by Prof Sudesh Moudgil Noor, released :-

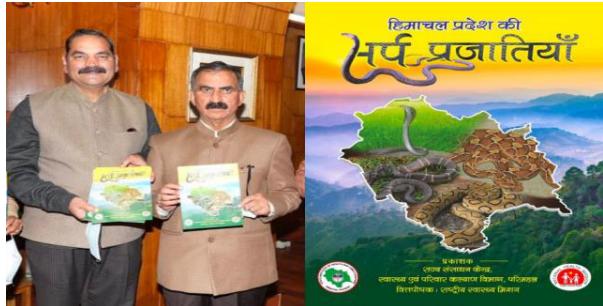
Kuldeep Chand Agnihotri, executive vice-president of the Haryana Academy of Literature and Culture, released the Punjabi book 'Mann da Bagicha' written by Professor Sudesh Moudgil Noor. This is Noor's second Punjabi book, following 'pardesi dholna'. According to officials, another book titled 'Geetan da Pitara' would be launched soon. According to Agnihotri, the new book contains poems about moral principles. Noor has already published eighteen books of Hindi Sufi Ghazal Shayari and Bhajan. Of these, three books have been published under the scheme of the Haryana Sahitya Academy.



### Book on "Forgotten Goddesses" written by Adyasha Das Released by INTACH :-

Dr. Adyasha Das' book "Forgotten Goddesses" was released at the Mahabodhi Society of India in Bhubaneswar by the Convener of the Indian National Trust for Art and Cultural Heritage, Amiya Bhushan Tripathy (IPS) Retd. The book is an enthralling overview of the ancient tradition of Goddess worship in India and throughout the world. Black Eagle Books (USA) has published the book. Adyasha Das is an Amazon Bestseller

author and has earlier written eight books. Her two earlier books "The Chausathi Yognis of Hirapur" and "The Yognis of Ranipur Jharia" were very well received and have become bestsellers.



### CM Sukhu releases book on snakes in Himachal Pradesh :-

Himachal Pradesh Chief Minister Sukhvinder Singh Sukhu released a book on the snakes found in Himachal Pradesh on 16 November. The book, titled 'Snakes of Himachal Pradesh', was compiled and edited by the principals of the State Institute of Health and Family Welfare, Omesh Kumar Bharti and DD Bisht. The book contains photographs of snakes at different locations in Himachal Pradesh, which have been documented and identified by a team of researchers led by Anita Malhotra, a molecular biologist from Bangor University in the United Kingdom.

## 7: Defence



### Indian Navy Launches 25T Bollard Pull Tug 'MAHABALI' In Gujarat :-

On the 28th of October 2023, Commodore Sunil Kaushik launched the outstanding vessel, the 25T Bollard Pull Tug dubbed 'Mahabali,' at M/s Shoft Shipyard Pvt Ltd in Bharuch, Gujarat. This launch not only represented a new contribution to India's navy fleet, but also an important milestone in the Ministry of Defence's 'Make in India' strategy. The 25T BP Tugs, including 'Mahabali,' were precisely designed in accordance with the Indian Register of Shipping (IRS) classification regulations. This classification ensures that the vessels meet the highest standards in terms of safety and quality, which is imperative for any naval operation.



### IAF Deploys Three S-400 Missile Units Along China And Pakistan Borders:-

With three of the Air Force's S-400 air defense missile squadrons currently operational along borders with China and Pakistan, Indian and Russian officials are due to meet soon to finalize the final delivery timetable for the remaining two squadrons. India had signed an over ₹ 35,000 crore contract with the Russian side in 2018-19 for five squadrons of the S-400 missiles of which three have already arrived in the country but delivery of the remaining two was hindered due to the Russia-Ukraine conflict.



### India Submits 'Letter of Request' To France For 26 Rafale-M Naval Fighter Jets :-

In a momentous milestone, India has sent the French government a Letter of Request for the procurement of 26 Rafale Marine fighter aircraft for the Indian Navy under a government-to-government agreement. According to top defense officials, the Letter of Request was handed to the French government a few days ago, and they are anticipated to decide on the Indian request and answer in the near future. The Indian Navy and the Indian government are working in a fast-track mode to ensure that the acquisition contract is signed at the earliest and Indian carriers can operate the highly capable aircraft to ensure an edge for New Delhi in the Indian Ocean region.



### Indian Air Force Phases Out Mig-21 Bison Squadron Based At Uttarai:-

The final flight of a MiG-21 Bison aircraft took place lately in the skies of Uttarai, Barmer district. The MiG-21 Bison aircraft flew in formation with the Su-30 MKI on this momentous day, signifying the transfer. Personnel from all three military were present for this occasion. For six decades, the MiG-21 Squadron has served the country

and made major contributions to the combat effort during Indo-Pak hostilities. The squadron known as "OORIALS" has been operating MiG-21 since 1966 and is now being re-equipped with Sukhoi-30 MKI aircraft.



### United States military recently conducted a Minuteman III missile :-

The United States Air Force says it destroyed a Minuteman III missile over the Pacific Ocean after an anomaly was discovered following its launch from Vandenberg Air Force Base in California. The Air Force did not clarify, but said it was established a launch analysis group to look into the incident. Boeing's nuclear-capable Minuteman III is critical to the US military's strategic arsenal. The missile has a range of 6,000-plus miles (9,660-plus km) and can travel at a speed of about 15,000 miles per hour (24,000 kph).



### 'Surat' Becomes The First Navy Warship To Be Named After A City In Gujarat :-

Gujarat Chief Minister Bhupendra Patel unveiled the crest of the Indian Navy's latest vessel 'Surat' in the presence of Chief of Naval Staff Admiral R Hari Kumar and other senior commanders. This is the first warship to be named after a Gujarat city, and it is also the first time

the unveiling of a warship's crest has taken place in the city after which it has been named. Defence Minister Rajnath Singh had launched this indigenously constructed ship, which is a guided missile destroyer, in March last year at Mumbai.



### Chanakya Defence Dialogue 2023 Concludes With Takeaways On Security Challenges :-

The Chanakya Defence Dialogue 2023, a two-day unprecedented event led by the Indian Army in partnership with the Centre for Land Warfare Studies (CLAWS), concluded on November 4 with takeaways on South Asian and Indo-Pacific security problems. The event organised in Manekshaw Centre on November 3 and 4, over six different sessions, was centred around the theme, 'Serving India and the Indo-Pacific Region: Collaborating for Comprehensive Security'. The Dialogue, inspired by the sagacity of the ancient strategist Chanakya, unfolded crucial discussions on global and regional security issues.



### Hermes 900 Starliner drones set to be inducted into Indian Army :-

Given the current situation along the Line of Actual Control (LAC) in eastern Ladakh, India is planning to buy more Israeli medium-altitude, long-endurance unmanned aerial vehicles to improve the Indian Army's

surveillance capabilities along the country's northern borders. "Hermes Starliner 900 drones with satellite communication facilities will arrive next year," an official said, adding that the existing UAV fleets will also undergo upgrades to closely monitor activities along India's disputed boundary with China. The Hermes 900 UAVs are currently in use in the ongoing Israeli-Hamas conflict.



### Indian Army To Order 500 HELINA 'Tank-Buster' Missiles :-

By inducting multiple helicopters, drones, and missiles, the Indian Army is expanding its strike, surveillance, and airlift capabilities. Induction of 126 light utility helicopters, 90 combat choppers, six heavy-duty Apache gunships, and 25 advanced light helicopters is planned. The Army will also receive approximately 500 Helina third-generation tank-killing missiles with a maximum attack range of 8 kilometers. "Production of the missiles will begin after their integration process on the ALHs is completed in another year or so," an official said.



### Russia Pulled Out Of Treaty Of Conventional Armed Forces In Europe :-

Russia has formally withdrawn from the Conventional Armed Forces in Europe Treaty (CFE), citing NATO expansion as an obstacle to cooperation. Russia recently

rescinded the Comprehensive Nuclear Test Ban Treaty (CTBT) and conducted an intercontinental ballistic missile test launch. The CFE, signed in 1990 following the collapse of the Berlin Wall, aimed to limit conventional weaponry and prevent a fast buildup of forces between Cold War adversaries. Moscow, holding an advantage in conventional weaponry at the time, was initially reluctant to embrace the pact.



#### Rajnath Singh In Indonesia For ASEAN Defence Ministers' Meet :-

Defence Minister Rajnath Singh is on a two-day visit (from November 16 to 17) to Indonesia to attend a meeting of a grouping comprising 10-nation ASEAN and some of its dialogue partners that is expected to deliberate on evolving regional security scenarios. Mr Singh is likely to present India's views on dealing with major security challenges facing the region at the ASEAN Defence Ministers' Meeting Plus (ADMM-Plus). ADMM-Plus is a platform comprising 10-nation ASEAN and its eight dialogue partners -- India, China, Australia, Japan, New Zealand, Republic of Korea, Russia and the United States.



#### Navy's 4th Anti-Submarine Waterfare Craft 'Amini' Launched :-

'Amini', the fourth in a series of eight Anti-Submarine Warfare Shallow Water Craft (ASW-SWC) projects built by Garden Reach Shipbuilders and Engineers (GRSE) for the Indian Navy, was launched on 15 November at Kattupalli in Tamil Nadu. The launch ceremony was presided over by Vice Admiral Sandeep Naithani. The ship has been named 'Amini' to signify the strategic maritime importance accorded to the island of Amini at Lakshadweep, located about 400 km west of Kochi. The third ship of the class was launched on June 13, 2023, at L&T, Kattupalli.



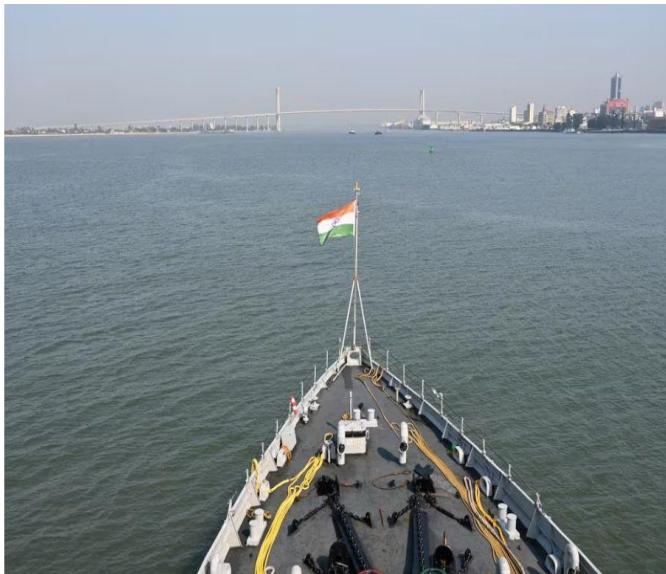
#### Indian Navy tests first indigenously developed 'anti-ship missile' :-

Following initial trials in May of last year, India just completed its second trial of its indigenous naval anti-ship missile. The test was conducted in collaboration with the Defence Research and Development Organization (DRDO) and the Indian Navy. In a post on X from its official handle, the Navy said, "This firing is a significant step towards achieving self-reliance in niche missile technology, including seeker and guidance technologies." According to an official statement, the missile employs several new technologies, including an indigenously developed launcher for the helicopter.



### **Meghalaya: India-US Joint Exercise Vajra Prahar commences in Umroi:-**

On November 21, a combined drill of Indian and US special forces began in Meghalaya's Umroi Cantonment. The 14th such exercise, dubbed 'Vajra Prahar 2023,' is intended at sharing best practices and experiences in areas such as collaborative mission planning and operational tactics, according to a Defense official. The US contingent is represented by personnel from the 1st Special Forces Group while the Indian Army contingent is led by the Special Forces personnel from the Eastern Command. The first edition of the joint exercise was conducted in 2010.



### **Indian Navy Deploys INS Sumedha In Mozambique To Boost Interoperability :-**

Indian Naval Ship Sumedha, which was on an extended deployment to Africa, was in Maputo and held joint Exclusive Economic Zone surveillance with the Mozambique Navy between November 23 and 25. The port call is intended to reinforce long-standing diplomatic relations, strengthen marine cooperation, and increase interoperability between the two navies. During the port visit, the commanding officer will pay courtesy calls on several Mozambican dignitaries and government officials, including the Navy Commandant, Mozambique Navy, and the Mayor of Maputo City.



### **India- Nepal Joint Military Exercise Surya Kiran-17:-**

The 17th round of the India-Nepal joint military exercise 'Surya Kiran' is being held in Pithoragarh, Uttarakhand. The annual drill, which alternates between the two countries, will end on December 7, 2023, according to a statement from the Defence Ministry. According to the ministry, the two-week exercise aims to improve interoperability in jungle warfare, counter-terrorism operations in hilly terrain, and humanitarian assistance and disaster relief under the United Nations Charter on peacekeeping missions.



### **Indian Coast Guard And Navy To Acquire 15 C-295 Aircraft For Maritime Surveillance:-**

The Indian Coast Guard and Navy will acquire 15 C-295 transport aircraft produced in India through a joint venture between Tata Advanced Systems and Airbus. This is a significant boost for Make in India in the defense industry. The plans for the procurement of these 15 aircraft are nearing completion in the defense ministry, with the Navy acquiring nine planes and the Indian Coast Guard acquiring six.

## 8: Economy



### Swan Energy Pays ₹231 Cr To Acquire Reliance Naval And Engineering :-

Swan Energy paid 231 crore through its special purpose vehicle Hazel Infra to acquire Reliance Naval and Engineering before the deadline of November 15. The National Company Law Tribunal's next hearing in this case is scheduled for November 22. The corporation intends to begin the process of changing its name soon. Swan Energy has solidified its plans to become the largest private participant in the commercial and naval defense vessel building and ship maintenance segments with this acquisition. The largest shipyard in India with a new management in place is set to play a major role in building self-reliance in the shipbuilding sector, in line with the government's Atmanirbhar Bharat push.



### Vigilance Awareness Week 2023 Celebrates On 30 Oct – 05 Nov 2023 :-

Central Vigilance Commission is observing the Vigilance Awareness Week 2023 from 30th October to 5th November, 2023 with the theme "Say no to corruption; commit to the Nation" emphasizing the significance of

opposing corruption and dedicating oneself to the welfare of the nation. The week began with CVC officials receiving the integrity promise, setting the tone for a campaign centered on preventive vigilance measures. Vigilance Awareness Week 2023 is an important venue for emphasizing the country's commitment to fighting corruption and fostering integrity.



### Tata Motors Wins ₹766 Crore Arbitration Award In Singur Plant Dispute :-

Tata Motors expects to recoup 766 crore for its investment in the decommissioned Singur plant, which was originally slated to produce the Tata Nano. This update comes after the corporation was awarded an arbitral verdict on October 30, 2023, bringing the proceedings against the West Bengal Industrial Development Corporation Limited (WBIDC), the nodal agency of the West Bengal government's Industry, Commerce, and Enterprises Department, to a close. The three-member Arbitral Tribunal ruled unanimously in favour of Tata Motors.



### October Gross GST Collections Reach ₹1.72 Lakh Crore :-

Gross Goods and Services Tax (GST) revenues in India increased at a 10-month high rate of 13.4% in October, reaching the second highest monthly total of 1.72 lakh crore. GST receipts increased 5.7% in October compared to September, when indirect tax growth dropped to a 27-month low of 10.2%. The 13.4% revenue increase is the highest year-on-year increase since December 2022, breaking a three-month record of decline. Domestic transactions and services imports yielded a 13% uptick in October's revenues.



#### **More Than 97% Of Rs 2,000 Notes Returned: RBI :-**

According to the Reserve Bank, more than 97% of the Rs 2,000 banknotes in circulation have been returned to the banking system, with only Rs 10,000 crore still in circulation. On May 19, this year, the RBI announced the withdrawal of Rs 2,000 denomination banknotes from circulation. "The total value of Rs 2,000 banknotes in circulation, which amounted to Rs 3.56 lakh crore as at the close of business on May 19, 2023, when the withdrawal of Rs 2,000 banknotes was announced, has declined to Rs 0.1 lakh crore as at the close of business on October 31, 2023," it said in a circular.



#### **PMI Points To Manufacturing Growth Easing To 8-Month Low:-**

Manufacturing activity fell to an eight-month low in October due to increased cost pressures and a reduction in demand in the consumer products sub-sector. According to the most recent S&P Global survey, the Purchasing Managers' Index (PMI) decreased for the second consecutive month to 55.5 from 57.5 in September. Despite an increase in new orders, growth slowed in October due to competitive challenges, according to the poll. Similarly, despite growth in international sales remaining historically strong, the rise in October was the weakest in four months, pointing at a loss in momentum.



#### **Cotton Production Expected To Decline By 6% This Year :-**

Cotton production is predicted to be 6% lower in 2023-2024 season than in the previous season, which concluded on September 30. Cotton production in the current season (October 2023 to September 2024) is expected to be 316.57 lakh bales (170 kg each) by the Committee on Cotton Production and Consumption, which met on November 6. The total consumption by textile mills is expected to be 294 lakh bales compared with 295 lakh bales last season. Exports are likely to be 25 lakh bales and imports 12 lakh bales.



**IREDA Launches CSR Portal To Improve Transparency In CSR Initiatives :-**

The Indian Renewable Energy Development Agency (IREDA), which is administered by the Ministry of New and Renewable Energy, has launched a Corporate Social Responsibility (CSR) portal to improve transparency in its CSR operations. The platform will improve transparency in the receipt and processing of CSR requests from diverse companies and institutions. The portal will also contribute to the more efficient execution of IREDA's social welfare initiatives as part of its CSR efforts, making them readily available to the public.

**Italian Luxury Brand, Brioni, Enters Indian Market**

**:-**

Brioni, a menswear brand owned by French luxury conglomerate Kering, has been launched in India by DS Luxury, a Dharampal Satyapal conglomerate Limited entity. The first boutique of the Italian luxury brand will open in Delhi's The Chanakya mall, offering ready-to-wear apparel and accessories, as well as bespoke services. DS Group, which offers FMCG items under the Catch brand, also announced a deal with luxury Swiss chocolate company Läderach earlier this year to market it in India. DS Group also has other luxury investments and has brands like Berluti, and Tom Ford in its luxury division.

**RBI Allows NRIs To Buy Sovereign Green Bonds :-**

The RBI has issued a notification permitting NRIs to invest in the Government's Sovereign Green Bonds issued for 2023-24 without limits. "It has now been decided to designate all Sovereign Green Bonds issued by the government in the fiscal year 2023-24 as 'specified securities' under the FAR (fully accessible route)," said the circular published by the RBI. The instructions in the announcement are "applicable with immediate effect," according to the RBI. In the current fiscal year, the government intends to borrow Rs 20,000 crore through green bonds.

**Retail Inflation Drops To 4-Month Low Of 4.87% In October :-**

Retail inflation, or consumer inflation, fell to a four-month low of 4.87 percent in October, while food inflation remained largely stable at 6.6 percent, according to statistics provided by the National Statistical Office (NSO). In October, the Consumer Food Price Index (CFPI) registered an inflation rate of 6.61 percent, up from 6.62 percent in September, which was revised up from 6.56 percent. It had stood at 7.01 per cent in October 2022. Cereals inflation stood at 10.65 per cent in October, continuing to be in double digits for the second month in a row.



#### FDI shrinks 7.8% in second quarter of FY24 :-

Foreign direct investment (FDI) equity inflows fell 7.7% to \$9.5 billion in the July-September quarter of FY24, according to data issued by the Department for Promotion of Industry and Internal Trade (DPIIT). Inflows totaled \$10.3 billion a year ago. Total FDI into India, which includes equity inflows, reinvested earnings, and other capita, fell 7.8% year on year to \$15.3 billion in the second quarter of current fiscal year, from \$16.6 billion the previous year. As per the data, the equity inflows fell 24% on-year in the first half of FY24 at \$20.4 billion with Singapore being the top source followed by Mauritius.



#### Warren Buffett-led Berkshire Hathaway exits Paytm :-

Berkshire Hathaway received Rs 1,371 crore from the sale of its Paytm shareholding. Ghisallo Master Fund and Copthall Mauritius Investment purchased the shares. SoftBank has also begun selling its Paytm shares in open market deals. Berkshire Hathaway, the investment firm founded by billionaire Warren Buffet, has sold its entire 2.46 percent ownership in One97 Communications, the parent company of Paytm, for Rs 1,371 crore. The sale was made through an open market transaction, in which BH International Holdings, an affiliate of Berkshire Hathaway, offloaded over 1.56 crore shares of Paytm on the National Stock Exchange (NSE).



#### Govt Cancels IDBI Bank Asset Valuer Appointing Bid, Fresh RFP To Be Issued :-

Due to a lack of bidder interest, the government has canceled the bid process for the appointment of an asset valuer for the strategic sale-bound IDBI Bank. A new Request For Proposal (RFP) would be issued soon after a review of some of the bid criteria to encourage bidder interest. The government and LIC are selling roughly 61 percent of IDBI Bank and received various Expressions of Interest (EoIs) in January. As part of the strategic sale process, on September 1, DIPAM invited bids for appointing an asset valuer.



#### RBI Takes Action Against Abhyudaya Cooperative Bank's Governance Issues :-

Due to "material concerns," the Reserve Bank of India has taken over the board of Mumbai-based Abhyudaya Cooperative Bank for a period of 12 months. Satya Prakash Pathak, former Chief General Manager of State

Bank of India, has been nominated as "Administrator" to run the business of the Mumbai-based bank during this period by the banking regulator. RBI has also appointed a "Committee of Advisors" to assist the Administrator to discharge his duties. According to the bank's website, it has 109 branches. Of these, 18 branches provide service seven days a week and the bank also has 113 ATMs.



#### RBI Imposes Fine Of Rs 10.34 Crore On BoB, Citibank, And IOB :-

The Reserve Bank of India has fined Citibank, Bank of Baroda, and Indian Overseas Bank a total of Rs 10.34 crore for violating several regulatory requirements. The RBI levied the maximum penalty of Rs 5 crore on Citibank NA for non-compliance with depositor education and awareness fund scheme and code of conduct on outsourcing of financial services, according to a

statement. Chennai-based public sector lender Indian Overseas Bank was slapped with a Rs 1 crore fine for contravention of directions concerning loans and advances.



#### Hardeep Puri Inaugurates Second Floating CNG Station In Varanasi :-

Hardeep Singh Puri, Union Minister, launched the city's second floating compressed natural gas (CNG) mobile refueling unit (MRU) station at Ravidas Ghat, calling it a significant step toward feasible sustainable energy options. Namo Ghat previously had a floating station for filling boats with CNG. The boatmen are getting 35-40% more mileage due to replacement of old engines with efficient CNG engines (1 kg of CNG is energy equivalent to 1.39 litres of petrol and 1.18 litres of diesel), he said.

## 9: International



#### FATF Removes Cayman Islands From Its 'Grey List'

The Financial Action Task Force (FATF), an intergovernmental organization that establishes anti-money laundering guidelines, has removed the Cayman Islands from its "grey list." Aside from Cayman, Panama, Jordan, and Albania have been removed from the list, requiring states to be subjected to enhanced scrutiny until the noted weaknesses in their system are addressed. Such measures are taken to ensure that governments' anti-money laundering (AML), counter-terrorism funding (CFT), and financing proliferation systems are strengthened.



### Akhaura- Agartala rail link inaugurated virtually by PM Modi, Sheikh Hasina :-

Prime Minister Narendra Modi and Bangladeshi counterpart Sheikh Hasina virtually launched a train link linking Northeast India and Bangladesh. The Agartala-Akhaura project will also reduce travel time from Agartala to Kolkata from 31 hours to 10 hours. The project is expected to enhance bilateral tourism, trade, and people-to-people exchanges. In the 12.24-km Agartala-Akhaura railway line, 5.46 kilometres lie on the Indian side in Tripura, and 6.78 km in the Akhaura upazilla in Brahmanbaria district of Bangladesh.



### Widespread Displacement Crisis In The Democratic Republic Of Congo (DRC) :-

The UN International Organization for Migration (IOM) stated on October 30 that the number of internally displaced people in the Democratic Republic of the Congo (DRC) had climbed to 6.9 million. Almost a million people have been displaced in the eastern region of North Kivu as a result of the ongoing violence with the rebel group Mouvement du 23 Mars (M23). The conflict in the DRC dates back to the 1990s when it went through two civil wars in 1996 and 1998. The conflict erupted in

the wake of the Rwandan genocide in 1994 where ethnic Hutu extremists killed nearly one million minority ethnic Tutsis and non-extremist Hutus.



### Union Minister Kiren Rijiju Represents India At Maldives President's Swearing-In :-

Maldives President-elect Mohamed Muizzu took the oath of office on 17 November at a ceremony in the capital Male, where India was represented by Union Minister Kiren Rijiju. Muizzu, a close associate of former Maldives President Abdulla Yameen who forged close ties with China during his Presidency from 2013 to 2018, defeated India-friendly incumbent Ibrahim Mohamed Solih in the presidential runoff held in September. India is looking forward to productive discussions with the new leadership of the Maldives to further enhance the bilateral relationship, High Commissioner of India to Maldives Munu Mahawar said last month.



### Popular Video Chat Service Omegle Shuts Down After 14 Years :-

Omegle, a renowned website that allowed people to chat, discuss, and interact with strangers from all over the world, has closed after 14 years of operation. Leif K-Brooks, the website's owner, stated that he made the

decision because the “stress and expense of operating Omegle, and fighting its misuse – are simply too much.” Omegle, which was founded in 2009, was a platform that allowed users to engage with random people on the internet without having to give any personal information. The anonymous online chat service did not require users to register to talk, which may have contributed to the service's tremendous popularity.



#### **IAF Surya Kiran Team's exhibited Air Show ahead of World Cup Final:-**

On 19 November, prior to the Cricket World Cup final between India and Australia at the Narendra Modi Stadium in Ahmedabad, the Indian Air Force's Surya Kiran acrobatic team showcased an exhilarating air show. The team members of Surya Kiran exhibited dazzling displays, soaring through various formations that captivated the audience eagerly anticipating the aerial performance. The Suryakiran aerobatic team usually comprises nine aircraft and has performed numerous air shows in the country.



#### **India-Australia Two plus Two Dialogue held in New Delhi :-**

India and Australia on 20 November, held talks centered around deepening military cooperation in critical areas

including anti-submarine warfare and air-to-air refuelling, security in the vast Indo-Pacific region amid China's rising influence, hydrography cooperation and strengthening ties in sectors such as critical minerals, space, education, and science and technology. Defence Minister Rajnath Singh and External Affairs Minister S Jaishankar met their Australian counterparts Richard Marles and Penny Wong in New Delhi for the second India and Australia 2+2 dialogue.



#### **ICC To Introduce Stop Clock To Regulate Pace Of Play :-**

The International Cricket Council (ICC) has opted to try a 'stop clock' in men's ODI and T20I cricket from December 2023 to April 2024 in an attempt to speed up play in white-ball cricket. The decision was made at a meeting of the International Cricket Council (ICC) Board in Ahmedabad. The ICC also decided to move the Under-19 World Cup, scheduled to be held from January 14 to February 15, to South Africa from Sri Lanka, in view of the administrative uncertainty in Sri Lanka Cricket.



#### **Modi Skips BRICS-Plus Meet On Israel-Hamas :-**

Prime Minister Narendra Modi did not attend the BRICS Plus meeting on the Israel-Hamas conflict. External

Affairs Minister S Jaishankar essentially attended on his behalf. According to Jaishankar, the immediate crisis was precipitated by the terrorist incident on October 7. "Where terrorism itself is concerned, none of us should or can compromise with it. Hostage taking is equally unacceptable and cannot be condoned. Subsequent developments have deepened our concern even more as we witness large scale civilian casualties and a humanitarian crisis. We strongly condemn any death of civilians," he said.



#### Afghanistan permanently shuts down its embassy in India :-

Effective from 23 November, the Embassy of Afghanistan has permanently closed down in New Delhi. This decision comes after the embassy ceased operations on September 30, when the senior Afghan diplomats and the ambassador representing the Government of the Islamic Republic of Afghanistan left India. Despite the hope for a normalized mission, the embassy faced ongoing challenges, leading to this permanent closure. Over the past two years and three months, the Afghan community in India has witnessed a significant decline.



#### Israel And Hamas Reach Truce Deal, Set To Release 50 Hostages :-

After weeks of all-out battle, Israel and Hamas announced a compromise in which at least 50 hostages

and scores of Palestinian detainees would be released, as well as a four-day truce for besieged Gaza inhabitants. In the first major diplomatic breakthrough of the war, Palestinian operatives will free 50 women and children captured during their October 7 raids during a four-day truce. After weeks of Qatar-brokered negotiations, Israeli Prime Minister Benjamin Netanyahu's cabinet approved the truce accord after a near-all-night meeting, in which he told ministers this was a "difficult decision but it's a right decision."



#### Israel Officially Designates Lashkar-E-Taiba As A Terrorist Organization :-

On November 21, the 15th anniversary of the 2008 Mumbai terror attack, Israel formally classified Lashkar-e-Taiba as a terrorist organization. According to a statement issued by the Israeli Embassy, this decision was made without a formal request from the Government of India. "Despite not being requested by the Government of India to do so, the state of Israel has formally completed all necessary procedures and has satisfied all required checks and regulations to the result of introducing Lashkar-e-Taiba into the Israeli list of illegal terror organisations," the Embassy said.

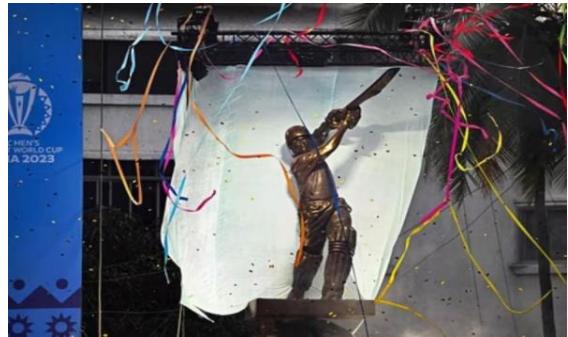


### Malaysia Opens Visa-Free Travel For Citizens Of India And China :-

According to Prime Minister Anwar Ibrahim, Malaysia has formally eliminated entrance visa requirements for people of India and China as of December 1. According to Anwar's statement at the People's Justice Party's

annual convention, this move allows Indian and Chinese nationals to stay visa-free for up to 30 days. Nonetheless, visa issuance will be subject to security screening. In pursuit of increased tourist arrivals and subsequent economic growth, Malaysia becomes the fourth country, following Sri Lanka, Vietnam, and Thailand, to announce visa-free entry.

## 10: Miscellaneous



### Cricketer Sachin Tendulkar's Statue Unveiled At Wankhede Stadium :-

Cricketing icon Sachin Tendulkar was honored with a life-sized monument installed at Mumbai's Wankhede Stadium on the eve of India's World Cup match versus Sri Lanka on October 1. The statue is a remarkable work of art, capturing the soul of the great batter as he executes his trademark and exquisite over-the-top stroke. It has been strategically placed adjacent to the hallowed Sachin Tendulkar Stand, marking a symbolic link between the iconic cricketer and the venue where he created numerous unforgettable moments.

David Willey, an England seamer, has declared his retirement from all forms of international cricket. Willey announced on social media that he will retire from international cricket at the end of the 2023 World Cup campaign. The seamer was instrumental in England's transition to white-ball cricket, taking the most wickets in the 2016 T20 World Cup in India. Willey took 10 wickets in six matches in a tournament that England finally lost in the final to the West Indies. Willey's retirement comes during England's turbulent World Cup 2023 campaign, where the defending champion have lost 5 of their first 6 matches in the tournament.



### IBM And AWS Launched An Innovation Lab In Bengaluru :-

IBM an IT major and Amazon Web Services announced a service expansion to help mutual clients' operations and gain value from generative artificial intelligence (AI). As part of this, IBM launched the Innovation Lab at the IBM Client Experience Center in Bengaluru in conjunction with AWS. The lab is the first of its kind for the IBM-AWS cooperation and is open to clients from across the world to explore cooperative solutions, test prototypes, and



### David Willey Announces Retirement From International Cricket At Age 33 :-

proofs of value that aim to help speed innovation across industries, according to the business.



### **Maharashtra CM Eknath Shinde Unveils Shivaji Maharaj Statue In J&K's Kupwara :-**

Eknath Shinde, Chief Minister of Maharashtra, erected a statue of Chhatrapati Shivaji Maharaj in Kupwara, Jammu and Kashmir. The Maratha king's equestrian statue was installed at the Rashtriya Rifles 41 Maratha Light Infantry Regiment at Kupwara, which borders Pakistan. "The statue of Chhatrapati Shivaji Maharaj, installed near the Line of Control in Kupwara, will inspire and energise soldiers protecting the country. This statue will always be there to hoist the tricolor after conquering the enemy," Shinde said.



### **Australian Cricketer Meg Lanning Announces Retirement From International Cricket :-**

Meg Lanning, the captain of Australia's women's national team, has announced her retirement from international cricket following a 241-match career in which she won seven World Cups. Lanning, 31, will play local cricket in Australia and potentially India after appearing in six Tests, 103 one-day internationals, and 132 Twenty20 internationals. Lanning, who won two ODIs World Cups

and five T20 World Cups, amassed 8,352 runs in international cricket after making her debut in 2010. That total included 17 centuries and 38 half-centuries.



### **CJI DY Chandrachud Inaugurates Mitti Cafe In Supreme Court :-**

Chief Justice of India (CJI) DY Chandrachud has launched a café on the Supreme Court premises that is entirely handled by specially-abled people. Other Supreme Court justices were also in attendance. The 'Mitti Cafe' is a project that aims to empower persons with special needs by providing them with jobs and other opportunities. Alina Alam, the Founder and CEO of Mitti Cafe emphasised the significance of having a Mitti Café operated by adults with physical, intellectual, and psychiatric disabilities at the apex justice institution of India, conveying a powerful message about the essence of inclusive development.



### **NPCI Appoints Pankaj Tripathi As 'UPI Safety Ambassador' :-**

The National Payments Corporation of India (NPCI) has appointed Bollywood actor Pankaj Tripathi as the 'UPI Safety Ambassador'. This appointment intends to raise awareness and education on digital payment platform

security measures, with a special emphasis on the United Payments Interface (UPI). The NPCI made the announcement of this collaboration via social media. In a video message, Pankaj Tripathi elucidated various initiatives undertaken by NPCI, such as UPI, RuPay and IMPS, aimed at simplifying and securing digital payments.



#### ICC Suspends Sri Lanka Cricket's Membership Over Government Interference :-

The International Cricket Council (ICC) has suspended Sri Lanka Cricket's (SLC) membership with immediate effect due to government meddling. Following the country's poor performance at this year's World Cup, Sri Lanka's Ministry of Sport sacked SLC's board and replaced it with an interim committee, but the sacking was delayed by Sri Lanka's Court of Appeal. Following the resignation of SLC secretary Mohan de Silva and the sacking of the board, Ranasinghe replaced them with an interim committee chaired by World Cup-winning former captain Arjuna Ranatunga.



#### Pablo Picasso's 'Woman With A Watch' Sells For Record \$139 Million :-

Sotheby's in New York sold one of Pablo Picasso's masterpieces, "Woman with a Watch," for \$139.3

million, the artist's second-highest price ever. According to Sotheby's, the 1932 picture represents one of the Spanish artist's companions and inspirations, the French painter Marie-Therese Walter, and was valued at more than \$120 million before putting on the market. The painting is part of Sotheby's special sale of the collection of the wealthy New York patron of the arts Emily Fisher Landau, who died this year at the age of 102.



#### Cambridge Dictionary named 'hallucinate' as Word of the Year :-

The Cambridge Dictionary named 'hallucinate' as its Word of the Year for 2023. "To seem to see, hear, feel, or smell something that does not exist, usually because of a health condition or because you have taken a drug." This used to be the definition of 'hallucinate' in the Cambridge Dictionary prior to 2023. But in the year when generative AI tools, which use large language models (LLMs), captured the world's imagination, the Cambridge Dictionary, made the following addition to its definition: "When an artificial intelligence hallucinates, it produces false information."



#### Delhi airport launches Sunflower initiative :-

Delhi International Airport Limited (DIAL) – a GMR Airports Infrastructure Limited-led consortium, has

transformed Delhi Airport into a Sunflower Airport. Under this initiative, DIAL has introduced a variety of merchandise options including Sunflower Lanyards, pin badges, and wristbands. By donning the Sunflower lanyard/pin/wristband, individuals with hidden disabilities can easily and discreetly identify themselves and make their needs known to the airport staff, who will empathetically approach them and provide the necessary help.



### **Gyanodaya Express inaugurated by J&K LG Manoj Sinha:-**

Lieutenant Governor Manoj Sinha inaugurated the "Gyanodaya Express- College on Wheels," a pioneering mobile educational initiative in Jammu and Kashmir. The ceremony took place at Shri Mata Vaishno Devi Railway Station in Katra. The "Gyanodaya Express" is set to embark on a transformative journey, traversing multiple states, offering an educational pilgrimage for students. Lt Governor Sinha emphasized that the initiative seeks to break the boundaries of traditional classrooms and streams, fostering immersive, collaborative, and project-based learning experiences.



### **Indian Army's Radio Chinar Near LoC In Kupwara Goes On Air, To Reach Out Border Population :-**

The India Army has established a community radio station in Trehgam Kupwara, along the Line of Control, in order to reach out to the border population, primarily youth. The Radio Chinar station was inaugurated by GoC 15 Corps Commander Lt General Rajiv Ghai. He was joined by Maj Gen Girish Kalia of the GoC 28 Infantry Division and other authorities. RJ Danish, who will be hosting a daily program on the community radio station, said that apart from entertainment, they will host several programs to generate awareness about social issues including drug abuse and narcotics trafficking.



### **Union Minister Shri Anurag Singh Thakur Launches 17th Film Bazaar At IFFI, Goa :-**

Shri Anurag Singh Thakur, Union Minister for Information and Broadcasting, Youth Affairs and Sports, launched the Film Bazaar, the largest South Asian film market, at the Marriott Resort in Goa. The film bazaar is a hive of activity, a home for filmmakers, producers, and storytellers from all over the world. It is regarded as a meeting point of creativity and commerce, where ideas and inspirations serve as the cornerstone of a vibrant cinematic marketplace. The Film Bazaar, now in its 17th year, has become an integral part of the International Film Festival of India (IFFI), growing into one of Asia's premier film markets.



**Anurag Thakur Launched Inaugural VFX And Tech Pavilion At 54th IFFI :-**

The VFX and Tech Pavilion was launched by Union Minister for Information and Broadcasting Shri Anurag Singh Thakur as part of the 54th International Film Festival of India (IFFI) in Goa. The VFX & Tech Pavilion, established for the first time in Film Bazaar history by NFDC at IFFI, will feature some of the most dynamic, immersive, and cutting-edge innovations in film-making technology in the fields of animation, visual effects, virtual reality, and CGI. The Minister inaugurated and inspected various sections of the Pavilion including Cine Museum, Viewing Zones of Amazon Prime and Netflix, among others.

**Peru lost more than half of its glacier surface in just 60 years :-**

Peruvian scientists from the state agency that studies glaciers said on November 22, that Peru has lost more than half of its glacier surface in the last six decades. The

authorities also said that 175 glaciers became extinct due to climate change between 2016 and 2020. In 58 years, 56.22% of the glacial coverage recorded in 1962 has been lost. The institute stated that Peru holds 68 per cent of the world's tropical glaciers. While weighing in on the alarming stats, it said that warming temperatures have led to melting and the creation of new mountain lagoons that risk overflowing and flooding.

**CSJMU In Kanpur Gets A++ Grading By NAAC :-**

The National Assessment and Accreditation Council (NAAC) awarded A++ to Chhatrapati Shahaji Maharaj University (CSJMU) in Kanpur. It has now joined a small group of state universities in Uttar Pradesh that hold the same status. Lucknow University (LU) was graded A++ in July 2022 followed by Mahatma Jyotiba Phule Rohilkhand University, Bareilly, Pandit Deen Dayal Upadhyay Gorakhpur University and Chaudhary Charan Singh University, Meerut. A++ is the highest NAAC grading and elevates a university's profile substantially.

**11: National****India's Fiscal Deficit Reaches 39.3% Of FY24 Target In First Half Of The Year :-**

The Centre's fiscal deficit reached 39.3% of the yearly target in the first half of this fiscal year, up from 37.3% the previous year, although it remained under control following a jump until July, according to official figures. A tight rein on revenue spending during the last two months, combined with stronger tax collection, has kept the fiscal deficit from ballooning. It had hit 33.9% of the annual target up to July, sharply higher than 20.5% a year before, raising concerns about the government's ability

to stick to its fiscal deficit target of 5.9% of gross domestic product (GDP).



### UPSC Tightens Rules For Appointment Of State Police Chiefs :-

Only police officers with at least six months of service remaining before retirement will be considered for nomination as the Director General of Police of a State, according to modified guidelines announced last month by the Union Public Service Commission (UPSC). In another change, the Empanelment Committee constituted by the UPSC will not assess Indian Police Service (IPS) officers on central deputation for a State DGP's post if the Union Ministry of Home Affairs (MHA) informs the State government that "it will not be possible to relieve the officers."



### Zojila Day Commemorated At Zojila War Memorial On 1st November :-

On November 1, the Zojila War Memorial near Drass recalled the gallant action by Indian troops in 'Operation Bison' in 1948, which was launched from the ice heights of Zojila pass, the gateway to Ladakh. The day was commemorated with a solemn wreath-laying ceremony led by Commander Dras Warriors of the Leh-based Fire

and Fury Corps to pay tribute to the valiant bravehearts who etched their names in history by conquering the Zojila pass from Pakistani intruders.



### NCERT To Add Content On 'Electoral Literacy' In School Textbooks :-

In order to combat voter apathy among young Indians, the National Council of Educational Research and Training (NCERT) will introduce and update textbooks to include electoral literacy content, and will advise State Education Boards and other Boards to do the same. The provisions are outlined in a Memorandum of Understanding signed by the Election Commission of India and the Ministry of Education. It is aimed at extending the ECI's flagship Systematic Voters' Education and Electoral Participation (SVEEP) in schools and colleges.



### India To Become World's Third-Largest Economy By 2027: FM Nirmala Sitharaman :-

During an event on the Indo-Pacific Regional Dialogue 2023 in New Delhi, Finance Minister Nirmala Sitharaman stated that India is expected to become the world's third-largest economy by 2027, surpassing Japan and Germany. According to her, India is anticipated to

register less than 7% GDP growth this fiscal year, the highest among major nations. The FM was speaking on 'Geopolitical Impacts Upon Indo-Pacific Maritime Trade and Connectivity'. She says maritime connectivity is crucial to India's ongoing effort to ensure the promise of 'Amrit Kaal' is fully realised.



#### **Gyanodaya Express inaugurated by J&K LG Manoj Sinha:-**

Lieutenant Governor Manoj Sinha inaugurated the "Gyanodaya Express- College on Wheels," a pioneering mobile educational initiative in Jammu and Kashmir. The ceremony took place at Shri Mata Vaishno Devi Railway Station in Katra. The "Gyanodaya Express" is set to embark on a transformative journey, traversing multiple states, offering an educational pilgrimage for students. Lt Governor Sinha emphasized that the initiative seeks to break the boundaries of traditional classrooms and streams, fostering immersive, collaborative, and project-based learning experiences.



#### **Army installs 104-ft tall national flag near LoC in Tithwal :-**

The Indian Army erected a 104-foot-tall national flag near the Line of Control (LoC) in the Tithwal area of Kupwara district in Jammu and Kashmir on November 21. "The flag was hoisted by General Officer Commanding of

15 Corps Lt Gen Rajiv Ghai at the Tithwal-Chileana Crossing Point (TCCP)," an official said here. According to the official, the flag, which is located less than 100 meters from Pakistan-occupied Kashmir, has been dubbed Azmat-e-Hind. The flag-hoisting event was attended by senior officers from the Army and the civil government.



#### **IT Ministry summons social media companies over deepfakes :-**

The Ministry of Electronics and Information Technology (MeitY) has called a discussion on the "Nuisances of Deepfake Content on Social Media Platform" on November 23. The summons was given two days after IT minister Ashwini Vaishnaw stated that the ministry would contact social media companies to discuss deepfakes. Earlier, Prime Minister Narendra Modi expressed concern over misuse of technology and artificial intelligence (AI) to create deepfakes and said the media can play a role in raising awareness.



#### **Centre Allocates Rs 1,100 Crore For Inland Waterways Projects :-**

Union minister Sarbananda Sonowal announced that more than Rs 1100 crore has been allocated for the development of 25 inland waterway projects in the

Northeast. Union Minister for Ports, Shipping, Waterways, and Ayush Sonowal has asked authorities to give high priority to vital projects of his ministry in the Northeast and complete them by January 2024. In Guwahati, Assam the minister was chairing a review meeting of ongoing projects of his ministries in the northeastern region. Of the 25 inland waterways projects in the region, 15 programmes worth Rs 850 crore were granted for Assam, Sonowal said.



#### India Unveils Biogas Blending Plan To Reduce Natural Gas Imports And Achieve Net Zero Emissions :-

According to a government announcement, India will begin blending compressed biogas with natural gas to increase domestic demand and reduce reliance on natural gas imports. The mandated phased deployment will begin in April 2025 with 1% for usage in autos and residences. The necessary blending share will thereafter be raised to roughly 5% by 2028. The government also aims to have 1% sustainable aviation fuel (SAF) in aircraft turbine fuel by 2027, doubling to 2% in 2028.



#### National Cadet Corps Celebrates 75th Anniversary Day :-

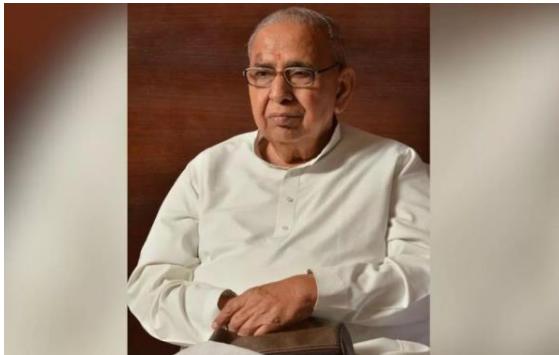
On November 27, 2023, the National Cadet Corps (NCC) celebrated its 75th anniversary. It operates from its headquarters in New Delhi, India, as the Indian Armed Forces' youth wing. The National Cadet Corps (NCC) is a voluntary Tri-Services Organization that includes the Army, Navy, and Air Force. Unity and Discipline, the NCC's slogan, encapsulates the qualities of duty, loyalty, dedication, and self-sacrifice. Beyond these principles, the Government of India recognizes the NCC as a significant platform for international engagement.



#### President Droupadi Murmu Unveils Dr. B.R. Ambedkar's Statue At Supreme Court :-

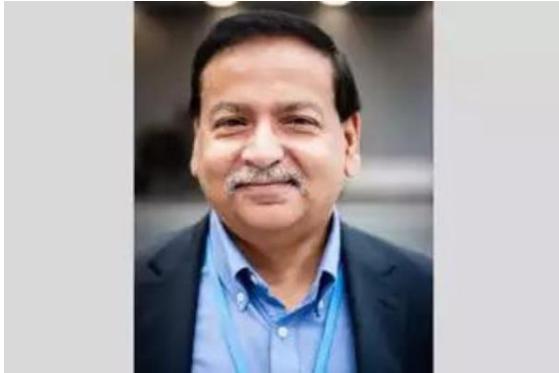
On the occasion of Constitution Day, President Droupadi Murmu unveiled a statue of Dr B R Ambedkar in the Supreme Court grounds. D Y Chandrachud, Chief Justice of India, and Union Law Minister Arjun Ram Meghwal paid their respects to the father of the Indian Constitution by folding their hands and offering flowers to the over 7-foot tall monument. President Murmu and Chief Justice of India Chandrachud planted plants after the unveiling. Since 2015, November 26 is observed as Constitution Day to commemorate the adoption of the Constitution of India by the Constituent Assembly in 1949.

## 12: Obituaries



### Baijnath Aggarwal, Trustee Of Geeta Press Gorakhpur, Passes Away :-

Gita Press trustee Baijnath Agarwal, 90, died recently at his home in Gorakhpur's Hariom Nagar. In 1950, at the age of 17, Baijnath Agarwal began working for Gita Press. In 1983, he became a trustee of Gita Press. Prior to this employment, he worked as an administrator at Gita Press. His father was also an employee there. Devi Dayal Agarwal, his son, is also a trustee of Gita Press. Gita Press, founded in 1923, is one of the world's largest publishers, having issued 41.7 million books in 14 languages, including 16.21 million copies of the Shrimad Bhagavad Gita.



### Renowned Bangladeshi Scientist Saleemul Huq Passed Away At 71 :-

Professor Saleemul Huq, a leading advocate for climate justice and the director of the International Centre for Climate Change and Development (ICCCAD), died recently at his home in Dhaka. Professor Huq, who died at the age of 71, was a climate change, environment, and

development expert. He worked putting linkages between climate change mitigation, adaptation and sustainable development, from the perspective of developing countries, particularly the least developed countries (LDCs).



### Veteran actor Junior Balaiah passes away at 70:-

After a brief illness, 'Junior' Balaiah, 70, actor and son of famous comedian T S Balaiah, died in Chennai. He was born Raghu Balaiah and has appeared in over 100 films, including Karagattakaran, Gopura Vasaliley, Sundarakandam, Amaravathi, and Kumki. He made his debut in 'Melnaattu Marumagal', which was released in 1975. Jai Balaiah, 'Junior' Balaiah's younger brother, verified the story, stating he was sick and subsequently collapsed and died at his Valasaravakkam home from a heart attack.



### NASA Apollo astronaut Thomas Kenneth Mattingly II passed away at age of 87 :-

Apollo astronaut Thomas Kenneth Mattingly II died at the age of 87, according to NASA. Mattingly was a key character in the Apollo Program, helping to ensure the safe return of the Apollo 13 crew to Earth after an

onboard explosion jeopardized their lunar mission. Former Navy jet pilot with an aeronautical engineering degree Thomas Kenneth Mattingly II joined NASA in 1966 and made his first spaceflight in April 1972 as part of the Apollo 16 mission. Serving as the pilot of the spacecraft's command module, Mattingly captured extensive images of the moon's surface and conducted experiments while two other astronauts collected lunar samples.



#### **Indian Poet Gieve Patel Passed Away At The Age Of 83 :-**

Gieve Patel, a well-known playwright, poet, painter, and thinker, died recently at the Cipla Palliative Care and Training Centre in Pune. He was 83. Patel was born in Mumbai and attended Grant Government Medical College. He rose to prominence in the arts for his work as a writer, poet, and painter. Following his medical studies, Patel began working for the government in his hometown of Nargol in southern Gujarat. He then worked as a general practitioner in Mumbai until he retired in 2005.



#### **Former Karnataka Assembly Speaker D B Chandregowda Passes Away At 87 :-**

D B Chandre Gowda, a veteran politician and former minister, died at his home in Daradahalli, Mudigere taluk, Chikkamagaluru district. DBC, or Chandre Gowda, was 87 years old and suffering from age-related diseases. Chandre Gowda was a member of the Congress, the Janata Dal, and the BJP. The three-term MLA had previously served as Speaker of the Karnataka Legislative Assembly. He was elected to the Lok Sabha thrice. He was also an MLC. He entered politics in 1971 and was elected to Lok Sabha from the Chikkamagaluru segment.



#### **Former Governor Of Nagaland, P B Acharya Passes Away At 92 :-**

Padmanabha Acharya, a senior BJP leader and former governor of Nagaland, died in Mumbai, according to party officials. Acharya (92) was born in the Karnataka town of Udupi. The BJP veteran had also served on the boards of the Rashtriya Swayamsevak Sangh and the Akhil Bharatiya Vidyarthi Parishad. Acharya formerly served as governor of Nagaland, Tripura, and Assam, as well as governor of Manipur and Arunachal Pradesh. In his condolence message, Union minister Nitin Gadkari said Acharya remained committed to the organisation's ideology.

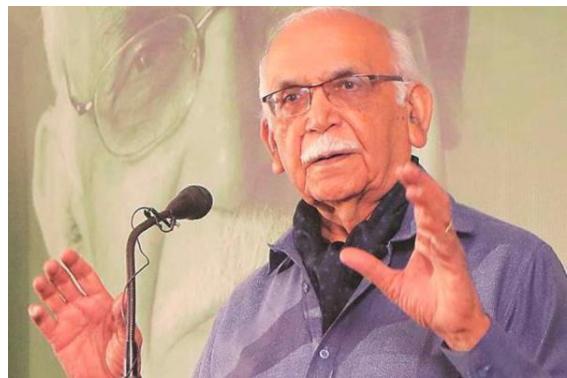


**Sahara Group Founder Subrata Roy Passes Away At 75 After Prolonged Illness :-**

Subrata Roy, the founder of the Sahara Group, died after a long illness in Mumbai. He was 75. Subrata Roy, who was born on June 10, 1948, in Bihar's Araria, built a massive business that included finance, real estate, media, and hospitality. Subrata Roy received his mechanical engineering degree from the Government Technical Institute in Gorakhpur. He then ventured into business in Gorakhpur before taking over Sahara Finance in 1976. By 1978, he transformed it into Sahara India Pariwar, which became one of India's largest conglomerates.

**Freedom Fighter And Communist Leader N Sankaraiah Passed Away At The Age Of 102 :-**

N Sankaraiah, a freedom fighter, founding member of the Communist Party of India (Marxist), and one of the country's most prominent leaders of the Left movement, died in Chennai. He was 102. Tamil Nadu Chief Minister M K Stalin called his death a personal loss and said the funeral would take place with State honours. In the 1940s, he became an ardent Communist Party of India (CPI) member and quickly advanced through the ranks, finally becoming a prominent organiser in Tamil Nadu. He was the party's Madurai district secretary in 1944. He was instrumental in the formation of the CPI(M), breaking away from the CPI in 1964 due to ideological differences.

**Art Historian BN Goswamy passes away at the age of 90 :-**

Indian art historian and a world authority on miniature paintings, Brijinder Nath Goswamy passed away on 17 November in Chandigarh due to prolonged ill health. He was 90. Born in August 1933, the Padma Shri and Padma Bhushan awardee BNG, as he was lovingly known in art circles, often called himself an "accidental art historian". Best known for his path-breaking work on the Pahari style of paintings, Prof Goswamy is the author of more than 26 books. In 1958, he quit the prestigious civil services to pursue a career in academics and research.

**Former RBI Governor S Venkitaraman passed away at 92 :-**

Former governor of the Reserve Bank of India, S Venkitaraman, who helmed the central bank in the crucial crisis years of 1990-91, passed away on 18 November after a brief illness. He was 92 and is survived by his two daughters, Girija and Sudha, and their families. Even before Venkitaraman took over as the Governor of RBI in 1990, India was already headed towards a balance of payment wobble, which was exacerbated by

the first Gulf War and the consequent increase in oil import bill (from \$2 b to \$ 5.7 b).



#### **India's first woman Supreme Court Justice Fathima Beevi passes away at 96 :-**

Justice Fathima Beevi, India's first woman judge of the Supreme Court who had inspired women to pursue the legal profession, died in Kerala's Kollam on 23 November. She was 96. Beevi was appointed as a judge of the Kerala High Court in 1983 and was elevated to a judge of the Supreme Court in 1989. After retiring from the apex court, she served as a member of the National Human Rights Commission and also as the governor of Tamil Nadu. As governor of Tamil Nadu, she had hit headlines

after rejecting the mercy pleas of those convicted in the Rajiv Gandhi assassination case.



#### **Malayalam Writer P. Valsala Passes Away At 85 :-**

P. Valsala, a noted Malayalam novelist and short story writer, died lately in a private hospital in Kozhikode. She was 85 years old. Valsala was a prolific writer who wrote approximately 20 novels and over 300 short tales, as well as biographies, travelogues, and children's stories. Among her notable novels are *Nellu*, *Agneyam*, *Koomankolli*, *Arakkillam*, and *Vilapam*. She was known as the narrator *Thirunelli*, as several of her works depicted the life of the tribals in the Wayanad district. Valsala also served as the President of the Kerala Sahitya Academy.

## **13: Ranks & Reports**



#### **BigBasket Tops Fairwork Index For Gig Workers:-**

According to research firm Fairwork India, Tata-owned BigBasket is the best platform for gig workers, while ride-hailing giants Uber and Ola, as well as logistics startup Porter, are the worst. The paper assesses 12 platforms in India that provide location-based services in industries such as home and personal care, logistics, food delivery,

and transportation. According to the 'Fairwork India 2023' assessment, both Ola and Porter scored zero on a scale of one to ten for minimum requirements of fair work in the platform economy.



#### **8.1% Growth Rate In 8 Key Infrastructure Sectors In September 2023 :-**

According to official data, growth in eight key infrastructure sectors dropped to a 4-month low of 8.1% in September 2023, down from 8.3% the previous year. During the month under review, the growth rate in the output of refinery products, fertilizer, cement, and power slowed, while it was negative for crude oil. The previous low came in May, when the growth rate in these industries was 5.2%. Crude oil output dipped by 0.4 per cent in September as against a contraction of 2.3 per cent in the same month last year, the data showed.



#### Alarming Rise In Road Accidents And Fatalities:

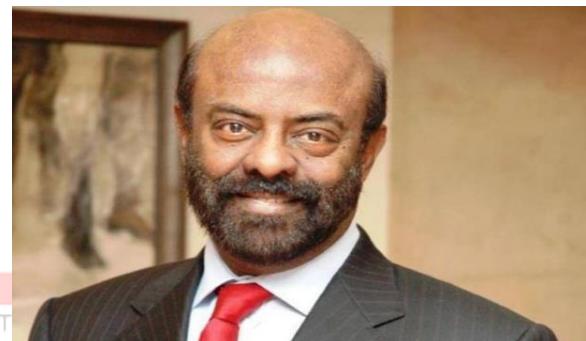
#### India's Road Safety Crisis :-

A whopping 4,61,312 traffic accidents occurred in India in 2022, resulting in the loss of 1,68,491 lives and the injury of up to 4,43,366 others. This information was released in the most recent government study, titled "Road Accidents in India - 2022." Furthermore, the data showed a startling 11.9% year-on-year increase in accidents and a 9.4% increase in fatalities. According to the data, the number of people injured increased by 15.3% over the previous year. As these statistics paint a grim picture of road safety, it is imperative to address and combat this growing crisis to safeguard lives.



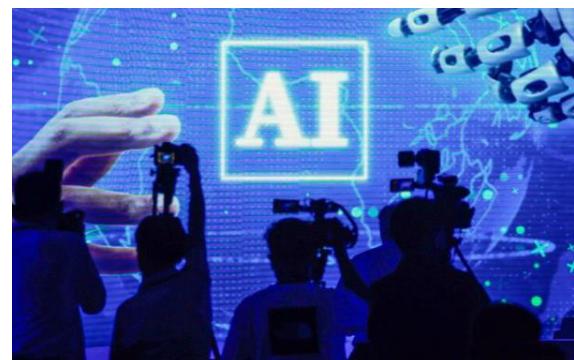
#### Mumbai Ranks Fourth In Global Housing Price Rise

According to Knight Frank, Mumbai is the fourth most expensive city in the world in terms of luxury residential property price increases. According to the 'premier Global Cities Index Q3 2023' released by real estate consultant Knight Frank India, Mumbai, Bengaluru, and New Delhi saw an increase in average yearly prices of premier residential or luxury residences in the July-September period. Bengaluru's rank increased to 17th rank in the quarter under review against 27th rank in the third quarter of 2022, a year-on-year growth of 2.2 per cent.



#### Shiv Nadar Tops The Hurun India Philanthropy List 2023 :-

Shiv Nadar, founder of HCL Technologies, has been named the leading Indian philanthropist for the second year in a row, with annual donations totaling Rs 2,042 crore, according to a report. For the third time in five years, the 78-year-old has topped the charts. According to the Edelgive Hurun India Philanthropy List 2023, Nadar's contributions have primarily centered on arts and culture and include support to VidyaGyan, Shiv Nadar University, Shiv Nadar School, Shiksha Initiative, and Kiran Nadar Museum of Art.



### **"AI" Named Collins Dictionary's Word Of The Year For 2023 :-**

AI (Artificial Intelligence) has been named the Collins Word of the Year for 2023. "We know that AI has been a big focus this year in the way that it has developed and has quickly become as ubiquitous and embedded in our lives as email, streaming or any other once futuristic, now everyday technology," Collins managing director Alex Beecroft said. Collins' list also includes the phrase "nepo baby," which has come to refer to the children of celebrities who have achieved success in fields comparable to their parents'.



### **Fitch Raises India's Mid-Term GDP Forecast To 6.2%:-**

Fitch Ratings has raised India's medium-term growth rate by 0.7 percentage point (PP) to 6.2 percent, "given an improvement in the employment rate and a modest increase in the working-age population forecast". According to Fitch, India's predicted labor supply growth is also lower than in 2019, owing to the forecast decline in participation. "While the participation rate has recovered from its pandemic slump, it remains significantly below levels recorded in the early 2000s, partly as the employment rate among women remains very low," it said.



### **India Among Top Countries With High Income And Wealth Inequality: UNDP Report :-**

India has emerged as one of the top countries with significant income and wealth inequality, yet the proportion of the population living in multidimensional poverty has decreased from 25% to 15% between 2015-16 and 2019-21, according to the UNDP's 2024 Asia-Pacific Human Development Report. Between 2000 and 2022, per capita income in India increased from USD 442 to USD 2,389. Between 2004 and 2019, poverty rates (based on the international poverty line of USD 2.15 per day) fell from 40% to 10%.



### **National Coal Index Increases By 3.83 Points In September :-**

According to an official announcement, the National Coal Index (NCI), which measures changes in coal prices, has climbed by 3.83 points to 143.91 points in September 2023. This increase was caused by a temporary uptick in world coal prices, according to a statement from the Ministry of Coal. The Ministry of Coal launched the National Coal Index (NCI) on June 4, 2020. It is a price index that shows the change in coal prices in a given month relative to a defined base year. The index is meant to encompass all transactions of raw coal in the Indian market.



**UBS Raises India's GDP Forecast To 6.3% For FY24**

**:-**

UBS has raised India's GDP growth prediction by 10 basis points to 6.3 percent (100 basis points equals one percentage point). It has also raised India's FY25 GDP growth prediction by 20 basis points to 6.2 percent. UBS' prognosis is consistent with that of Fitch Ratings, the World Bank, the Organization for Economic Cooperation and Development (OECD), and the Asian Development Bank (ADB), and it is higher than S&P Global Ratings' estimate of 6%. However, it is lower than the estimates of the government and the Reserve Bank of India, which have pegged the country's growth at 6.5 per cent.

**Ayodhya Sets Guinness Record By Lighting 22 Lakh Diyas:-**

Uttar Pradesh has broken a Guinness World Record by lighting more than 22 lakh diyas (lamps) at Ayodhya. With the advent of the Yogi Adityanath government in 2017, Ayodhya inaugurated the Deepotav celebration. In 2017, the government lit approximately 51,000 diyas, followed by 4.10 lakh diyas in 2019. The number then increases year after year, with over 6 lakh diyas illuminated in 2020 and 9 lakh diyas illuminated in 2021. Over 17 lakh diyas were lit up throughout the Ram ki Pari ghatas in 2022. However, that year Guinness Book of World Records considered only those diyas which remained lit up for at least five minutes, hence the record was set at 15,76,955 diyas.

**Goldman Sachs Adjusts Ratings In Asian Markets: Upgrades India, Downgrades China :-**

Goldman Sachs Group Inc. recently made major changes to its ratings in Asian markets, including a significant drop on Hong Kong-traded Chinese stocks and an upgrade on Indian equities. Various factors, including limited earnings growth in China and the strategic appeal of the Indian market, have influenced the decision. The investment bank has downgraded Chinese companies listed in Hong Kong to market-weight, reflecting a more neutral posture. This decision is rooted in the belief that, given the prevailing valuations, earnings will be the primary driver of returns in the Asian markets.

**Morgan Stanley Forecasts Robust 6.5% Growth For India's Economy In FY24 And FY25 :-**

According to Morgan Stanley, the calm in India's \$3.7 trillion stock market is likely to be disturbed as the world's most populous country goes to the polls in approximately six months. While Wall Street expects stocks to increase in the run-up to the election, any outcome that falls short of investors' expectations may cause a 30% drop in India's market indexes. Indian stocks have risen about 7% this year, outpacing their peers in Asia and emerging markets, as growth in earnings and the economy lured local and global investors.



### SIDBI Introduces 'Sumpoorn' MSME Economic Activity Index In Collaboration With Jocata :-

Jocata, a digital lending transformation platform, has partnered with SIDBI to launch Sumpoorn, a first-of-its-kind MSME Economic Activity Index. For the first time, this MSME-specific high-frequency indicator will capture the health of India's growth engine, its MSMEs, which contribute more than a quarter of the country's overall GVA and more than 40% of total exports, according to a press release. The currently available macro indices capture business expectations and rely on opinion or survey-based data.



### UP becomes number 1 state in installing water tap connections :-

The Government of Uttar Pradesh has installed more than 1.80 crore tap water connections under 'Jal Jeevan Mission' scheme. With this, UP has become the number one state in terms of connections installed under the scheme in the country. The 'Jal Jeevan Mission' is a central scheme for ensuring proper water supply in rural households. The scheme aims to create water supply infrastructure so that every rural household has a functional tap connection by 2024 and water is made

available on a regular basis, according to the Union Ministry of Jalshakti.



### Delhi's Khan Market World's 22nd Priciest High Street Retail Location :-

According to Cushman & Wakefield, Delhi's upmarket Khan Market is the 22nd most expensive retail high street location in the world, with an annual rent of \$217 per square foot. Last year, it was ranked 21st. Cushman & Wakefield's report, 'Main Streets Across the World,' examines top retail leasing prices in significant cities around the world. Fifth Avenue in New York remains the world's most costly retail attraction. Milan's Via Montenapoleone jumped a spot into the second place, displacing Hong Kong's Tsim Sha Tsui, which slipped to the third position.



### 10% Fewer Fresh Formal Jobs Created In Apr-Sep Period, Shows EPFO Data :-

According to the EPFO's most recent payroll data, new subscribers added by the Employees' Provident Fund Organisation (EPFO) decreased by 10.1% to 5.86 million in the first half (April-September) of FY24, from 6.52 million in the same period last year, reflecting a slowdown in the pace of formal job creation. This

significant churn in the job market comes at a time when the share of self-employed has risen continuously over the past few years, leading labour economists to point out the informal nature of job creation in the economy.



#### Odisha Achieves Rs 50,000 Crore Mining Revenue In The Financial Year 2021-22 :-

Odisha Chief Secretary P K Jena stated that the mining sector generated Rs 50,000 crore in revenue for the state in fiscal year 2021-22. Jena remarked at the 77th annual technical conference of the Indian Institute of Metals and National Metallurgist Award ceremony that the mining sector has transformed the state's financial status, with revenue from industrial activity increasing tenfold from Rs 4,900 crore in the 2016-17 fiscal. Be it green metal, sustainable mining practices, efficient processes or

recycling waste, there should be a minimum adverse impact on the planet, he said.



#### Merriam-Webster: Word Of The Year For 2023 Is 'Authentic' :-

"Authentic" is the word of the year, Merriam-Webster announced saying users are seeking out its meaning as they try to navigate what is real and what is fake. Merriam-Webster said searches for "authentic" - which it defines in part as "not false or imitation" - saw a substantial increase in 2023. While Merriam-Webster's word of 2023 is "authentic," the Cambridge dictionary chose "hallucinate" - in reference to when AI hallucinates and produces false information. And the Collins dictionary "AI" - the abbreviation for artificial intelligence.

## 14: Schemes & Committees



#### EESL Launched 'National Efficient Cooking Programme' To Transform Cooking Practices In India :-

Energy Efficiency Services Limited (EESL), a public-sector joint venture under the Ministry of Power, has launched two new programs, the National Efficient Cooking Programme (NECP) and the Energy Efficient Fans Programme (EEFP), with the goal of transforming cooking practices in India and promoting the use of energy-efficient fans. EESL intends to distribute a total of 10 million energy-efficient fans and 2 million energy-efficient induction cookstoves around the country as part of these programs. The unveiling of these programs was carried out by Union power minister R.K. Singh.



### MoHUA Rolls Out Swachh Diwali Shubh Diwali Campaign :-

Under the Swachh Bharat Mission-Urban 2.0, the Housing and Urban Affairs Ministry has started the Swachh Diwali Shubh Diwali campaign. The campaign's idea emphasizes the significance of a clean and environmentally sustainable celebration. This project seeks to instill a sense of responsibility for the environment and communities by sensitizing and pushing individuals to choose locally made products, celebrate a Diwali free of single-use plastic, and prioritize pre and post-Diwali cleaning. It will continue till the 12th of this month.



### Government Launches 'Bharat Atta' Initiative For Affordable Wheat Flour :-

Piyush Goyal, Union Minister for Consumer Affairs, Food, and Public Distribution, flagged 100 mobile vans for the sale of subsidized 'Bharat Atta' (wheat flour) at Rs 27.50 per kilogram to ease the impact of food inflation on the population. Bharat Atta is a fortified wheat flour prepared from a combination of wheat, rice, and pulses. It is high in protein, iron, and other vital elements. The introduction of 'Bharat' Atta is part of a series of measures undertaken by the Government of India (GoI) to support the welfare of ordinary consumers.



### STPI Launches LEAP AHEAD Initiative For Startups to get Access to Investment, Mentorship & Global Connect :-

At the LEAP AHEAD summit, the Ministry of Electronics and Information Technology (MeitY) announced the launch of the LEAP AHEAD initiative, a joint collaboration of Software Technology Parks of India (STPI) and The Indus Entrepreneurs (TiE) Delhi-NCR. S Krishnan, Secretary, MeitY, led the launch. The release from the Ministry of Electronics & IT said that this initiative will be a game-changer for tech Startups that are in the scaling stage, growth stage, product diversification or planning expansion into new geographical locations.



### PM Modi to launch PM-PVTG Mission on Janjatiya Gaurav Diwas :-

In a special program to mark the birth anniversary of tribal freedom fighter Birsa Munda on November 15, which has been celebrated as Janjatiya Gaurav Diwas for three years now, Prime Minister Narendra Modi will launch the PM-PVTG Development Mission, a scheme aimed at the overall development of around 28 lakh people from Particularly Vulnerable Tribal Groups. The launch of the scheme has been planned in Jharkhand's

Khunti district, after a visit to Ulihatu village, the birthplace of Bursa Munda.



### **Health Ministry releases draft National Pharmacy Commission Bill :-**

On November 20, the Union Health Ministry solicited public and stakeholder feedback on the proposed National Pharmacy Commission Bill, 2023. The Ministry intends to complete the Bill establishing the National Pharmacy Commission and repealing the Pharmacy Act of 1948. A draft National Pharmacy Commission Bill has been produced for this purpose and is available for feedback on the Ministry's website. The Bill aims to improve access to affordable, high-quality pharmacy education, and ensuring the availability of pharmacy professionals nationwide and seeks to promote equitable healthcare by making pharmacy services accessible to all citizens.



### **President Of India Launches 'New Education For New India' Campaign In Odisha :-**

The Brahma Kumari's 'New Education for New India' campaign was inaugurated at Padhanpali by President Droupadi Murmu. The program aims to instill ideals and raise kids' awareness for a better society. In her address to the audience, Murmu stressed the critical role that

education plays in societal transformation. She highlighted the importance of moral and human values like service, equality and sympathy as the foundation of our culture. She urged the youths to embrace these ideals, extending care to their elders and to the marginalised sections.



### **'AGNI' Initiative To Promote Innovations By Ayurveda Practitioners :-**

The Central Council for Research in Ayurveda Sciences (CCRAS) of the Ministry of Ayush established the Ayurveda Gyan Naipunya Initiative (AGNI) in New Delhi for Ayurvedic physicians. Through scientific validation and evidence-based appraisal, the program intends to foster research for mainstreaming pragmatic Ayurvedic methods. The Ministry of Ayush in a statement said that interested Ayurveda Practitioners can email their interest to [ccrasagni@gmail.com](mailto:ccrasagni@gmail.com) till 15th December.



### **J&K Approves Four New Industrial Estates In Order To Boost Local Economy :-**

According to an official spokesperson, the Jammu and Kashmir administration has sanctioned the establishment of four new industrial estates in the Union Territory to encourage investment and promote local employment. The Administrative Council (AC) meeting

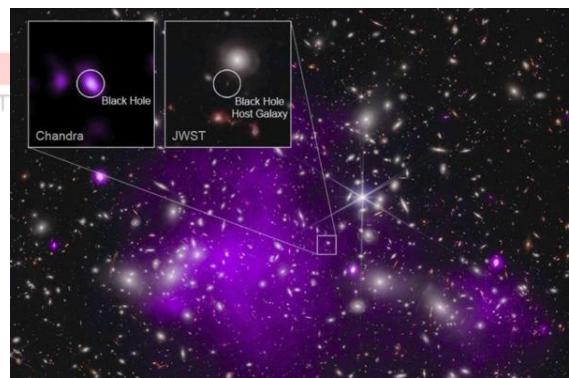
under the chairmanship of Lt Governor Manoj Sinha approved the establishment of new industrial parks in Budhi in Kathua district, Medicity Jammu in Jammu district, and Chandgam and Lelhar in Pulwama district, according to a spokesperson.



### Center Renames Ayushman Bharat Health And Wellness Centers To Ayushman Arogya Mandir :-

The Union government is set to rename health and wellness centres under the Ayushman Bharat scheme into 'Ayushman Arogya Mandirs'. The Union Health Ministry has written to the states and Union Territories requesting images of primary health care institutions with the new designation by December 31, this year. All Ayushman Bharat-Health and Wellness Centres will now have to be renamed as 'Ayushman Arogya Mandirs' and carry the tagline, 'Arogyam Parmam Dhanam,' the letter by additional health secretary and National Health Mission director L.S. Changsan directed.

## 15: Science & Technology



### Oldest Black Hole Discovered Dating Back To 470 Million Years After The Big Bang :-

Scientists have identified the oldest black hole yet discovered, which formed only 470 million years after the Big Bang. The findings back up previous predictions that supermassive black holes existed at the beginning of the universe. The observations were made in collaboration with NASA's James Webb Space Telescope and the Chandra X-Ray Observatory. Given that the cosmos is 13.7 billion years old, this black hole is 13.2 billion years old. Even more astounding to scientists, this black hole is a whopper 10 times bigger than the black hole in our own Milky Way.

### ECI Designed In-House Software For Complete Candidate And Election Management Through 'ENCORE' :-

Through 'ENCORE,' which stands for Enabling Communications on Real-time Environment, the Election Commission of India has created in-house software for entire Candidate and Election management. This allows Returning Officers to process candidate nominations, affidavits, voter turnout, counting, results, and data management in a streamlined manner. The ENCORE counting application is a one-stop shop for returning officers to digitize votes cast, tabulate round-by-round data, and generate various required counting reports.



### ISRO Aditya L1 Mission captures X-ray footage of powerful solar flares :-

The Indian Space Research Organisation (ISRO) has confirmed that the impulsive phase of solar flares was captured by the High Energy L1 Orbiting X-ray Spectrometer (HEL1OS) on board Aditya-L1. The High Energy L1 Orbiting X-ray Spectrometer (HEL1OS) on board Aditya-L1 captured the impulsive phase of solar flares during its first observation session on October 29, 2023, from around 12:00 to 22:00 UT, ISRO announced in a post on X. With the help of HEL1OS data, researchers can study explosive energy release and electron acceleration during impulsive phases of solar flares.



### Scientists Discover Rocks From Mars On Earth :-

Recently, scientists discovered meteorites on Earth that originated on Mars. They employed a technique known as "radiometric dating" to ascertain the true age of these rock bits. These meteorites are thought to have come from Olympus Mons, our solar system's greatest volcano, which is located on Mars. Dr. Ben Cohen is working with experts from the University of Glasgow, the Natural History Museum, and the University of Edinburgh to ascertain the exact age of these meteorites.



### 'Mika' Becomes World's First AI Human-Like Robot CEO:-

In an era when many workers are concerned about artificial intelligence (AI) taking their jobs, one company has announced the employment of the first humanoid robot chief executive officer (CEO). Dictador, a Colombian spirits business based in Cartagena, has gone viral for appointing Mika, a robot. Mika is a collaboration between Hanson Robotics and Dictador. It has been customized to show the value of the company. Hanson Robotics also created Sophia, the popular humanoid robot.



### SpaceX Launched Its 29th Mission To Deliver Research Gear And Equipment To The ISS :-

SpaceX's Cargo Dragon has launched on its 29th mission to the International Space Station (ISS), departing from the famous Pad 39 at Florida's Kennedy Space Center. This was the 29th Cargo Dragon mission to the space station and the second for capsule C-211. The primary mission goal is to transfer critical research equipment and supplies to the International Space Station. Among the cargo is an experimental high-speed laser communications package designed to revolutionize data

transmission using infrared laser beams, surpassing the capabilities of traditional radio systems.



#### After Moon, Sun ISRO Now Aiming For Missions To Venus, Mars :-

ISRO intends to investigate the solar system beyond the Moon and Sun. Following the success of the Chandrayaan-3 mission, ISRO is currently pursuing more ambitious projects. The organization is planning Shukrayaan, a mission to investigate the planet Venus. Furthermore, as the next stage in the Chandrayaan series, ISRO is preparing a sample return mission from the Moon. Dr M Sankaran, Director of the U R Rao Satellite Center, ISRO, Bengaluru, revealed that they are also conceiving a landing mission to Mars.



#### Samsung Unveils Its Generative AI Model Samsung Gauss :-

At the Samsung AI Forum 2023, Samsung announced its first-ever generative AI model. The 'Samsung Gauss' huge language model can interpret human language and respond to questions. The AI can also generate text and photos, assist in the creation and editing of emails, and summarize papers, with Samsung saying that it can even act as a coding assistant. Parts of Samsung Gauss,

developed by Samsung Research, the tech giant's research department, can run locally on devices like as smartphones and tablets.



#### NISAR testing gains pace, Isro looks at 2 launches in November-December :-

This year, the Isro intends to launch at least two further missions, including the in-orbit Servicer Mission and the Lunar Sample Return Mission. These missions are part of India's plans to build a space station by 2035 and land humans on the Moon by 2040. ISRO is also planning two launches in November and December utilizing the PSLV and GSLV-Mk2 rockets. ISRO is also planning to launch the NASA-ISRO Synthetic Aperture Radar (NISAR) in the first quarter of next year. The 'lunar hop' performed by Chandrayaan-3 lander Vikram is seen as a precursor for the sample return mission, which will still need a lot of work.



#### Asia-Pacific Airlines Aim For 5% Green Fuel Usage By 2030 :-

The Association of Asia-Pacific Airlines (AAPA) has set a ground-breaking aim of 5% sustainable aviation fuel (SAF) utilization by 2030 for its 14 member carriers, including newly recruited Air India. This effort is intended

to solve the aviation industry's carbon emissions issues, indicating a considerable demand for sustainable fuel generation. While some regions, like the European Union (EU), have implemented mandates for sustainable aviation fuel usage, the AAPA highlights the importance of ensuring an adequate supply before enforcing such mandates without a stable supply of SAF may not be effective.



#### GAIL Completes World's Inaugural Ship-To-Ship LNG Transfer :-

GAIL, India's largest gas provider, has completed the world's first ship-to-ship liquefied natural gas (LNG) transfer to save on transportation costs and reduce emissions as the state-owned institution seeks new methods to expand revenue, according to company officials. GAIL has purchased 5.8 million tonnes of LNG (natural gas supercooled to liquid form) from the United States. The company brings this volume to India via LNG ships. The ship typically travels a distance of about 19,554 nautical miles for a round trip to transport LNG from Sabine Pass in the US to India via the Suez Canal and Gibraltar. This journey takes approximately 54 days and emits about 15,600 tonnes of CO<sub>2</sub>.



#### James Webb Space Telescope observed ice-covered pebbles :-

NASA's James Webb Space Telescope has observed an elaborate cosmic supply chain consisting of ice-covered pebbles which are apparently drifting inward from the outer Solar System. It is delivering water to still-forming planets closer to their stars, which was a long-proposed theory of planet formation. The debate over Earth's water has raged for decades. Somehow, Earth ended up with oceans of water, but it's not clear where it came from. There are several ideas, including the theory that our water came from comets and asteroids that collided with Earth.



#### IIT Ropar Discovers Rare Metal 'Tantalum' In Sutlej River, Punjab :-

Tantalum, a rare metal used in the manufacture of electronic components, has been identified in the Sutlej river sand in Punjab by a team of researchers from the Indian Institute of Technology (IIT), Ropar. A team led by Dr. Resmi Sebastian, assistant professor at the institute's Civil Engineering Department, produced the discovery. The metal was discovered in samples gathered from the Sutlej basin while the researchers were working on an unrelated subject. Dr Resmi Sebastian said since traces of tantalum have been found, it could be in the interest of the state for economic viability to mine such rare metals.



**IISR-Kozhikode Develops New High-Yielding Pepper Variety :-**

The ICAR-Indian Institute of Spices Research (ICAR-IISR), Kozhikode, has developed the 'IISR Chandra' a high-yielding black pepper. The genome sequencing of the variety has also been done by the institute. Shivakumar MS, B Sasikumar, KV Saji, Sheeba TE, KS Krishnamurthy, and Sivarajani are part of the research team. 'IISR Chandra' has a long spike, compact setting, and large fruit. It also has a higher ideal spike intensity than other existing kinds and can produce 7.5 kg of pepper per plant.

**OneWeb India receives approval for satellite broadband services:-**

OneWeb India, part of the Bharti Group and a subsidiary of Eutelsat Group, has received approval from Indian space regulator IN-SPACe to launch their commercial satellite broadband services in the country. IN-SPACe is

the agency of the Government of India, responsible for regulating space activities and granting authorisation for conducting space activities in the country. This authorisation means Eutelsat OneWeb can launch commercial connectivity services as soon as spectrum allocation has been granted by the Government.

**IndiGo Unveils AI-Powered Chat Assistant "6Eskai" After Air India :-**

IndiGo announced the launch of "6Eskai," an AI-powered chat assistant that would answer client questions in ten different languages. India's largest airline has followed Air India's lead, which introduced its AI-powered chat assistant "Maharaja" on November 10. While Microsoft's Azure OpenAI service powers Maharaja, Microsoft's GPT-4 technology powers 6Eskai. Furthermore, 6Eskai makes the booking process extremely simple, using natural language conversations to guide our customers seamlessly through the end-to-end booking journey.

**16: Sports****Paytm Becomes Official Sponsor For 37th National Games :-**

One97 Communications Ltd (OCL), the owner of the Paytm brand, has announced that it will be the official sponsor of the National Games in Goa. Paytm, according to Abhay Sharma, chief business officer, payment, is the official sponsor of the 37th National Games in Goa. Sharma expressed his company's delight at being named the official sponsor. "As pioneers of mobile payments in India, we have been working towards our mission to bring half a billion Indians into the mainstream economy," he said. Prime Minister Narendra Modi on 26

October inaugurated the National Games at Jawaharlal Nehru Stadium, Fatorda.



### India Grabs 111 Medals At The 4th Asian Para Games:-

On Saturday, October 28, 2023, Indian para athletes made history by finishing their Hangzhou Asian Para Games campaign with a record 111 medals, the most for the country in any major international multi-sport event. The Indian para athletes won four more medals than the able-bodied athletes, with 29 gold, 31 silver, and 51 bronze in the Hangzhou Asian Games, which took place from September 23 to October 8. India ended at fifth place in the medals tally, a remarkable achievement in itself, below China (521 medals: 214 gold, 167 silver, 140 bronze), Iran (44 gold, 46 silver, 41 bronze), Japan (42, 49, 59) and Korea (30, 33, 40).



### Jyothi Yarraj Clinches Gold In 100m Hurdles In Record Time :-

Jyothi Yarraj, who won silver at the Asian Games in Hangzhou, and Tejas Shirse broke National Games records on their way to gold medals in the 100m and 110m hurdles. Jyothi finished the race in 13.22 seconds, breaking her own record, while Tejas, who had timed

13.80 seconds in the morning to rewrite the Games record, improved his timing even more by winning the final in 13.71 seconds. Maharashtra are leading the medals tally with 47 gold, 34 silver and 33 bronze followed by Haryana with 18 gold, 15 silver and 17 bronze.



### Saudi Arabia To Host 2034 FIFA World Cup :-

Saudi Arabia will host the FIFA World Cup in 2034, the International Football Federation (FIFA) president Gianni Infantino revealed on social media. "The next two editions of the FIFA World Cup are set to be hosted in Africa (Morocco) and Europe (Portugal and Spain) - with three celebratory matches played in South America (Argentina, Paraguay and Uruguay) - in 2030 and in Asia (Saudi Arabia) in 2034," Infantino wrote in Instagram. FIFA, having confirmed the hosts for the next two editions of the World Cup, had opened the window to allow countries to express interest for hosting the tournament.



### Aishwary Pratap Singh Tomar Wins Gold Medal In The 50m Rifle 3P Event:-

Aishwary Pratap Singh Tomar won gold in the rifle 3-position event at the 15th Asian Shooting Championship

in Changwon, Korea, by a 0.8 point margin over Tian Jiaming of China. There was no need for an Olympic quota for India in the event, as Swapnil Kusale and Akhil Sheoran had already secured the country's maximum potential two Olympic quotas in the World Championships. The Indian team was pushed to the silver by China which was dominant with a world record of 1777 points, 13 better than India.



#### **Mohammed Shami Becomes India's Leading Wicket Taker In World Cup History :-**

During the India versus Sri Lanka 2023 World Cup match at Mumbai's Wankhede Stadium, Mohammed Shami became India's top wicket-taker in ODI World Cup history. Shami surpassed Zaheer Khan and Javagal Srinath with 45 wickets in ODI World Cups after his fifer against the Lankans. Zaheer and Srinath have 44 wickets for India in World Cups. Shami also entered the top 10 list of the highest wicket-takers in ODI World cup history, which is topped by Glenn McGrath's 71 scalps. Only Mitchell Starc and Trent Boult are above Shami in the list with 56 and 49 wickets, respectively.



#### **India Claimed The Top Titles At The FIDE Grand Swiss Chess Event :-**

India celebrated a historic milestone when both Vidit Gujrathi and R. Vaishali won the Grand Swiss tournament

on the Isle of Man, winning coveted berths in the Candidates event, which will be held in Toronto early next year. For Vidit, the title was a remarkable achievement, particularly since he started the 11-round event with a defeat. But he sealed his title with a convincing victory against Alexandr Predke in the last round which handed him the top spot in the standings with 8.5 points out of a possible 11 points.



#### **Archer Deepika Kumari Secured Two Gold Medals And One Silver At The National Games:-**

Former world No. 1 archer Deepika Kumari won two gold and one silver medal in the National Games, while Asian Championships gold medalist shooter Aishwary Pratap Singh Tomar won the 50m rifle 3-positions event. Deepika, representing Jharkhand, began her medal run with a gold in the women's individual event before teaming up with Mrinal Chauhan to finish first in the mixed team competition. She also helped Jharkhand win silver in the women's team event, where they lost to Haryana in the shootout.



#### **Maharashtra Clinch Raja Bhalindra Trophy For First Time Since 1994 :-**

On the final day of the 37th National Games, Maharashtra captured three gold medals in Yogasana and one more in shooting to win the Raja Bhalindra Singh

Rolling Trophy for overall championship for the first time since 1994. Maharashtra finished with a total of 228 medals, including 80 gold, 69 silver, and 79 bronze medals, ending the reign of the Services Sports Control Board (SSCB) since the 2007 Games in Guwahati. SSCB finished second, bagging 66 gold, 27 silver and 33 bronze medals, while Haryana were third in the standings with 62 gold, 54 silver and 73 bronze.



### ICC Announced The Inclusion Of Three Cricket Maestros In The ICC Hall Of Fame :-

The International Cricket Council (ICC) has inducted three cricketing luminaries into its coveted Hall of Fame, marking a watershed moment for cricket fans throughout the world. Virender Sehwag, Diana Edulji of India, and Aravinda de Silva of Sri Lanka have now joined an elite list of cricketers who have made an indelible mark on the sport. Diana Edulji has etched her name in the annals of cricketing history as the first Indian woman to be inducted into the ICC Hall of Fame. Her impressive record during her cricketing career includes 20 Tests, where she contributed with both bat and ball, amassing 404 runs and claiming 63 wickets at an average of 25.77.



### Rohit Sharma Now First Batsman To Hit 50 Sixes In World Cup :-

Indian captain Rohit Sharma became the World Cup's first player to hit 50 sixes. The 36-year-old made the mark in the semifinal match against New Zealand in Mumbai, scoring 47 runs off 29 balls when he lifted fast bowler Trent Boult over backward square leg. He broke Chris Gayle's World Cup record of 49 sixes. Not only did Rohit smash the overall record, but he also set the record for most sixes in a single World Cup. This achievement once again saw him surpass Chris Gayle, who had hit 26 maximums in the 2015 World Cup.



### Virat Kohli Breaks Sachin Tendulkar's Record for Most Centuries In An ODI :-

Virat Kohli has now eclipsed legendary India cricketer Sachin Tendulkar as the international batter with the most ODI centuries. During the Cricket World Cup 2023 semifinal at Mumbai's Wankhede Stadium, the former Indian cricket team skipper smashed his 50th ODI ton against a woeful New Zealand bowling attack. Kohli was tied with Sachin before the match with 49 hundreds, and a near flawless innings cemented his place in history. This was Kohli's seventh fifty-plus score in World Cup 2023, the most in a single edition of the competition.



### Australia wins the Cricket World Cup 2023 :-

Australia broke the hearts of many Indian cricket fans by defeating India in the final of the Cricket World Cup on

19 November. Australia, who have now lifted the World Cup six times, won by six wickets with seven overs left to play. Travis Head won the Men of the Match award. The match was played in the world's largest stadium in Ahmedabad. The Indians, led by skipper Rohit Sharma, won all 10 of their matches before the final. Virat Kohli won the Man of the Series Award. India has been without a global title since the 2013 Champions Trophy.



#### Max Verstappen wins 2023 F1 Las Vegas Grand Prix

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Red Bull's Max Verstappen won an entertaining Las Vegas Grand Prix, the penultimate round of the 2023 Formula 1 World Championship. He sang "Viva Las Vegas" after racing to a record-extending 18th victory of the season and joining Sebastian Vettel in third place on Formula One's all-time winners' list. The triumph in Sin City was the 53rd of the triple champion's career, and the sixth in a row. The Las Vegas Grand Prix is a motor racing event that forms part of the Formula One World Championship, taking place on a temporary street circuit including parts of the Las Vegas Strip.



#### ICC Bans Transgender Players From International Women's Cricket:-

The International Cricket Council (ICC) has barred transgender players from playing at the top level of

women's cricket in a landmark policy decision. Transgender athletes who have experienced any type of male puberty will be barred from playing in international women's games, regardless of whether they have received surgery or gender reassignment treatment, according to the Guardian. The ICC said it was taking the decision to protect the integrity of international women's game and the safety of players.



#### Pankaj Advani wins World Title at IBSF Billiards Championship 2023 :-

India's Pankaj Advani has lifted his 26th world title as he won the World IBSF Billiards Championship 2023 in Doha, Qatar. Pankaj defeated opponent Sourav Kothari in the final. The 38-year-old won the earlier editions in 2005, 2008, 2014, and 2018. Advani has also won the World Team Billiards Championship once, making him the most decorated cueist in the world. He has been honoured with several awards and recognitions, including the Padma Shri, Khel Ratna, and the Arjuna Award.



#### Anurag Singh Thakur Launches Khelo India Para Games 2023 Logo And Mascot Ujjwala :-

In Delhi, Union Sports Minister Anurag Singh Thakur unveiled 'Ujjwala', a sparrow, as the mascot for the Khelo India Para Games 2023. The sparrow is a symbol and

source of pride in Delhi. Its one-of-a-kindness conveys determination and empathy. The launch was attended by many prominent sportspersons, including Pramod Bhagat, Bhavina Patel, Avani Lekhara, Sumit Antil, Rani Rampal, Yogeshwar Dutt, Sarita Mor, and Akhil Kumar.



### Anish Bhanwala Becomes First Indian Shooter To Win A Medal In 25m Rapid Fire At ISSF World Cup Final :-

Anish Bhanwala shooter of India won bronze in the men's 25m rapid fire pistol event at the ISSF World Cup Final 2023 in Doha, Qatar. This was India's first medal in the ISSF World Cup Final in the 25m rapid fire pistol event, and the lone individual medal at the Doha competition. Germany's Florian Peter, a world championships bronze medallist, hit 35 from 40 to beat the Republic of China's LI Yuehong, the reigning world champion and two-time Olympic medallist, by two shots for the gold medal.



### Shubman Gill Takes The Helm As Gujarat Titans Captain For IPL 2024 :-

After the franchises approved Hardik Pandya's surprise return to Mumbai Indians, Gujarat Titans confirmed Shubman Gill as the new captain. Hardik returns to his first franchise, the Mumbai Indians, following a trade between the two. The all-rounder spent two impressive years with GT. In the new franchise's debut season in 2022, Hardik led the team to lift the trophy, while they finished runners-up in their second season after a last-ball defeat in a thrilling final earlier this year.



### Odisha To Host Ultimate Kho Kho Season 2 From December 24, 2023 :-

Ultimate Kho Kho (UKK) is gearing up for its grand second edition, which will begin on December 24, 2023, and conclude on January 13, 2024 at the Jawaharlal Nehru Indoor Stadium in Cuttack, Odisha, after a successful, exciting, and entertaining inaugural season that reached 164 million households. Inspired by Chief Minister Naveen Patnaik's vision of 'sports for youth, youth for future,' the Odisha government has not only hosted some of the state's major global sports events, but it has also developed world-class multi-sport infrastructure and sporting experiences for the state's sports enthusiasts.

## 17: State



### Norway To Support India's 'Hunger Project' In Uttarakhand :-

Norway will contribute to India's 'Hunger Project' by strengthening women leaders in Uttarakhand to safeguard the environment and increase food security. According to an official, the project would last three years, until September 2026, and would cost \$44.7 million. The hunger project organizes capacity-building training for elected women representatives (EWRs) and federations, focusing on strengthening van panchayats (forest councils) which in turn will ensure food security and livelihood opportunities for marginalized households.



### Kerala To Launch Multilingual Microsites For Boosting Religious Tourism :-

Kerala Tourism is preparing to take significant steps in its effort to encourage pilgrimage tourism by creating a series of microsites. These microsites were created to highlight not only the state's rich legacy, but also the

profound significance of its important religious sites. Among these microsites, one is particularly noteworthy – it focuses on the renowned Sabarimala shrine and is set to cater to a diverse audience by offering content in multiple languages, including Hindi, English, Kannada, Tamil, and Telugu.



### FM Nirmala Sitharaman Launches 12 GST Seva Kendras In Vapi, Gujarat :-

Nirmala Sitharaman, the Union Finance Minister, launched 12 GST Seva Kendras in Vapi, Gujarat, to combat fake billing and registration. Similar to passport registration, the biometric registration process does not include police verification. Gujarat was the first state in India to use biometric GST registration. Sitharaman underlined the necessity of bringing all enterprises inside the GST umbrella, claiming that remaining outside the official economy is harmful to both the country and individuals. She urged businesses to come forward and be part of the transparent tax regime.



### **Uttarakhand To Become The First State To Adopt The Uniform Civil Code (UCC) :-**

After Diwali, the Uttarakhand administration intends to call a special session of the state assembly to enact the Uniform Civil Code (UCC) bill. Uttarakhand will be the first state in India to implement the UCC. A panel led by former Supreme Court Justice Ranjana Desai has finalized the draft report for UCC implementation in Uttarakhand, which would be handed over to the state government soon. The UCC will provide a legal framework for marriage, divorce, land, property, and inheritance for all citizens regardless of their religion.



### **Uttarakhand's Unique Products Gets Geographical Indication Tags :-**

The Geographical Indications (GI) Registry has conferred the coveted GI tags on more than 15 items from Uttarakhand, a significant recognition of the state's rich and diversified heritage. These are the items Berinag tea from Uttarakhand is highly sought after by London tea establishments and tea blenders. It is manufactured from the leaves of a plant that grows wild in the Himalayas and is then compacted into a solid mass. Bichhu buti textiles, manufactured from Himalayan nettle fibers, were also among the products awarded the GI label. The Uttarakhand mandua, a finger millet grown in Garhwal and Kumaon that is part of the staple diet in many parts of the State, was among the products granted GI tags.



### **Ladakh's Sea Buckthorn gets GI tag :-**

Ladakh's Sea Buckthorn fruit will now get a unique identity in the country and abroad as it gets a Geographical Indication (GI) tag. The Geographical Indication Registry under DPIIT, Ministry of Commerce and Industry, GoI, approved the Department of Industries and Commerce, Ladakh as the Registered Proprietor for 'Ladakh Sea Buckthorn' in Class 31. This would be the fourth GI Tag for Ladakh. Earlier, Ladakh Pashmina, Apricot (Raktse Carpo species) and Ladakhi wood carvings have also got GI tags.



### **Punjab & Haryana High Court Declares 75% Domicile as Unconstitutional:-**

The Punjab and Haryana High Court on 17 November quashed a Haryana government law that provided 75% reservation for locals in private sector jobs that offered a monthly salary below Rs 30,000 from January 15, 2022. It covered private companies, societies, trusts and partnership firms in the state, as per a notification issued by Haryana. The High Court verdict was pronounced by Justices G S Sandhawalia and Harpreet Kaur Jeewan. Solicitor General Tushar Mehta appeared for the

Haryana government. The government of Haryana has reportedly notified the law.



#### **Bihar Governor approves 'Bihar Reservation Amendment Bill':-**

Bihar Governor Rajendra Vishwanath Arlekar on November 17 approved the State Government's 'Bihar Reservation Amendment Bill' which was passed unanimously by the State Legislature during the recently concluded winter session. It was approved by the State Cabinet on November 7 and raised the reservation quota for Backward, Extremely Backward Classes, Scheduled Castes and Scheduled Tribes from 50% to 65%. A gazette will be published soon. Currently, in Bihar, there is a provision for 50 per cent reservation for SC, ST, EBC and OBC.



#### **UP launches 'Every Right for Every Child' campaign for equality in education :-**

The Uttar Pradesh government launched the 'Every Right for Every Child' campaign in November 2023 to ensure equal opportunities for students. Led by Power Angel and Bal Sansad, the campaign, centred around 'equality and inclusion,' includes daily activities in primary, upper primary, and Kasturba Gandhi schools until November

25. The campaign's theme focuses on 'Gender Equality' and 'Care and Support,' advocating for equal opportunities in families, homes, schools, sports, careers, healthcare, and child protection facilities, as well as in the community and public life.



#### **Punjab Cabinet Reshuffle: Chetan Jauramajra gets mining ministry, Gurmeet Singh left with Sports and Youth :-**

Chetan Singh Jauramajra, a member of the Legislative Assembly from the Samana Assembly constituency, was given the mining ministry by the Aam Aadmi Party (AAP)-led Punjab government in a cabinet reshuffle. Chetan Singh Jauramajra has previously held the positions of Punjab Minister of Elections (2022-2023) and Punjab Minister of Health and Family Welfare (2022-2023). Gurmeet Singh Meet Hayer, who was holding the mining portfolio, is now left with only the Department of Sports and Youth Affairs.



#### **"Ghol" Fish Declared State Fish Of Gujarat :-**

The Gujarat state government designated the ghol species as the state fish of Gujarat during the Global Fisheries Conference India 2023. The swim bladder of the ghol, also known as the blackspotted croaker, is highly valued and used in cosmetics. It is also regarded as a delicacy and has therapeutic benefits. The news is

expected to increase ghol awareness and aid in conservation efforts. Gujarat's annual fish export stands at Rs 5,000 crore, accounting for 17% of India's fish exports.



### **Mamata Banerjee Names Sourav Ganguly As The 'Brand Ambassador Of Bengal' :-**

Former India cricket captain Sourav Ganguly has been selected as the Bengal Global Business Summit 2023 brand ambassador by Chief Minister Mamata Banerjee. "Sourav Ganguly is a very popular figure and he can work for the young generation in a very good manner. I want to involve him as the Brand Ambassador of Bengal," said Banerjee. The Bengal Global Business Summit, an annual event, has drawn hundreds of firms from 17 countries, including the UK, US, Australia, Korea, Japan, Germany, and France.



### **Gujarat names Ghol fish as state fish :-**

Gujarat Chief Minister Bhupendra Patel officially named Ghol Fish as the state fish at the Global Fisheries Conference India 2023 in Ahmedabad. The Ghol fish, often found in the marine regions of Gujarat and Maharashtra, was hailed as the state's emblematic aquatic representative due to its large size and

distinctive golden-brown colouring. The Ghol fish, primarily discovered in the Pacific Ocean, enjoys considerable economic importance despite limited local consumption. Its demand surges abroad, particularly in China and other countries.



### **Himachal Pradesh becomes 4th state to launch Vidhya Samiksha Kendra :-**

Himachal Pradesh CM Sukhwinder Singh Sukhu, officially launched the Vidhya Samiksha Kendra (VSK) in State Project Office, Samagra Shiksha, Shimla to become 4th state to set up VSK. Rohit Thakur, Minister of Education, and Ashish Butail, CPS, Government of Himachal Pradesh were among the esteemed attendees. EdTech partner ConveGenius is supporting Himachal Pradesh VSK by hosting a range of conversational AI chatbots on SwiftChat that act like digital buddies – guiding students, assisting teachers, and providing valuable data for administrators.



### **Bengal Secures Investment Commitments Of Rs 3.76 Trillion: Chief Minister Mamata Banerjee :-**

The 7th Bengal Global Business Summit (BGBS) attracted investment promises of Rs 3.76 trillion, according to Chief Minister Mamata Banerjee on the final day of the

two-day summit. Banerjee stated during the valedictory session that 188 memorandums of understanding (MoUs) and letters of intent (LoIs) had been signed. The BGBS generated investment proposals worth Rs 3.42 trillion last year. She also praised the engagement of industry leaders and business chambers in making the event a success.



#### **Saffron From Kishtwar In Jammu And Kashmir Gets GI Tag :-**

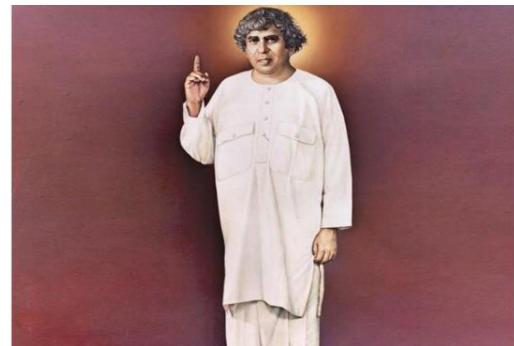
The Geographical Indications Registry has designated the Saffron of the mountainous Kishtwar area, which is farmed and harvested in the higher elevations, as a Geographical Indication (GI) in Jammu and Kashmir. The spice is grown in portions of Jammu's Kishtwar district, as well as parts of Kashmir. The famous most costly saffron harvest, popularly known as Kumkum, is also an important cash crop in Jammu's isolated mountainous district of Kishtwar. Saffron cultivation is a cultural heritage that represents freshness and purity. Kishtwar's saffron production area is called locally as Mandal.



#### **Mumbai Street To Be Named In Memory Of Actor Vikram Gokhale:-**

On the first anniversary of his death, November 26, the Maharashtra government has chosen to name a roadway

in Andheri West after late National Award-winning actor-director Vikram Chandrakant Gokhale. The street runs alongside the new Cine & Television Artistes' Association (CINTAA) and CAWT headquarters, which opened this month, and leads to the Kokilaben Dhirubhai Ambani Hospital. Deputy Chief Minister Devendra Fadnavis, in the presence of the late actor's wife Vrushali Vikram Gokhale, a galaxy of Bollywood and Marathi film personalities and political leaders, performed the road-naming ceremony.



#### **Uttar Pradesh Declares November 25 As "No Non-Veg Day" :-**

The Uttar Pradesh administration, led by Yogi Adityanath, has declared November 25 to be a "No Non-Veg Day." The initiative is intended to commemorate the birth anniversary of spiritual leader Sadhu TL Vaswani by closing all slaughterhouses and meat stores across the state. "As we celebrate Mahavir Jayanti, Buddha Jayanti, Gandhi Jayanti and Sadhu TL Vaswani Jayanti, the UP government has been issuing notifications to keep the slaughterhouses closed in the state," the notification of the UP government said.



#### **Madhya Pradesh: India's Largest Tiger Reserve To Be Set Up In Damoh:-**

Damoh district in Madhya Pradesh is likely to become home to the country's largest tiger reserve, according to a forest department official. The central government has approved the proposal to unite the Noradehi Sanctuary and the Rani Durgavati Sanctuary in the Damoh district,

resulting in a massive tiger reserve encompassing 2,300 square kilometers. The reserve will be centered around the Jabera area of Damoh district and is expected to boost tourism and development in the region, said officials.

## 18: Summits & Conferences



### President Murmu's Maiden Ladakh Visit :-

President Droupadi Murmu arrived in Leh on her maiden two-day visit to the newly-carved Union Territory (UT) of Ladakh on 31 October and participated in the 'Ladakh Union Territory 4th Foundation Day'. The President attended the fourth Ladakh Union Territory Foundation Day at Sindhu Sanskriti Kendra in Leh. Adoption of the J&K Reorganisation Act, which was introduced after the Centre ended J&K's special constitutional position and created two UTs of J&K and Ladakh on August 5, 2019, completed four years on October 31.



### G20 Standards Dialogue Held During India's G20 Presidency :-

The Bureau of Indian Standards (BIS), under the aegis of India's G20 presidency, has hosted the G20 Standards Dialogue 2023. The 2-day event commenced on 02 November at the iconic Bharat Mandapam in New Delhi. Shri Ashwini Kumar Choubey, Minister of State for Consumer Affairs, Food & Public Distribution, Environment, Forest & Climate Change, inaugurated the event. G20 Standards Dialogue 2023, was organized in collaboration with the Ministry of Consumer Affairs, Food & Public Distribution, and the Ministry of Commerce & Industry of the Government of India.



### UK AI Summit: Developers and governments agree on testing to help manage risks :-

Leading AI developers agreed to work with governments to test new frontier models before they are released, to help manage the risks of the rapidly developing technology, in a potentially landmark achievement at the UK's artificial intelligence summit. At an inaugural AI Safety Summit at Bletchley Park, home of Britain's World War Two code-breakers, political leaders from the United States, European Union and China agreed to share a common approach to identifying risks and ways to mitigate them.



### World Food India 2023 Mega Food Event Held In New Delhi :-

From 02 to 05 November the second edition of the 'World Food India 2023' was held in New Delhi which was inaugurated by Prime Minister Narendra Modi. The mega event was inaugurated Bharat Mandapam at Pragati Maidan. In an effort to strengthen these groups, the Prime Minister also granted Seed Capital Assistance to over one lakh members of Self Help Groups. According to the announcement, this assistance will help SHGs to earn higher market pricing through improved packaging and high-quality manufacturing. In addition, the Prime Minister launched 'Food Street' as part of World Food India 2023.



### India Manufacturing Show Held In Bengaluru:-

The three-day 'India Manufacturing Show' was held in Bengaluru, Karnataka from 02 to 05 November 2023. The Defence minister Rajnath Singh inaugurated the event. This is the sixth installment of the show. This event is co-organized by Laghu Udyog Bharti and IMS Foundation, and is backed by the Ministry of Defence's Department of Defence Production. Its major subject is 'Make in India, Make for the World.' The event not only acts as a

showcase for cutting-edge technologies and developments, but it also underscores the importance of small-scale industries in India's economic landscape.



### India To Host 2024 World Telecommunication Standardisation Assembly :-

In 2024, India will host the prestigious World Telecommunication Standardisation Assembly (WTSA), a key step forward in the evolution of 5G and 6G networks. The World Telecommunication Standardisation Assembly (WTSA) is a quadrennial gathering that serves as the ITU Standardisation Sector (ITU-T) governing convention. It is one of three international conferences organized by the International Telecommunication Union, a United Nations organization. This event plays a pivotal role in setting global telecommunication standards, making India's hosting of the WTSA a significant milestone.



### Bhutan's King Wangchuck's Delhi Visit :-

The king of Bhutan, Jigme Khesar Namgyel Wangchuck, recently arrived in New Delhi to a red carpet welcome, with External Affairs Minister S Jaishankar receiving him at the airport. The visit comes at a critical juncture in Bhutan's border talks with China, which has caused some

concern in New Delhi. Bhutan and China held their 25th round of bilateral boundary negotiations in Beijing last month. Bhutanese Foreign Minister Tandi Dorji, who was in Beijing for the negotiations, made two pronouncements that surprised India: Bhutan is really seeking a rapid resolution of the boundary conflict, and it wants to establish diplomatic relations with China as soon as feasible.



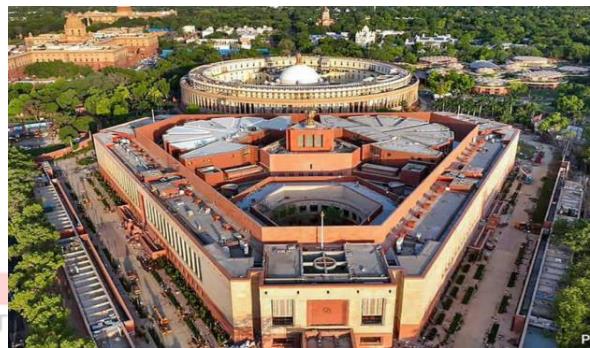
### G7 Foreign Ministers Meet In Japan, With The Israel-Gaza Conflict As A Key Focus :-

Even as Israeli forces continue to strike the Gaza Strip, G7 foreign ministers released a "unified message" on the Israel-Hamas conflict on November 8, including a plea for a humanitarian pause and a "peace process," according to Japan's top diplomat. The Group of Seven affluent nations concluded a two-day conference in Tokyo by saying in a unified statement that Israel has the right to defend itself, while emphasizing the importance of protecting people and adhering to international humanitarian law. The timing of these meetings is significant, given the growing calls for humanitarian pauses in the Gaza war.



### Ministry Of Tourism, GOI Participates In WTM 2023, London From 6 – 8 November 2023 :-

Along with various stakeholders including tour operators and state tourism departments, Ministry of Tourism has participated in WTM London from 6 - 8 November 2023. Ms. V. Vidyavathi, Secretary, Ministry of Tourism, Government of India, and H.E. Vikram Doraiswami, High Commissioner of India to the UK, officially opened the Indian Pavilion in the presence of Shri Rohan Khaunte, Minister of Tourism, Government of Goa. The Secretary, Ministry of Tourism attended the UNWTO –WTTC Tourism Ministers Summit on 'Transforming Tourism through Youth and Education' held at Elevate Stage.



### Winter Session Of Parliament Scheduled For December 4 – 22:-

Parliamentary Affairs Minister Pralhad Joshi announced on the microblogging platform 'X' that the winter session of parliament will be conducted from December 4 to 22. The Union minister also stated that 15 sittings had been scheduled during a 19-day period. "Winter Session, 2023 of Parliament will commence from 4th December and continue till 22nd December having 15 sittings spread over 19 days," tweeted Parliamentary Affairs Minister Pralhad Joshi. During the session, the Ethics Committee's report on the "cash-for-query" charges leveled against TMC MP Mahua Moitra will be tabled in the Lok Sabha.



### 33rd Conference Of The WOAH Regional Commission For Asia And Pacific In New Delhi :-

India is hosting the 33rd Conference of World Organisation for Animal Health (WOAH) Regional Commission for Asia and Pacific in New Delhi from 13th November 2023. The delegates from 36 member countries including India, senior officers from regional and international organizations and representatives from the private sector and private veterinary organizations will participate in the conference. Union Minister of Fisheries, Animal Husbandry and Dairying Shri Parshottam Rupala has inaugurated the four-day conference. The decision to host this event was made during the 90th General Session of the World Assembly of Delegates of the WOAH in Paris in May this year.



### 42nd India International Trade Fair 2023 Inaugurated At Pragati Maidan, New Delhi :-

The 42nd edition of the India International Trade Fair - 2023 was inaugurated at Pragati Maidan in New Delhi on November 14. The fair will continue till 27th of this month. Inaugurating the Trade Fair, Minister of State for Commerce and Industry Anupriya Patel said that the participation of over 3500 exhibitors shows the confidence of the world in India. The theme of the fourteen-day fair is Vasudhaiva Kutumbakam which emphasizes the significance of interconnectedness and cooperation in trade for achieving sustainable growth and well-being.



### 9TH INDIA INTERNATIONAL SCIENCE FESTIVAL (IISF)

#### 9th India International Science Festival To Be Held In Faridabad In January 2024 :-

The 9th India International Science Festival (IISF) 2023 will be held in Faridabad, Haryana, from January 17th to January 20th, 2024. The India's biggest Science Fair will be hosted in Faridabad on the campuses of the Translational Health Science and Technology Institute (THSTI) and the Regional Centre for Biotechnology (RCB) of the Department of Biotechnology. The theme of the present edition is 'Science and Technology Public Outreach in Amrit Kaal'. IISF 2023 aims to provide a platform for inspiring public at large and individuals with diverse levels of interests like students, educators, scientists, researchers, industry professionals, entrepreneurs and science communicators.



#### 'Voice of the Global South Summit' hosted by India

On November 17, India hosted the second 'Voice of the Global South Summit' (VOGSS) in the virtual format. The first summit was held on 12–13 January 2023. Two summits within a year are clearly indicative of the creation of a new institutional platform for sustaining solidarity in the developing world. The term 'global South' was first used by Carl Oglesky, a leftist American author and political activist in 1969, which gathered

currency in the later decades. Through his famous 1980 report entitled 'North-South.



#### President Murmu graced the Conference aerospace & Aviation' :-

The President of India, Smt Droupadi Murmu graced an International Conference cum Exhibition on 'Aerospace & Aviation in 2047', organised by the Aeronautical Society of India to commemorate its 75th Anniversary, in New Delhi on November 18. The President said that aviation is a remarkable feat of human ingenuity that brings the imaginative power to reality with seamless fusion of technology and we cannot help but marvel at

the achievements our nation has made in the fields of aviation and aerospace, space technology, missile technology and aircraft technology



#### India To Chair International Sugar Organisation :-

India, the world's largest consumer and second-largest producer of sugar, has made history by being appointed Chair of the International Sugar Organization (ISO) for the year 2024. According to a news statement issued by the Ministry of Consumer Affairs, Food and Public Distribution, this declaration was made during the ISO's 63rd council meeting in London, indicating India's rise in the global sugar market. The country's status as the largest consumer and the second-largest producer makes it an ideal candidate to lead the apex international body.

## SECTION 2

# Practice Questions with Answers



## PRACTICE QUESTIONS

**1. Indian Navy has received which of the following stealth guided missile destroyer in October 2023?**

- A) Mormugao
- B) Visakhapatnam
- C) Imphal
- D) Ranvijay

**2. What is the name of India's first human spaceflight project?**

- A) Aditya-L1
- B) Bharatiya Antariksha Station
- C) Chandrayaan
- D) Gaganyaan

**3. As part of the MQ-9B drone agreement which of the following company is set to develop a Maintenance, Repair, and Overhaul (MRO) facility in India?**

- A) Boeing
- B) General Atomics
- C) Lockheed Martin
- D) Northrop Grumman

**4. The center is promoting the cultivation of which of the following crops to enhance food security, increase farmers' income, and reduce dependence on imports?**

- A) Cotton and jute
- B) Fruits and vegetables
- C) Oilseeds, pulses, and millets
- D) Rice and maize

**5. In which of the following state Deputy Governor of RBI, Michael Debabrata Patra, inaugurated the sub-office of the Reserve Bank of India?**

- A) Arunachal Pradesh
- B) Madhya Pradesh
- C) Mizoram
- D) Sikkim

**6. Along with which of the following bank NPCI Bharat BillPay launched B2B payments service?**

- A) Axis Bank

- B) ICICI Bank
- C) IndusInd Bank
- D) YES Bank

**7. In which of the following state nation's first liquid nano DAP plant was inaugurated recently?**

- A) Gujarat
- B) Madhya Pradesh
- C) Punjab
- D) Uttar Pradesh

**8. Who among the following launched the National Cooperative for Exports Limited (NCEL)?**

- A) Amit Shah
- B) Rajnath Singh
- C) Anurag Thakur
- D) RK Sinha

**9. Who among the following was appointed as the Chairman and Managing Director (CMD) of IRCTC?**

- A) Devendra Pal Bharti
- B) Kamlesh Kumar Mishra
- C) Sanjay Kumar Jain
- D) Vinay Kumar Sharma

**10. Who among the following was appointed as the senior vice president and Managing Director of HP's India market?**

- A) Ketan Patel
- B) Jayanth Kumar
- C) Ipsita Dasgupta
- D) Gurpreet Singh

**11. Joint military exercise "Exercise Harimau Shakti 2023" between the Indian Army (IA) and the Malaysian Army is being held in which of the following state?**

- A) West Bengal
- B) Meghalaya
- C) Assam
- D) Arunachal Pradesh

**12. Which of the following organisation has approved USD 175 million loan to upgrade roads in Madhya Pradesh?**

- A) World Bank
- B) European Investment Bank
- C) Asian Development Bank
- D) African Development Bank

**13. Which of the following country became the first country in the world to test-fired a medium-caliber maritime electromagnetic railgun from an offshore platform?**

- A) China
- B) Japan
- C) Russia
- D) USA

**14. Who among the following was awarded the White House National Medal of Technology and Innovation by the US President?**

- A) Ajay Bagga
- B) Arun Mehra
- C) Ashok Gadgil
- D) Vivek Ramaswami

**15. When the United Nations Day was observed?**

- A) 24 October
- B) 23 October
- C) 22 October
- D) 21 October

**16. To issue its inaugural electronic Bank Guarantee (e-BG) which of the following bank has entered into a partnership with National E-Governance Services Limited (NeSL)?**

- A) HDFC Bank
- B) ICICI Bank
- C) Kotak Mahindra Bank
- D) YES Bank

**17. By which year India is set to become Asia's third-largest economy as per Purchasing Managers' Index (PMI) released by the S&P Global Market Intelligence?**

- A) 2025

- B) 2026
- C) 2027
- D) 2030

**18. To enhance talent development in the Indian aerospace segment, along with which of the following IIT the Airbus has inked an MoU?**

- A) IIT Delhi
- B) IIT Kanpur
- C) IIT Kharagpur
- D) IIT Mumbai

**19. Who among the following was appointed as the brand ambassador of Lay's?**

- A) Mahendra Singh Dhoni
- B) Shubman Gill
- C) Suresh Raina
- D) Virat Kohli

**20. In which of the following city the national level 'Saras Aajeevika Mela' 2023 being organised?**

- A) Gurugram
- B) Lucknow
- C) Patna
- D) Varanasi

**21. Who among the following was appointed as the Vice Chairman (VC) of Mirae Asset Financial Group?**

- A) Anshul Mittal
- B) Arun Chaudhry
- C) Manish Jain
- D) Swarup Mohanty

**22. Robert Fico has been appointed as the prime minister of which of the following country?**

- A) Estonia
- B) Hungary
- C) Moldova
- D) Slovakia

**23. Indian Army's 1st Vertical Wind Tunnel (VWT) has been inaugurated in which of the following state?**

- A) Assam
- B) Himachal Pradesh
- C) Jammu and Kashmir

D) West Bengal

**24. Which of the following country has launched its 30th flight mission Shenzhou 17 via the Long March-2F Y17 carrier rocket?**

- A) China
- B) Japan
- C) Israel
- D) Iran

**25. Who among the following inaugurated the two-day conference of Indian Air Force Commanders in New Delhi?**

- A) Amit Shah
- B) Anurag Thakur
- C) Narendra Modi
- D) Rajnath Singh

**26. Which of the following state became the first state in India to have hallmarking centers in all districts?**

- A) Karnataka
- B) Madhya Pradesh
- C) Kerala
- D) Tamil Nadu

**27. In October 2023 UDAN Scheme has completed how many years?**

- A) 06
- B) 05
- C) 04
- D) 02

**28. To enroll NCC students as Youth Red Cross Volunteers, which state's Indian Red Cross Society (IRCS) has inked an agreement with National Cadet Corps (NCC)?**

- A) Andhra Pradesh
- B) Karnataka
- C) Maharashtra
- D) West Bengal

**29. Where did India and the European Union (EU) conducted their maiden first joint naval exercise?**

- A) Gulf of Honduras
- B) Gulf of Bothnia

C) Gulf of Guinea

D) Gulf of Aden

**30. Which company received in-principle authorisation from the Reserve Bank of India (RBI) to operate as a payment aggregator (PA)?**

- A) Clover
- B) Payline Data
- C) PaymentCloud
- D) Zaakpay

**31. Which of the following bank has launched GO Savings Account recently?**

- A) IDBI Bank
- B) Karur Vysya Bank
- C) RBL Bank
- D) YES Bank

**32. When the International Animation Day was observed?**

- A) 25 October
- B) 26 October
- C) 28 October
- D) 29 October

**33. Along with the France's Safran Aircraft Engines which of the following company has inked an agreement to manufacture commercial engine parts?**

- A) Skyroot Aerospace Private Limited
- B) Hindustan Aeronautics Limited
- C) Bharat Dynamics Limited
- D) Antrix Corporation Limited

**34. Forest department of which of the following state has launched the Hostile Activity Watch Kernel (HAWK) system to manage and monitor data regarding forest and wildlife crime across the state?**

- A) Uttarakhand
- B) Odisha
- C) Karnataka
- D) Assam

**35. Along with the Ministry of New and Renewable Energy, which ministry has collaborated for green energy expansion?**

- A) Ministry of Coal
- B) Ministry of Housing and Urban Affairs
- C) Ministry of Micro, Small and Medium Enterprises
- D) Ministry of Tourism

**36. Along with the Viameicas Corporation which of the following bank has collaborated to launch digital remittances platform for NRIs?**

- A) HDFC Bank
- B) ICICI Bank
- C) IndusInd Bank
- D) RBL Bank

**37. Who among the following became the fifth Indian batsman to cross the 18,000 runs milestone in international cricket?**

- A) Hardik Pandya
- B) K L Rahul
- C) Rohit Sharma
- D) Virat Kohli



**38. What was the theme for the Vigilance Awareness Week 2023?**

- A) Corruption Free India for a Developed Nation
- B) Integrity – A Way of Life
- C) Say no to corruption; commit to the Nation
- D) Vigilant India, Prosperous India

**39. Who among the following was awarded the 2023 Global Leadership Award for Philanthropy and Corporate Social Responsibility (CSR)?**

- A) Shiv Nadar
- B) Nita Ambani
- C) Gautam Adani
- D) Cyrus Poonawalla

**40. Who among the following won the Women's 2023 Ballon d'Or award?**

- A) Alexia Putellas
- B) Aitana Bonmati
- C) Ada Hegerberg
- D) None of the above

**41. Which of the following edition of the Exercise KAZIND-2023 between India and Kazakhstan is being held at Otar, Kazakhstan?**

- A) 5th
- B) 6th
- C) 8th
- D) 7th

**42. Which of the following cities has been included in the list of UNESCO Creative Cities Network?**

- A) Kozhikode
- B) Kolkata
- C) Gwalior
- D) Both A & C

**43. The Collins Dictionary has selected which of the following word as Word of the Year 2023?**

- A) Quite Quitting
- B) Moonlighting
- C) Deinfluencing
- D) AI

**44. Who among the following was appointed as the Chairman and Managing Director of the Bharat Heavy Electricals Limited (BHEL)?**

- A) Arti Bhatnagar
- B) Koppu Sadashiv Murthy
- C) Nalin Shinghal
- D) Vijay Mittal

**45. Researchers discovered new freshwater fish species named 'Awaous motla' in the Mahanadi River of which of the following state?**

- A) Chhattisgarh
- B) Jharkhand
- C) Madhya Pradesh
- D) Odisha

**46. To launch a co-branded credit card, which of the following credit card company has partnered with Reliance Retail?**

- A) American Express
- B) HDFC Card
- C) Mastercard
- D) SBI Card

**47. Along with SBI which of the following company has entered into a co-lending partnership to enhance affordable credit solutions?**

- A) Aditya Birla Finance Limited
- B) Mahindra Finance
- C) Muthoot Fincorp Limited
- D) Tata Capital Financial Services Limited

**48. Which of the following bank became the first Foreign Bank in India to offer electronic-Bank Guarantees (E-BG)?**

- A) CSB Bank India
- B) DBS Bank India
- C) HSBC India
- D) Standard Chartered Bank India

**49. Which of the following company became the 1st life insurance company in India to receive GIFT City IFSC registration?**

- A) Future Generali India Life Insurance
- B) HDFC Standard Life Insurance
- C) IndiaFirst Life Insurance
- D) SBI Life Insurance

**50. Reserve Bank of India (RBI) has appointed who among the following as the Executive Director (ED)?**

- A) Manoranjan Mishra
- B) Ashwani Bhatia
- C) Ananth Gopalakrishnan
- D) Ananth Narayan

**51. Which of the following country became first country to sterilise all stray dogs?**

- A) Nepal
- B) France
- C) Bhutan
- D) Bangladesh

**52. Which of the following bank users can now pay merchant QR code using digital rupee app?**

- A) Axis Bank
- B) ICICI Bank
- C) IndusInd Bank
- D) YES Bank

**53. Who among the following won the Rohini Nayyar prize 2023?**

- A) Deenanath Rajput
- B) Dilip Mahalanabis
- C) Munishwar Chander Dawar
- D) Prakash Amte

**54. Rajendra Menon has been re-appointed as the chairman of which of the following government organisation?**

- A) National Human Rights Commission
- B) National Green Tribunal
- C) Army Ordnance Corps
- D) Armed Forces Tribunal

**55. For Rs 4,051 crore, Zurich Insurance Company has acquired how much stake in Kotak General Insurance?**

- A) 64%
- B) 60%
- C) 51%
- D) 35%

**56. For collaboration in the field of public administration and administrative reforms for 3 years, along with India which of the following country has inked a Letter of Intent (LoI)?**

- A) France
- B) Germany
- C) UK
- D) US

**57. After the World Cup 2023 which of the following England cricketer is set to retire from international cricket?**

- A) Adil Rashid
- B) David Wiley
- C) Joe Root
- D) Moeen Ali

**58. India is set to host the World Telecommunication Standardisation Assembly (WTSA) in which year?**

- A) 2024
- B) 2026

C) 2027  
D) 2028

**59. From Rs 15 lakh, the RBI has increased the minimum amount for offering Non-Callable Term Deposits (TDs) to how many rupees?**

A) Rs 80 lakh  
B) Rs 40 lakh  
C) Rs 30 lakh  
D) Rs 1 crore

**60. To review the current bancassurance framework, the IRDAI established a task force under the chairmanship of \_\_\_\_\_.**

A) B.C. Patnaik  
B) Meena Kumari  
C) S. N. Rajeswari  
D) Thomas Devasia

**61. Union Minister of Ports, Shipping and Waterways Sarbananda Sonowal has launched the domestic sailing of the first International Cruise Liner “Costa Serena” in which of the following city?**

A) Chennai  
B) Kochi  
C) Mumbai  
D) Panaji

**62. Which of the following country became the 95th member of the International Solar Alliance (ISA)?**

A) South Africa  
B) Kenya  
C) Chile  
D) Canada

**63. Which of the following company has partnered with the Ministry of Women and Child Development to support the Beti Bachao, Beti Padhao initiative?**

A) Aaj Tak  
B) Colors  
C) India TV  
D) Zee Entertainment

**64. Which company became the first foreign company to get Indian govt nod for 100% FDI in the defence sector?**

A) Thales Alenia Space  
B) Lockheed Martin  
C) Saab  
D) Boeing

**65. The government has extended the tenure of A S Rajeev, MD and CEO of which of the following bank?**

A) Bank of Baroda  
B) Bank of India  
C) Bank of Maharashtra  
D) Union Bank of India

**66. Which of the following Indian Naval Ship (INS) became the first navy warship named after a city in Gujarat?**

A) INS Valsura  
B) INS Surat  
C) INS Sardar Patel  
D) INS Dwarka

**67. Which of the following annual Command level exercise was conducted by the Eastern Air Command (EAC) of the Indian Air Force (IAF) from 30 October to 5 November 2023?**

A) Poorvi Bharat  
B) Pralay Shayam  
C) Poorvi Akash  
D) Eastern Bridge

**68. By defeating which of the following team, the Indian women's hockey team won the Women's Asian Champions Trophy Ranchi 2023?**

A) China  
B) Japan  
C) Malaysia  
D) South Korea

**69. Who among the following won the F1 Sao Paulo Grand Prix 2023 recently?**

A) Carlos Sainz Jr.  
B) Fernando Alonso

- C) Lewis Hamilton
- D) Max Verstappen

**70. When National Cancer Awareness Day (India) was observed?**

- A) 06 November
- B) 05 November
- C) 04 November
- D) 07 November

**71. In partnership with National Urban Livelihoods Mission which ministry has launched 'Jal Diwali – Water for Women, Women for Water' awareness campaign?**

- A) Ministry of Jal Shakti
- B) Ministry of Housing and Urban Affairs
- C) Ministry of Home Affairs
- D) Ministry of Environment, Forest and Climate Change

**72. A new guaranteed income plan 'Guaranteed Assured Income' (GAIN) for the customers of Karnataka Vikas Grameena Bank (KVGB) was launched by which life insurance company?**

- A) Canara HSBC Life Insurance
- B) HDFC Life Insurance
- C) SBI Life Insurance
- D) TATA AIA Life Insurance

**73. Who among the following took charge as the Chief Information Commissioner of the Central Information Commission?**

- A) Vinod Kumar Tiwari
- B) Heeralal Samariya
- C) Anandi Ramalingam
- D) Ajay Kumar

**74. When the International Day of Radiology was observed?**

- A) 08 November
- B) 07 November
- C) 05 November
- D) 04 November

**75. Which of the following secured first position in the National Games held in Goa?**

- A) Haryana

- B) Madhya Pradesh
- C) Maharashtra
- D) Services

**76. What was the theme of the AatmaNirbhar Air Arm of the Indian Navy seminar-2023?**

- A) Naval Aviation Excellence
- B) Emerging Technologies in Gunnery
- C) Aatmanirbhar Bharat Initiative
- D) Structural Transformation in Labour Market

**77. Who presided over the Gunnery Symposium 2023 at INS Dronacharya?**

- A) Shri R. K. Singh
- B) Admiral R Hari Kumar
- C) Dr. Jitendra Singh
- D) Mohammed Siraj

**78. Which state celebrated its foundation day on November 15, coinciding with the birth anniversary of Birsa Munda?**

- A) Bihar
- B) Gujarat
- C) Jharkhand
- D) Kerala

**79. What did the National Health Authority and IRDAI collaborate on?**

- A) Vaccination Drive
- B) Digital Health Claims Platform
- C) Disease Surveillance
- D) Health Awareness Campaign

**80. Who replaced Mohammed Siraj as the No.1 ODI bowler in the world by November 15, 2023?**

- A) Keshav Maharaj
- B) Ajay Kumar
- C) Admiral R Hari Kumar
- D) R. K. Singh

**81. To promote academia-research collaboration on regulatory issues of energy sector which of the following Institute has inked an MoU with the FSR Global?**

- A) Indian Institute of Corporate Affairs
- B) Indian Institute of Management Calcutta
- C) Indian Institute of Technology Bombay

D) Indian Institute of Technology Delhi

**82. Which of the following state government has recently approved the state's first export promotion policy to boost exports?**

- A) Karnataka
- B) Tamil Nadu
- C) Maharashtra
- D) West Bengal

**83. Along with the Institute of Rural Management Anand (IRMA) which of the following bank has inked an MoU to promote financial inclusion and literacy across India?**

- A) Axis Bank
- B) HDFC Bank
- C) IndusInd Bank
- D) YES Bank

**84. As per the UBS Securities India Private Limited what is the India's GDP growth forecast for the fiscal year 2023-2024 (FY24)?**

- A) 6.2%
- B) 6.3%
- C) 6.7%
- D) 6.8%

**85. Who among the following was appointed as the UPI Safety Ambassador?**

- A) Vicky Kaushal
- B) Pankaj Tripathi
- C) Akshay Kumar
- D) Ajay Devgn

**86. To finance infra projects in telecom, IT and railway signalling, along with RailTel which of the following company has inked an agreement?**

- A) Indian Railway Finance Corporation
- B) Power Finance Corporation
- C) Power Grid Corporation of India
- D) REC Limited

**87. To help women SHG members turn entrepreneurs which financial institution has inked an MoU with the Deendayal Antyodaya Yojana – National Rural Livelihood Mission (DAY-NRLM)?**

A) Export – Import Bank of India

B) National Bank for Agriculture and Rural Development

C) Reserve Bank of India

D) Small Industries Development Bank of India

**88. To empower and prepare the youth for the aerospace and defence sector which of the following Institute has inked an MoU with Indian Institute of Skills?**

- A) Indian Institute of Technology (IIT) Kanpur
- B) Hindustan Aeronautics Limited
- C) Dassault Aircraft Services India Private Limited
- D) All of the above

**89. Which of the following drone manufacturing company became first Indian private company to get DGCA type certification for unmanned aircraft technology?**

- A) Airnetz Aviation
- B) Flying Wedge Defence and Aerospace
- C) Skye Air Mobility
- D) Skylark Drones

**90. Association of Mutual Funds in India (AMFI) has appointed who among the following as the Chief Executive?**

- A) Venkat Nageswar Chalasani
- B) Navneet Munot
- C) Jayanth Kumar
- D) Atish Mathur

**91. Which of the following organization is organizing the Dark Patterns Buster Hackathon 2023?**

- A) Indian Institute of Technology, Bombay
- B) Department of Health
- C) Department of Education
- D) Department of Consumer Affairs

**92. At the AI Safety Summit 2023 which of the following agreement was signed by 28 countries?**

- A) The AI Development Accord
- B) The Bletchley Declaration
- C) The Global AI Compact

D) The AI Security Protocol

**93. India signed which of the following international agreement with NASA to partner with other nations on space exploration?**

- A) Aditya-L1
- B) Artemis Accords
- C) Chandrayaan
- D) Gaganyaan

**94. For FY 2023-24 what is the average monthly Goods and Services Tax (GST) collection?**

- A) Rs 1.9 lakh crore
- B) Rs 1.8 lakh crore
- C) Rs 1.72 lakh crore
- D) Rs 1.66 lakh crore

**95. Who was nominated as the next Regional Director for the World Health Organization's South-East Asia region?**

- A) Sheikh Hasina
- B) Shambhu Prasad Acharya
- C) Saima Wazed
- D) None of the above

**96. What was the primary focus of Former US First Lady Rosalynn Carter's advocacy work?**

- A) Environmental conservation
- B) Mental health causes
- C) Women's rights
- D) Educational reform

**97. Which book won the 2023 JCB Prize for Literature?**

- A) "Fire and Ice" by George R.R. Martin
- B) "Fire Bird" by Perumal Murugan
- C) "The Silent Flame" by Arundhati Roy
- D) "Whispers of the Phoenix" by Chetan Bhagat

**98. What technology did the National Medical Commission (NMC) propose to eliminate "ghost faculty" in medical colleges?**

- A) Facial recognition
- B) Voice recognition
- C) Aadhaar-enabled biometric attendance system (AEBAS)
- D) RFID tracking

**99. Which organization signed a 'Project Collaboration Agreement' to advance Traditional and Complementary Medicine globally?**

- A) United Nations
- B) World Health Organization (WHO)
- C) UNESCO
- D) Red Cross

**100. What was the theme of the Global Fisheries Conference India 2023?**

- A) Sustainable Aquaculture Practices
- B) Celebrating Fisheries and Aquaculture Wealth
- C) Marine Biodiversity Conservation
- D) Fisheries in a Changing Climate

**101. What is the Lost City Hydrothermal Field known for?**

- A. Desert landscapes
- B. Underwater mountain summit
- C. Arctic ice formations
- D. Volcanic eruptions

**102. What celestial supply chain did the James Webb Space Telescope unveil?**

- A. Meteor showers transporting minerals
- B. Ice-covered pebbles transporting water
- C. Solar winds delivering gases
- D. Planetary collisions forming asteroids

**103. What has the James Webb Space Telescope recently identified in the early universe?**

- A. Ancient black holes
- B. Cosmic vine structures
- C. Dark matter concentrations
- D. Solar system prototypes

**104. What is the recently discovered layer in Earth's core called?**

- A. Core X
- B. E Prime Layer
- C. Magma Mantle
- D. Surface Prime Zone

**105. What will be the focus of the United Nations panel in New Delhi, December 2023?**

- A. Climate Change Resilience
- B. Road Safety Challenges for Delivery Agents



- C) Cybersecurity Threats
- D) Sustainable Agriculture Practices

**106. What event is celebrated during World AMR Awareness Week (WAAW) from November 18-24, 2023?**

- A) World Television Day
- B) International Film Festival of India (IFFI)
- C) World AMR Awareness Week
- D) World Fisheries Day

**107. Which country's AI SuperCloud, providing cloud infrastructure with 40,000 GPUs, was launched on November 21, 2023?**

- A) China
- B) India
- C) United States
- D) Russia



**108. What does the "STATE OF THE CRYOSPHERE REPORT 2023" emphasize about the Earth's frozen parts at 2°C of global warming?**

- A) Reversible damage
- B) No impact on the cryosphere
- C) Irreversible damage
- D) Improved conditions

**109. Novak Djokovic achieved a record-extending 400th week at the top of the world rankings after winning which tennis title on November 21, 2023?**

- A) Wimbledon
- B) US Open
- C) ATP Finals
- D) French Open

**110. Which forest ecosystem, facing degradation due to various factors, is referred to as "live fossils" and dominated by Myristicaceae family trees?**

- A) Rainforest
- B) Myristica swamps
- C) Taiga
- D) Deciduous forest

**111. What is the rank of India in the Inclusiveness Index published by the Othering and Belonging Institute (OBI)?**

- A) 121
- B) 120
- C) 117
- D) 118

**112. To launched a concessional fund named Natural Capital Fund (NCF), along with Global Environment Facility (GEF) which of the following organisation has collaborated?**

- A) Asian Development Bank
- B) International Monetary Fund
- C) United Nations Development Programme
- D) World Bank

**113. For FY23-24, Moody's Investors Service (MIS) retained India's economic growth projection at \_\_\_\_\_.**

- A) 6.7%
- B) 6.2%
- C) 6.4%
- D) 6.5%

**114. Along with Airbus which of the following company has inked a contract for establishing MRO facility for A-320 aircraft family?**

- A) Bharat Dynamics Ltd
- B) Bharat Electronics Ltd
- C) Hindustan Aeronautics Ltd
- D) Mahindra Aerospace Pvt Ltd

**115. Who among the following was honored with the 19th 'Kalakar Puraskar' award?**

- A) Tapas Paul
- B) Sreelekha Mitra
- C) Goutam Ghose
- D) Apolinaris D'Souza

**116. To empower corporate and women entrepreneurs which of the following Institute has inked an agreement with Lean Campus Startups (Trust) and WEICI India?**

- A) Indian Institute of Technology Delhi
- B) Indian Institute of Technology Bombay
- C) Indian Institute of Management Calcutta
- D) Indian Institute of Corporate Affairs

**117. Which of the following country has inked an agreement with India to supply and co-produce Igla anti-aircraft missiles with Indian private company?**

- A) Russia
- B) Japan
- C) Indonesia
- D) France

**118. Along with Indian government which of the following organization has inked \$400 million loan agreement to build high-quality urban infrastructure?**

- A) Asian Development Bank
- B) International Monetary Fund
- C) United Nations Development Programme
- D) World Bank

**119. In November 2023, which of the following financial company did not get SEBI approval to raise funds through initial public offerings (IPOs)?**

- A) EPACK Durable
- B) Fedbank Financial Services Limited
- C) Ganviz Enterprises
- D) Indian Renewable Energy Development Agency

**120. For its brand promotion which of the following bank has collaborated with Indian shuttler H.S. Prannoy?**

- A) Axis Bank
- B) Federal Bank
- C) ICICI Bank
- D) Kotak Mahindra Bank

**121. Which of the following organisation has launched an open data platform which centralizes access to various publicly shared datasets on a single platform?**

- A) World Trade Organization
- B) ADB
- C) International Atomic Energy Agency
- D) United Nations Development Programme

**122. Which of the following telecom company is set to award Rs 1,000-crore contract to Nokia for the supply of Optical Transport Network (OTN) equipment?**

- A) Bharat Sanchar Nigam Limited
- B) Bharti Airtel Limited
- C) Mahanagar Telephone Nigam Limited
- D) Reliance Jio Infocomm Limited

**123. Who among the following has received the inaugural "Lifetime Disturbing the Peace Award"?**

- A) Aravind Adiga
- B) Kiran Desai
- C) Salman Rushdie
- D) Vikram Seth

**124. Which of the following bank will acquire Jaiprakash Associates' 7.71% equity as latter's payment obligation?**

- A) Axis Bank
- B) ICICI Bank
- C) IndusInd Bank
- D) YES Bank

**125. Competition Commission of India has approved Mirae Group's acquisition of minority stake in which of the following company?**

- A) Apollo LogiSolutions Limited
- B) Bundl Technologies Private Limited
- C) Gati Limited
- D) Shadowfax Technologies

**126. To generate several opportunities for students, faculty, and researchers, along with Samarkand Institute of Economics and Services, Uzbekistan which of the following Institute has inked an agreement?**

- A) Indian Institute of Technology Bombay
- B) Indian Institute of Technology Madras
- C) University of Delhi
- D) University of Mumbai

**127. Which of the following organisation has released the second edition of the World Energy Employment report?**

- A) International Renewable Energy Agency
- B) International Energy Agency
- C) International Atomic Energy Agency
- D) Intergovernmental Panel on Climate Change

**128. In November 2023 which of the following bank has launched Unified Payment Interface (UPI) Lite?**

- A) Tamilnad Mercantile Bank
- B) South Indian Bank
- C) IndusInd Bank
- D) Federal Bank

**129. When the World Philosophy Day 2023 was observed?**

- A) 18 November
- B) 17 November
- C) 16 November
- D) 15 November

**130. The Morgan Stanley Capital International (MSCI) will add how many Indian stocks to its MSCI Global Standard Index?**

- A) 23
- B) 19
- C) 9
- D) 5

**131. The Reserve Bank of India (RBI) has asked which of the following financial company to stop disbursal of loans under 'eCOM' and 'Insta EMI Card'?**

- A) Muthoot Finance Limited
- B) Mahindra & Mahindra Financial Services Limited
- C) Bajaj Finance Limited
- D) Aditya Birla Finance Limited

**132. Which of the following bank has launched two Digital Gold Loan schemes for the retail segment and agriculture segment recently?**

- A) Bank of Maharashtra
- B) Canara Bank
- C) Indian Bank
- D) Punjab National Bank

**133. Along with Technology Development Board (TDB) which of the following institution has inked an agreement to enable easier access to credit for MSMEs?**

- A) Export – Import Bank of India
- B) National Bank for Agriculture and Rural Development
- C) Reserve Bank of India
- D) Small Industries Development Bank of India

**134. The Maharashtra government has selected who among the following for the 'Gansamragini Lata Mangeshkar Award' for the year 2023?**

- A) Ananya Wadkar
- B) Anuradha Paudwal
- C) Sadhana Sargam
- D) Suresh Ishwar Wadkar

**135. Which of the following Indian economist & Padma Shri awardee won the Kenneth Boulding Award for Ecological Economics?**

- A) Shaibal Gupta
- B) Bina Agarwal
- C) Nina Gupta
- D) None of the above

**136. After receiving approval by the Reserve Bank of India (RBI) who among the following was appointed as the director of Jio Financial Services Limited?**

- A) Anshuman Thakur
- B) Hitesh Kumar Sethia
- C) Isha Ambani
- D) All of the above

**137. On its 8th foundation day which of the following company has launched two flagship initiatives: T-Bridge and T-Scale on 16th November?**

- A) UnLtd India
- B) The Indus Entrepreneurs
- C) T-Hub
- D) Startup Village

**138. Who among the following became the first woman to won the Dhahan Prize?**

- A) Ajeet Cour
- B) Deepti Babuta
- C) Sukhwinder Amrit
- D) Veena Verma

**139. Who among the following was appointed as the Director, MD & CEO and Key Managerial Personnel of the Kotak Mahindra Bank?**

- A) Ashok Vaswani
- B) Dipak Gupta
- C) Prakash Apte
- D) Uday Shankar

**140. Hinduja Group entity IndusInd International Holdings Ltd (IIHL) is set to acquire which of the following company after receiving approval from the Reserve Bank of India (RBI)?**

- A) Reliance Power
- B) Reliance Infrastructure
- C) Reliance Home Finance
- D) Reliance Capital

**141. The Indian government has approved how much investments in IT hardware sector recently?**

- A) Rs 30 billion
- B) Rs 40 billion
- C) Rs 50 billion
- D) Rs 60 billion

**142. Who among the following was crowned as the Miss Universe at the 72nd Miss Universe Beauty Pageant 2023?**

- A) Anntonia Porsild
- B) Moraya Wilson
- C) Sheynnis Palacios
- D) Shweta Sharda

**143. Javier Milei was elected as the new president of which of the following country?**

- A) Ecuador
- B) Finland
- C) Argentina
- D) Poland

**144. To commemorate the birth anniversary of which of the following personality the National Integration Day is celebrated across India on 19 November?**

- A) Atal Bihari Vajpayee
- B) Chandra Shekhar Azad
- C) Indira Gandhi
- D) Sardar Vallabhbhai Patel

**145. When the International Men's Day was observed?**

- A) 18 November
- B) 19 November
- C) 20 November
- D) 21 November

**146. To offer life insurance products to its customers which of the following bank has partnered with HDFC Life?**

- A) Federal Bank
- B) Karnataka Bank
- C) RBL Bank
- D) South Indian Bank

**147. What is the prediction for India's real GDP growth in 2024 as per the Goldman Sachs Group?**

- A) 6.3%
- B) 6.1%
- C) 6.0%
- D) 5.9%

**148. Who among the following won NASA IMPACT Planet Award 2023?**

- A) Binny Bansal
- B) Kunal Bahl
- C) Niraj Lunavat
- D) Sujit Roy

**149. Vinay M Tonse was appointed as the Managing Director (MD) of which of the following bank?**

- A) Union Bank of India
- B) State Bank of India
- C) Bank of India
- D) Bank of Baroda

**150. Luc Frieden was elected as the Prime Minister of which of the following country?**

A) Paraguay

- B) Luxembourg
- C) Finland
- D) Cambodia

## ANSWERS

**1. Correct Answer: C**

Yard 12706 (Imphal), the third Project 15B stealth guided missile destroyer, being built at Mazagon Dock Shipbuilders Limited (MDL), was delivered to the Indian Navy in October, 2023. The Project is a follow-on of the Kolkata class (Project 15A) destroyers commissioned in the last decade.

**2. Correct Answer: D**

The Indian Space Research Organisation in October, 2023 launched the first of a series of test flights for the Gaganyaan Mission 2025. ISRO's latest endeavour will see India sending astronauts into space in 2025 but before that, it will carry out several test flights to ensure everything is in perfect order for a safe mission.

**3. Correct Answer: B**

The deal for 31 MQ-9B Unmanned Aerial Vehicles (UAVs) with the U.S. is expected to be concluded by February 2024 and deliveries will begin from February 2027, three years from the signing of the contract, according to defence sources. As part of this plan, General Atomics (GA) is scheduled to establish a global Maintenance, Repair, and Overhaul (MRO) facility in India.

**4. Correct Answer: C**

The Cabinet Committee on Economic Affairs has approved the increase in the Minimum Support Prices (MSP) for all mandated Rabi Crops for Marketing Season 2024-25. This increased MSP of rabi crops will ensure remunerative prices to the farmers and incentivise crop diversification. The Government is promoting crop diversification towards oilseeds, pulses and shree anna/millets to

enhance food security, increase farmers' income, and reduce dependence on imports.

**5. Correct Answer: A**

Michael Debabrata Patra, RBI deputy governor, inaugurated the sub-office of the Reserve Bank of India, in Itanagar, Arunachal Pradesh, on October 20. With the opening of this office, the Reserve Bank now has presence in all the seven States of the north-eastern region (NER) viz., Arunachal Pradesh, Assam, Manipur, Meghalaya, Mizoram, Nagaland and Tripura.

**6. Correct Answer: A**

NPCI Bharat BillPay Ltd. (NBBL), a wholly-owned subsidiary of National Payments Corporation of India (NPCI), has launched a new set of services under the business-to-business (B2B) payments category. The category is going live for the first time on the MyJio app for the Biller Arzooo with Axis Bank as the Biller Operating Unit (BOU).

**7. Correct Answer: A**

Ahead of the 2024 polls, Union Home Minister Amit Shah has inaugurated India's first liquid nano di-ammonia phosphate (DAP) plant of Indian Farmers Fertiliser Cooperative Limited (IFFCO) on October 24 in Ahmedabad – Kalol highway in the Gandhinagar Lok Sabha constituency.

**8. Correct Answer: A**

Union Home Minister and Minister of Cooperation, Amit Shah, presided over the launch of the National Cooperative for Exports Limited (NCEL), a venture that marks the union of cooperative sectors in India's export efforts. The event, held in Delhi, saw the unveiling of the NCEL logo, website, and brochure,

along with the distribution of membership certificates to NCEL members.

**9. Correct Answer: C**

IRTS officer Sanjay Kumar Jain has been appointed as CMD, Indian Railway Catering and Tourism Corporation (IRCTC). His appointment has been approved after the recommendation of Search-Cum-Selection Committee (SCSC). The post was vacant since January 2021 after the retirement of Mahendra Pratap Maal.

**10. Correct Answer: C**

HP has appointed Ipsita Dasgupta as the Senior Vice President and Managing Director of HP's India market. Gurpreet Singh Brar, who has been officiating as Interim India MD since November 2022, will move to a new role of Vice President - Innovation & Growth for HP's India Market, as per the statement.

**11. Correct Answer: B**

A joint bilateral training exercise "Exercise Harimau Shakti 2023", between the Indian and Malaysian Armies commenced on 23 October at Umroi cantonment of Ri Bhoi district in Meghalaya. The Malaysian Army contingent comprised troops from the 5th Royal Battalion of the Malaysian Army. The Indian contingent is being represented by a Battalion of the Rajput Regiment.

**12. Correct Answer: C**

The Asian Development Bank (ADB) has approved a \$175 million loan to improve road connectivity and climate resilience in Madhya Pradesh, India. The project aims to upgrade approximately 500 kilometers of state highways and major district roads to a two-lane design, incorporating climate- and disaster-resilient features.

**13. Correct Answer: B**

Japan has successfully test-fired a medium-caliber maritime electromagnetic railgun from an offshore

platform as it continues to advance its defenses in the face of increasing regional security threats. For the test, the Japanese Maritime Self-Defense Force (JMSDF) collaborated with the Acquisition Technology & Logistics Agency (ATLA), a Japanese Ministry of Defense division.

**14. Correct Answer: C**

US President Joe Biden presented the prestigious White House National Medal for Technology and Innovation to Indian-American scientist Ashok Gadgil. The award, bestowed on leading US innovators, recognises those who have made lasting contributions to America's competitiveness and quality of life and helped strengthen the nation's technological workforce.

**15. Correct Answer: A**

United Nations Day is an important observance that is celebrated annually on October 24, marking the adoption of the United Nations Charter in the year 1945. The organisation was established in 1945 and completed its 75th anniversary this year.

**16. Correct Answer: C**

Kotak Mahindra Bank has announced a new partnership with National E-Governance Services Limited (NeSL) to issue its inaugural electronic Bank Guarantee (e-BG) through its platform. This collaboration is poised to usher in the era of digital trade, effectively eliminating the traditional paper-based issuance of Bank Guarantees.

**17. Correct Answer: D**

India, the world's fifth largest economy in the world, is likely to overtake Japan to become the world's third-largest economy with a GDP of \$7.3 trillion by 2030, S&P Global Market Intelligence said in its latest issue of PMI. After two years of rapid economic growth in 2021 and 2022, the Indian economy has continued to show sustained strong growth during the 2023 calendar year.

**18. Correct Answer: B**

The Indian Institute of Technology Kanpur (IITK) and Airbus signed a Memorandum of Understanding (MoU) to facilitate increased collaboration in developing education programmes with a focus on research to foster talent development in the Indian aerospace sector. Under the collaboration, both entities will promote research in advanced technologies and develop programmes and activities to enhance technical capabilities for aerospace students in India.

**19. Correct Answer: A**

Lay's announces cricketer Mahendra Singh Dhoni as its brand ambassador, starring in a campaign – 'No Lay's, No Game.' Lay's has introduced the 'No Lay's No Game' campaign to the Indian audience, globally acclaimed for its association with sports tournaments.

**20. Correct Answer: A**

A national level Saras Aajeevika Mela 2023 is being held in Gurugram, Haryana. The 17-day fair, which was kick started at Leisure Valley Ground, Gurugram on October 26, will continue till 11 November. Around 800 women of Self-Help Groups from 28 States will display their varied range of products like handicrafts, handlooms and natural food items from rural areas across the country at the fair.

**21. Correct Answer: D**

Mirae Asset Financial Group of South Korea has promoted Swarup Mohanty to the position of Vice Chairman, The Korea Economic Daily reported. This is a historic milestone as Mohanty becomes the first individual of non-Korean descent to occupy this prestigious role within the financial conglomerate.

**22. Correct Answer: D**

Robert Fico, Slovakia's newly selected Prime Minister, has taken office for the fourth time, promising to prioritize Slovakian interests, cut military aid to Ukraine, and limit immigration. Fico's

Smer party won elections and formed a government coalition with Hlas and the ultra-nationalist Slovak National Party (SNS).

**23. Correct Answer: B**

A state-of-the-art wind tunnel, a first-of-its-kind in the Indian Army, that offers a controlled environment to enable military trainees to enhance their skills by simulating real-life free fall conditions, has been inaugurated at a training school in Himachal Pradesh. Army Chief Gen Manoj Pande virtually inaugurated "Indian Army's first Vertical Wind Tunnel (VWT)."

**24. Correct Answer: A**

On the momentous occasion of the 20th anniversary of China's first manned spaceflight the Shenzhou-5, the Shenzhou-17 spacecraft sitting atop the Long March-2F Y17 carrier rocket, soared into the sky from the Jiuquan Satellite Launch Center in Northwest China on 26 October morning at 11:14 am.

**25. Correct Answer: D**

Raksha Mantri Rajnath Singh inaugurated the two-day Air Force Commanders' Conference in New Delhi on October 26, 2023. During the session, the Raksha Mantri was briefed on the operational preparedness of the Indian Air Force (IAF) by Chief of the Air Staff Air Chief Marshal VR Chaudhari.

**26. Correct Answer: C**

With the inauguration of a hallmarking centre in Idukki, Kerala became the first state in India to have hallmarking centres in all 14 districts. The opening of hallmarking centres across the districts will make Kerala a hub of gold business and further strengthen its claim to being the most reliable market in the country to buy gold ornaments, said S Abdul Nassar, Treasurer, All Kerala Gold and Silver Merchants' Association.

**27. Correct Answer: A**

Regional Connectivity Scheme, RCS - UDAN has completed six years. The government-backed initiative to improve infrastructure and connectivity in India, especially in remote and underserved regions, was launched on 21st October 2016, with a ten-year vision.

**28. Correct Answer: A**

Around 1.6 lakh NCC students of AP will double up as Youth Red Cross Volunteers in Andhra Pradesh with signing of an MoU between AP Red Cross and National Cadet Corps. Air Commodore V.M. Reddy, deputy director general, NCC (AP and TS) and A.K. Parida, retired IAS officer and general secretary of Indian Red Cross Society, AP branch, signed the MoU.

**29. Correct Answer: C**

India and the European Union (EU) carried out their maiden naval exercise in the Gulf of Guinea off the west African coast on October 24 to boost maritime security cooperation. The exercise followed the third meeting of the EU-India Maritime Security Dialogue on October 5 in Brussels. Four warships took part in the drills.

**30. Correct Answer: D**

Fintech firm Mobikwik's payment gateway arm, Zaakpay has received in-principle authorisation from the Reserve Bank of India (RBI) to operate as a payment aggregator (PA), which will allow the firm to onboard new merchants. In 2021, Mobikwik applied for the PA license for Zaakpay to RBI, however, the same was rejected and the firm re-applied in October 2022.

**31. Correct Answer: C**

RBL Bank launched zero-balance GO Savings Account, which, it says, has easy-to-operate features, and an easy opening process. Customers are required to pay only a one-time fee, after which all the benefits can be availed for free. These are bundled into a single package with a subscription

charge of ₹1999 (plus taxes) for the first year, and, after that, an annual renewal fee of ₹599 (+taxes).

**32. Correct Answer: C**

Every year October 28 is observed as International Animation Day (IAD). The beginning of International Animation day took place in the year 2002, whereas the birth of animation happened in the year 1892 when the first public performance showcased the moving images at the renowned Emile Reynaud's Theatre Optique in the city of Paris.

**33. Correct Answer: B**

Hindustan Aeronautics Ltd (HAL) and Safran Aircraft Engines of France has signed a memorandum of understanding (MoU) to develop industrial cooperation in manufacturing ring forgings for commercial aircraft engines. The products that HAL and Safran will jointly produce in Bengaluru will power the Airbus A320 Neo family and the Boeing 737 Max single-aisle airliners.

**34. Correct Answer: C**

The Karnataka Forest Department and Wildlife Trust of India (WTI) have launched the Hostile Activity Watch Kernel or the HAWK system, a specialised software system to monitor all aspects of forest and wildlife crimes. Crimes such as killing of wildlife, suspected criminal activities and movement of suspicious vehicles will be monitored through this system.

**35. Correct Answer: A**

The Coal Ministry said that it has joined hands with the Ministry of New & Renewable Energy (MNRE) to work together for promotion of green energy. MNRE will support the Coal Ministry and its CPSEs in capacity building training of engineers, technicians and other functionaries through National Institute of Solar Energy (NISE).

**36. Correct Answer: C**

IndusInd Bank has entered into a collaboration with Viamericas Corporation to offer non-resident Indians (NRIs) in the US digital inward remittance services on the 'Indus Fast Remit' platform. The service will offer competitive exchange rates on remittances to India.

**37. Correct Answer: C**

Rohit Sharma became the fifth Indian batter to complete 18,000 runs in international cricket during the ICC Cricket World cup 2023 clash against England in Lucknow. Virat Kohli has a stunning tally of 13437 runs in ODI cricket, 8676 runs in Test cricket, and 4008 runs in T20I cricket and is arguably the greatest batter of his generation in world cricket.

**38. Correct Answer: C**

Central Vigilance Commission has observed the Vigilance Awareness Week 2023 from 30th October to 5th November, 2023 with the theme "Say no to corruption; commit to the Nation."

**39. Correct Answer: B**

The US-India Strategic Partnership Forum (USISPF) on October 29 awarded Nita Ambani, Founder and Chairperson of Reliance Foundation, with the 2023 Global Leadership Award for Philanthropy and Corporate Social Responsibility.

**40. Correct Answer: B**

Spain's World Cup-winning star Aitana Bonmati took the women's Ballon d'Or at a ceremony in Paris. The 25-year-old midfielder was named the best player at the Women's World Cup as the Spanish team overcame off-field turbulence, including protests against their national federation and coach Jorge Vilda, to lift the trophy.

**41. Correct Answer: D**

The 7th edition of the Joint Military Exercise KAZIND-2023 is taking place in Otar, Kazakhstan, spanning from October 30 to November 11, 2023. The Indian Army's contingent is comprised of 90 personnel, led by a battalion from the DOGRA Regiment.

**42. Correct Answer: D**

Two Indian cities, Gwalior and Kozhikode, have been added to the prestigious list of UNESCO Creative Cities Network (UCCN). The cities featured among other 55 new cities from around the world. The 55 cities joined the UNESCO Creative Cities Network on World Cities Day, which was observed on Oct 31.

**43. Correct Answer: D**

Collins Dictionary has named AI 'word of the year'. Use of AI has quadrupled this year, according to the publisher. Collins Managing Director Alex Beecroft said AI had been "the talking point of 2023."

**44. Correct Answer: B**

The Centre appointed Koppu Sadashiv Murthy as the Chairman and Managing Director of Bharat Heavy Electricals Ltd (BHEL). He will succeed Nalin Shinghal who has been the CMD since July 8, 2019. Murthy's appointment will come into effect from the date of his assumption of charge of the post on or after November 1.

**45. Correct Answer: D**

The scientists of zoology department of Berhampur University in association with the Estuarine Biology Regional Centre (EBRC), Zoological Survey of India (ZSI), Gopalpur, have discovered a new freshwater fish species Named 'Awaous Motla' from Mahanadi river at Sonepur and Boudh in western Odisha.

**46. Correct Answer: D**

SBI Card has partnered with Reliance Retail to launch a co-branded credit card. The credit card enables cardholders to unlock rewards and benefits while transacting at Reliance Retail. The benefits can be availed at various purchases ranging from fashion and lifestyle, grocery, consumer electronics, pharmaceuticals, furniture and jewellery.

**47. Correct Answer: B**

Mahindra Finance, part of the Mahindra Group has announced a strategic co-lending partnership with

State Bank of India (SBI), India's largest public sector bank. The co-lending model is designed to harness the distribution strength of Non-Banking Financial Companies (NBFCs) and the cost-efficient capital of banks, ensuring wider outreach and better interest rates for customers, Mahindra Finance said in a statement.

#### 48. Correct Answer: C

HSBC India, has introduced Electronic Bank Guarantee (E-BG) services to facilitate digitization of trade finance. HSBC is the first foreign bank in the country to offer this facility which is made possible through a collaboration with National E-Governance Services Ltd (NeSL), a digital solutions provider.

#### 49. Correct Answer: C

IndiaFirst Life has become the first life insurance company to receive a Gujarat International Finance Tec-City (GIFT-City)'s International Financial Services Centre (IFSC) Registration. The IFSC unit will soon commence operations, the company said in a statement.

#### 50. Correct Answer: A

Reserve Bank of India (RBI) has appointed Manoranjan Mishra as Executive Director (ED) with effect from November 01, 2023. Prior to being promoted to ED, he was serving as Chief General Manager in the Department of Regulation.

#### 51. Correct Answer: C

Bhutan has declared itself the first country in the world to have completely sterilised and vaccinated its entire stray dog population, following a 14-year dog population control programme. A global animal charity, Humane Society International (HSI), that helped implement the programme made the announcement.

#### 52. Correct Answer: B

ICICI Bank said it has enabled payment to any merchant QR code through its digital rupee (e₹) app

named 'Digital Rupee by ICICI Bank'. The bank has made it possible by making its digital rupee app UPI (Unified Payments Interface) interoperable. The 'Digital Rupee by ICICI Bank' app is available for Android and iOS devices.

#### 53. Correct Answer: A

The Second Rohini Nayyar Prize for outstanding contribution to rural development was presented to Deenanath Rajput, an engineer-turned-social worker, for his work on empowering tribal women in Bastar, Chhattisgarh. The prize was presented in memory of late economist-administrator Dr Rohini Nayyar. It came with a trophy, a citation and cash prize of Rs 10 lakh.

#### 54. Correct Answer: D

Former Delhi High Court Chief Justice Rajendra Menon has been re-elected as Chairman of the Armed Forces Tribunal (AFT) for a four-year term, extending his tenure till June 6, 2027. He was first nominated for the position of Chairman in 2019, and this is his second straight term.

#### 55. Correct Answer: C

Zurich Insurance Group is set to acquire a 51% stake in Kotak Mahindra General Insurance for Rs 4,051 crore (\$487 million), valuing the company at around Rs 8,000 crore. This marks Zurich's return to India and is the largest investment by a global insurer in an Indian non-life insurer.

#### 56. Correct Answer: A

The Government of India and M/o Public Sector Transformation & the Civil Service of the French Republic signed the Letter of Intent for Cooperation in the field of Public Administration and Administrative Reforms for three years. The Letter of Intent was signed by Shri V. Srinivas, Secretary on behalf of the Department of Administrative Reforms and Public Grievances and H.E. Mr. Thierry Mathou, Ambassador of France to India.

**57. Correct Answer: B**

England all-rounder David Willey has announced that he will retire from international cricket at the end of the ODI World Cup. The 33-year-old made his debut for England in 2015 and since then he has earned 70 ODI caps and 43 in T20Is. He amassed 627 runs in the 50-over format and scalped 94 wickets at an average of 30.3 and an economy of 5.57.

**58. Correct Answer: A**

India is going to host the World Telecommunication Standardisation Assembly (WTSA) next year. Held every four years, the World Telecommunication Standardisation Assembly (WTSA) is the governing conference of the ITU Standardisation Sector (ITU-T), one of the three world conferences of the International Telecommunication Union and as such, the United Nations system.

**59. Correct Answer: D**

The Reserve Bank of India (RBI) has significantly raised the minimum amount required for offering non-callable Term Deposits (TDs) to Rs 1 crore. This move may help prevent retail depositors from being enticed by the higher interest rates offered on these deposits, which could lead to penalties in cases of emergency withdrawals.

**60. Correct Answer: B**

The Insurance Regulatory and Development Authority of India (IRDAI) formed a taskforce headed by J Meena Kumari that will review the existing bancassurance framework and improve the efficiency of the same amid complaints of mis-selling/forced selling of policies.

**61. Correct Answer: C**

Union Minister of Ports, Shipping and Waterways, Sarbananda Sonowal has launched the domestic sailing of the first International Cruise Liner 'COSTA SERENA' in India at Mumbai. Such cruise initiatives are part of 'Dekho Apna Desh', launched on Prime

Minister's appeal to the middle class to prefer domestic tourism over international.

**62. Correct Answer: C**

Chile became the 95th member of the International Solar Alliance (ISA). Chile handed over the Instrument of ISA ratification during the meeting of Ambassador Juan Angulo of Chile with Joint Secretary (Economic Diplomacy) in Ministry of External Affairs Abhishek Singh in New Delhi on 06 November.

**63. Correct Answer: B**

TV channel Colors has partnered with the Ministry of Women and Child Development's 'Beti Bachao, Beti Padhao' initiative to address girl child abandonment. The collaboration includes the launch of a new fiction show called Doree, which aims to raise awareness about this social issue.

**64. Correct Answer: C**

Sweden's Saab has become the first foreign company to bag 100% FDI in India's defence projects, The Economic Times has reported. At present, India allows only 74% FDI in the defence sector under the automatic route. Beyond that, clearance can be obtained on a case-by-case basis.

**65. Correct Answer: C**

Appointments Committee of the Cabinet (ACC) has approved extension of term of office of A S Rajeev, MD and CEO of Bank of Maharashtra, for six months till his superannuation. Rajeev was appointed MD and CEO of Bank of Maharashtra in 2018.

**66. Correct Answer: B**

The crest of Indian Navy's latest guided missile destroyer 'Surat' was unveiled by Chief Minister Bhupendra Patel in the presence of the Chief of Naval Staff Admiral R Hari Kumar and other senior officers at a ceremony held in Surat city on November 6. As per a Defence ministry release, this

is the first warship to be named after the city of Gujarat.

**67. Correct Answer: C**

Eastern Air Command (EAC) of the Indian Air Force has conducted its annual Command level exercise - Ex Poorvi Akash from 30 October to 5 November. The Indian Air Force has acquired three squadrons of S-400 air defense missile systems from Russia, naming them Sudarshan after Lord Krishna's Sudarshan chakra weapon. This exercise involved the S-400 missiles, fighter jets like Su-30, Rafales, and Tejas, along with ground troops.

**68. Correct Answer: B**

India won the Women's Asian Champions Trophy Ranchi 2023 by defeating defending champion Japan by 4-0. Hockey India has announced a reward of Rs 3 lakh each for all the players and Rs 1.5 lakh each for all the support staff of the winning team of the Jharkhand Women's Asian Champions Trophy Ranchi 2023.

**69. Correct Answer: D**

Max Verstappen has won the Sao Paulo Grand Prix, taking his 17th victory of the season. He comfortably beat the McLaren of Lando Norris into second and the Aston Martin of Fernando Alonso in third. Aston Martin's Fernando Alonso finished third, 34.155s back from Verstappen. Sergio Perez claimed fourth in the second Red Bull, with Lance Stroll completing the top five in what was a positive outing for Aston Martin.

**70. Correct Answer: D**

India observes National Cancer Awareness Day every year on November 7, with a primary focus on raising awareness about the prevention and early detection of cancer, which stands as the second leading cause of death worldwide. The day serves as a reminder of the critical need to address this global health challenge.

**71. Correct Answer: B**

The "Water for women, women for water" campaign as part of 'Jal Diwali', a pioneering initiative by the Ministry of Housing and Urban Affairs (MoHUA) in partnership with the National Urban Livelihood Mission (NULM) and Odisha Urban Academy, concluded with resounding success on its third day, 9th November, 2023.

**72. Correct Answer: A**

Canara HSBC Life Insurance has launched a new guaranteed income plan named 'Guaranteed Assured Income' (GAIN) plan for the customers of Karnataka Vikas Grameena Bank (KVGB). KVGB has 629 branches in nine districts of Karnataka. Canara HSBC is an insurance company sponsored by Canara Bank and HSBC.

**73. Correct Answer: B**

Shri Heeralal Samariya has been appointed as the Chief Information Commissioner in Central Information Commission. He administered the oath of office to Information Commissioners Smt. Anandi Ramalingam and Shri Vinod Kumar Tiwari at a swearing-in ceremony organized in Central Information Commission.

**74. Correct Answer: A**

World Radiology Day, celebrated on November 8th each year, honours the indispensable role of radiologists in healthcare. World Radiography Day honours the November 8, 1895, discovery of X-radiation, or X-rays, by German physicist Wilhelm Conrad Rontgen. The 2023 International Day of Radiology theme is 'Patients Supported by Radiologists & Radiographers.'

**75. Correct Answer: C**

Maharashtra finished first in the 37th National Games 2023 in Goa, with 208 medals, including 71 gold. The Services Sport Control Board also maintained its second-place medal count with 117

medals, including 59 gold medals. Haryana is third with a total of 161 medals, including 53 gold medals.

#### 76. Correct Answer: B

The AatmaNirbhar Air Arm of the Indian Navy seminar-2023 centered around exploring and discussing the advancements and innovations in the field of Gunnery and Missile Warfare. The theme, 'Emerging Technologies in Gunnery,' reflects a focus on cutting-edge technologies and strategies within the naval aviation domain, emphasizing the importance of staying abreast of technological advancements for strategic and operational effectiveness.

#### 77. Correct Answer: B

The Gunnery Symposium 2023, held at INS Dronacharya, was presided over by Admiral R Hari Kumar, the Chief of the Naval Staff. His leadership and presence underscore the significance of the event in addressing and discussing emerging technologies in the realms of gunnery and missile warfare within the Indian Navy.

#### 78. Correct Answer: C

On November 15, Jharkhand celebrated its foundation day, a commemoration of its establishment as a separate state carved out of Bihar in 2000. This date also coincides with the birth anniversary of tribal leader Birsa Munda, also known as Bhagwan Birsa, adding cultural significance to the occasion.

#### 79. Correct Answer: B

The collaboration between the National Health Authority and the Insurance Regulatory and Development Authority of India (IRDAI) aimed to operationalize the National Health Claim Exchange. This digital health claims platform facilitates seamless interoperability in processing health claims within the insurance industry, ultimately benefiting patients through efficient and streamlined healthcare services.

#### 80. Correct Answer: A

South African spinner Keshav Maharaj ascended to the top position as the world's No.1 ODI bowler, replacing Mohammed Siraj. Maharaj's stellar performance, particularly in the World Cup matches, contributed to this ranking shift, by November 15, 2023.

#### 81. Correct Answer: A

A memorandum of understanding (MoU) was signed between the Indian Institute of Corporate Affairs (IICA) and the FSR Global at IICA campus in Manesar, Gurugram, recently. The MoU signed by Prof. Naveen Sirohi, representing IICA, and Swetha Ravi Kumar, representing FSR Global, aims to foster collaborative efforts and explore pragmatic approaches for establishing mutually beneficial partnerships.

#### 82. Correct Answer: C

The Maharashtra state cabinet has approved the state's first export promotion policy designed to boost exports. According to a statement from Chief Minister's Office, the policy will be implemented till 2027-28 and it is expected to generate an investment of approximately Rs. 25 thousand crores in the state.

#### 83. Correct Answer: A

Axis Bank and the Institute of Rural Management Anand (IRMA) have entered into a Memorandum of Understanding (MoU) on November 06, 2023. The idea behind entering the MoU is to establish the Axis Bank Chair for financial inclusion at IRMA.

#### 84. Correct Answer: B

UBS has upped India's GDP growth forecast for FY24 by 10 basis points (100 basis points mean 1 percentage point) to 6.3 per cent. Also, it has increased India's FY25 GDP growth forecast upwards by 20 basis points to 6.2 per cent.

#### 85. Correct Answer: B

In an effort to strengthen safety awareness on digital payment platforms, the National Payments Corporation of India (NPCI) has announced the appointment of actor Pankaj Tripathi as its 'UPI Safety Ambassador.' This move comes in the wake of ongoing discussions regarding the safety and security of digital payment platforms, particularly Unified Payments Interface (UPI).

#### 86. Correct Answer: D

State-owned REC has announced that it has inked a pact with RailTel to finance up to Rs 30,000 crore for infrastructure projects in telecom, IT and railway signalling. According to the statement, these projects encompass a wide range of areas, including data centre products and services, telecom & IT products and services, railways & metro projects, and the KAVACH train collision prevention system.

#### 87. Correct Answer: D

Deen Dayal Antyodaya Yojana – National Rural Livelihood Mission (DAY-NRLM) under the Ministry of Rural Development has signed a memorandum of understanding (MoU) with the Small Industries Development Bank of India (SIDBI) to promote women-led enterprises among members of Self-Help Groups (SHGs). According to a statement by the ministry, the partnership focuses on multiple aspects to boost women entrepreneurship.

#### 88. Correct Answer: D

Indian Institute of Skills (IIS) Kanpur has signed three memorandums of understanding (MOUs) with Indian Institute of Technology (IIT) Kanpur, Hindustan Aeronautics Limited (HAL), and Dassault Aircraft Services India (DASI) with the objective of preparing the local youth for the aerospace and defence sectors, particularly to support the defence industrial corridor in Uttar Pradesh.

#### 89. Correct Answer: B

Flying Wedge Defence and Aerospace has become India's first-ever private firm to secure a Directorate

General of Civil Aviation (DGCA) type certification for indigenous unmanned aerial vehicle (UAV) technology. Under the DGCA's regulatory framework, no drone, aircraft, or aeroplane can operate in India without DGCA-type certification.

#### 90. Correct Answer: A

Industry body Association of Mutual Funds in India (AMFI) said it has appointed Venkat Nageswar Chalasani, former deputy managing director of State Bank of India, as its new chief executive. This announcement followed the end of NS Venkatesh's tenure, who served two consecutive terms of three years each.

#### 91. Correct Answer: D

The Centre, in October 2023, launched 'Dark Patterns Buster Hackathon 2023' to design an innovative app or software-based solution that can detect dark patterns on e-commerce platforms. The hackathon has been organised by the Department of Consumer Affairs (DoCA) in collaboration with IIT-(BHU).

#### 92. Correct Answer: B

Countries such as India, UK, US, and China have agreed to collaborate in order to protect against the potential harm caused by artificial intelligence (AI). This agreement was reached at the world's first summit on AI safety, held in Bletchley Park, UK. The participating nations signed the "Bletchley Declaration," emphasizing the need to collectively manage the risks associated with AI.

#### 93. Correct Answer: B

In 2023 India has decided to join the Artemis Accords, which brings like-minded countries together on civil space exploration, and NASA and ISRO have agreed to a joint mission to the International Space Station in 2024. An official said that NASA and the ISRO are developing a strategic framework for human spaceflight cooperation this year.

**94. Correct Answer: D**

"GST revenue collection for October 2023 is second highest ever, next only to April 2023, at Rs 1.72 lakh crore; records increase of 13 per cent Y-o-Y," the finance ministry said in a statement. The average gross monthly GST collection in the FY 2023-24 now stands at Rs 1.66 lakh crore, 11 per cent higher than the year-ago period.

**95. Correct Answer: C**

Bangladesh Prime Minister Sheikh Hasina's daughter, Saima Wazed was nominated as the next Regional Director for the World Health Organization's South-East Asia region. She defeated Shambu Acharya, a public health veteran from Nepal, in a vote held during the 76th session of the WHO Regional Committee for South-East Asia Region.

**96. Correct Answer: B**

Former US First Lady Rosalynn Carter was widely recognized for her active promotion of mental health causes. Throughout her time in the public eye, she played a significant role in raising awareness about mental health issues, advocating for improved mental health policies, and working towards reducing the stigma associated with mental illnesses.

**97. Correct Answer: B**

The novel 'Fire Bird' by Perumal Murugan clinched the 2023 JCB Prize for Literature. This prestigious award recognizes outstanding contributions to literature, and 'Fire Bird' stood out for its literary excellence. The book, skillfully translated into English by Janani Kannan, received acclaim for its compelling narrative and thematic richness.

**98. Correct Answer: C**

In a proactive move to address the issue of "ghost faculty" in medical colleges, the National Medical Commission (NMC) proposed the implementation of the Aadhaar-enabled biometric attendance system (AEBAS) for faculty members. This technology aims

to ensure the presence and accountability of faculty members, thereby enhancing the quality of medical education.

**99. Correct Answer: B**

The World Health Organization (WHO) and the Ministry of Ayush signed a groundbreaking 'Project Collaboration Agreement' in Geneva. This agreement is designed to advance Traditional and Complementary Medicine on a global scale. The collaborative efforts aim to integrate traditional healing practices into mainstream healthcare, promoting holistic well-being.

**100. Correct Answer: B**

The theme of the Global Fisheries Conference India 2023 was 'Celebrating Fisheries and Aquaculture Wealth.' This conference, set to be inaugurated by Union Fisheries Minister Parshottam Rupala, brings together key stakeholders to discuss and celebrate the significance of fisheries and aquaculture in India and globally.

**101. Correct Answer: B**

The Lost City Hydrothermal Field, situated close to the summit of an underwater mountain near the Mid-Atlantic Ridge, is renowned for its mesmerizing environment. Discovered in 2000, this underwater wonder unfolds a tale of discovery and resilience. It provides scientists with valuable insights into the unique geological and hydrothermal processes occurring beneath the ocean's surface.

**102. Correct Answer: B**

The James Webb Space Telescope (JWST) made a groundbreaking discovery by uncovering a celestial supply chain. This involves ice-covered pebbles transporting water to newly forming planets around young stars. This revelation challenges conventional beliefs about the origin of Earth's water and opens up new avenues for understanding the dynamics of planetary formation in distant regions of the cosmos.

**103. Correct Answer: B**

Astronomers using data from the James Webb Space Telescope have identified a colossal chain of at least 20 closely packed galaxies from the early universe. This "cosmic vine" structure provides valuable insights into the formation of some of the most massive structures in the cosmos during the early stages of the universe. The discovery enhances our understanding of the large-scale structures that existed billions of years ago.

**104. Correct Answer: B**

An international team of researchers, including scientists from Arizona State University (ASU), has uncovered a mysterious layer known as the E prime layer. This layer is located at the outermost part of Earth's core and is believed to be a result of the penetration of surface water. The discovery adds a new dimension to our understanding of the Earth's core and its composition.

**105. Correct Answer: B**

The upcoming United Nations panel in New Delhi will address road safety hazards faced by delivery agents, particularly those on two-wheelers operating under strict timelines for e-commerce orders. The discussion aims to formulate measures to enhance road safety and mitigate the risks faced by delivery personnel, highlighting the importance of addressing challenges in the rapidly evolving landscape of delivery services.

**106. Correct Answer: C**

World AMR Awareness Week is a global campaign observed from November 18-24 every year. Its primary objective is to raise awareness about antimicrobial resistance (AMR) and promote best practices among One Health stakeholders. The theme for WAAW 2023 is "Preventing antimicrobial resistance together," emphasizing the collective effort needed to address the emergence and spread of drug-resistant infections.

**107. Correct Answer: B**

On November 21, 2023, NeevCloud launched India's first AI SuperCloud with the ambitious goal of making India self-reliant in the field of AI and Supercomputing. The initiative aims to deploy AI cloud infrastructure, including 40,000 GPUs and storage worth \$1.5 billion by 2026. Notably, the company plans to provide Cloud GPUs at the world's lowest prices, specifically at \$1.69/hour.

**108. Correct Answer: C**

The State of the Cryosphere 2023 – Two Degrees is Too High report, released by the International Cryosphere Climate Initiative (ICCI) in Stockholm, Sweden, highlights a concerning finding. It states that all of the Earth's frozen parts will experience irreversible damage if global warming reaches 2°C. This poses disastrous consequences for millions of people, societies, and the environment, underscoring the urgency of addressing climate change.

**109. Correct Answer: C**

Novak Djokovic secured a historic seventh title at the ATP Finals in Turin, Italy, on November 21, 2023. This victory marked a remarkable year for Djokovic, who had earlier won grand slam titles at the Australian Open, French Open, and US Open in the same year. Consequently, he began his 400th week as the world's top-ranked tennis player.

**110. Correct Answer: B**

Myristica swamps are unique and ancient forest ecosystems primarily found in the Kulathupuzha and Anchal forest ranges in Kollam. These swamps are often termed "live fossils" due to their archaic nature. Dominated by evergreen trees belonging to the Myristicaceae family, which is one of the oldest flowering plant families on Earth, these swamps are currently facing degradation, mainly due to conflicts between human activities and the preservation of this rare biodiversity hotspot.

**111. Correct Answer: C**

India is ranked 117th in the list of 129 countries in the world in the inclusiveness index published by the Othering and Belonging Institute (OBI) at California University, United States. Smaller countries like Bangladesh (106) and Israel (115) were placed better than India.

**112. Correct Answer: A**

The Asian Development Bank (ADB), in partnership with the Global Environment Facility (GEF), has unveiled the inception of the Natural Capital Fund (NCF), a concessional fund aimed at bolstering projects that bolster food security while simultaneously safeguarding and reviving natural capital in ADB's developing member countries (DMCs).

**113. Correct Answer: A**

Moody's Investors Service retained India's economic growth forecast for 2023 at 6.7% and said strong domestic demand will likely sustain the growth in the near term. With exports remaining weak against an unfavourable global economic backdrop, Moody's in its Global Macroeconomic Outlook 2024-25 said sustained domestic demand growth is propelling India's economy.

**114. Correct Answer: C**

Hindustan Aeronautics Ltd (HAL) and Airbus have signed a contract for establishing Maintenance, Repair, and Overhaul (MRO) facilities for the A-320 family of aircraft. Under the collaboration, Airbus will supply the A320 family tool package and offer specialised consulting services to HAL to establish MRO facility for A-320 family of aircraft.

**115. Correct Answer: D**

Apolinaris D'Souza, a notable Konkani singer, songwriter, and composer, received the 19th edition of the coveted 'Kalakar Puraskar,' which was organized by the Carvalho Household of Kundapura in collaboration with Mandd Sobhann, Mangaluru.

The award ceremony took place on November 5, 2023, at a public event hosted at Kalaagann in Mangaluru.

**116. Correct Answer: D**

The Indian Institute of Corporate Affairs (IICA) and Lean Campus Startups (Trust) & WEICI India signed a Memorandum of Understanding (MoU) to empower both corporate and women entrepreneurs, augmenting their knowledge, skills, and competencies in the effective establishment and management of a diverse workforce. In partnership with IICA, LCS will orchestrate programmes for women entrepreneurs and students.

**117. Correct Answer: A**

In a major boost to defence capabilities, India is set to procure an anti-aircraft missile system from Russia. The Igla-S is a man-portable air defence system (MANPADS). Russia is India's largest arms supplier. Russia signed a contract to supply Igla-S hand-held anti-aircraft missiles to India.

**118. Correct Answer: A**

The Indian government has signed a \$400 million loan agreement with the Asian Development Bank (ADB) to support its urban reform agenda. The loan will be used to create high-quality urban infrastructure, improve service delivery, and promote efficient governance systems.

**119. Correct Answer: C**

The Securities and Exchange Board of India (SEBI) has given approval to four companies to raise funds through initial public offerings (IPOs). Fedbank Financial Services, Indian Renewable Energy Development Agency, EPACK Durable, and Suraj Estate Developers received observation letters from SEBI.

**120. Correct Answer: B**

Federal Bank has collaborated with India's Top Seeded Shuttler, H.S. Prannoy. H.S. Prannoy, is

current world number eight and a recipient of the men's singles bronze medal in the recent Asian Games. The Bronze was won by Prannoy, 41 years after Syed Modi won it at the Asian Games.

**121. Correct Answer: C**

Making scientific data more accessible to decision makers, experts and the public is at the core of IAEA's efforts for stronger transparency and enhanced international knowledge sharing. With this aim, the International Atomic Energy Agency (IAEA) recently launched the IAEA Data Platform which centralizes access to various publicly shared datasets on a single platform.

**122. Correct Answer: A**

State-run Bharat Sanchar Nigam Limited (BSNL) is set to award a multi-year Rs 1,000-crore purchase order to Finland's Nokia for supply of optical transport network (OTN). Other contenders for the contract included domestic gear vendors United Telecoms Limited (UTL) and Tata Group company, Tejas Networks.

**123. Correct Answer: C**

Widely acclaimed author Salman Rushdie, has been honoured with the first 'Lifetime Disturbing the Peace Award' by the Vaclav Havel Center on November 14. This was Rushdie's unexpected public appearance since he was attacked during a literary festival in New York in August 2022.

**124. Correct Answer: B**

Jaiprakash Associates (JAL) and trusts associated with the company will transfer 7.71% or 18.93 crore shares to ICICI Bank as part of JAL's payment obligations to the bank. Jaiprakash Associates is the flagship company of the Jaypee Group which is engaged in engineering & construction (E&C), cement, hospitality & real estate businesses.

**125. Correct Answer: D**

Fair trade regulator Competition Commission of India (CCI) has cleared Mirae Group entities' acquisition of a minority stake in Shadowfax Technologies. The Mirae Group entities undertake venture investments and are ultimately directly or indirectly controlled by the global investment manager Mirae Group.

**126. Correct Answer: C**

The Samarkand Institute of Economics and Services, Uzbekistan has entered into a Memorandum of Understanding (MoU) with University of Delhi. This thoughtfully formulated agreement, mutually approved by both institutions, aims to unlock a range of prospects for students, faculty and researchers hailing from Samarkand and Delhi, according to an official release.

**127. Correct Answer: B**

With 35 million jobs worldwide, clean energy has exceeded the number of jobs available in the traditional fossil fuel sector (32 million) for the first time in 2021, as indicated by the World Energy Employment report from the International Energy Agency. In India, fossil fuel employment rose above pre-pandemic levels of 2019.

**128. Correct Answer: D**

Federal Bank has announced that it has launched the UPI (Unified Payment Interface) Lite functionality for small-value digital payments. UPI Lite allows an individual to store money in their UPI Lite on-device wallet and make offline payments to merchants.

**129. Correct Answer: C**

The World Philosophy Day is celebrated on the third Thursday of November every year. This year it was observed on 16 November. World Philosophy Day was initiated by UNESCO in 2002, as a means to revive the value and need for Philosophy in improving our world, by bettering ourselves.

**130. Correct Answer: C**

The Morgan Stanley Capital International (MSCI) will add 9 Indian stocks including IndusInd Bank, Tata Motors DVR, Suzlon Energy, and One 97 Communications (Paytm) to its MSCI Global Standard Index. Tata Communications, APL Apollo Tubes, Macrotech Developers, Persistent Systems, and Polycab India have also been added.

**131. Correct Answer: C**

Reserve Bank of India (RBI) has barred Bajaj Finance from sanctioning and disbursing loans under two of its lending products - 'eCOM' and 'Insta EMI Card' citing non-issuance of key fact statements (KFS) to the borrowers under these two lending products, and deficiencies in the KFS for other digital loans of the company.

**132. Correct Answer: D**

Public sector bank Punjab National Bank (PNB) has launched two Digital Gold Loan schemes named PNB Gold Loan for the retail segment and PNB Swarnim for the agriculture segment. The digital lending solution launched during the bank's Digital Mahotsav event aims to provide a hassle-free credit to customers to quickly meet their personal as well as agriculture credit requirements by using gold jewellery and/or ornaments as collaterals.

**133. Correct Answer: D**

In a significant move to bolster the Micro, Small, and Medium Enterprise (MSME) sector in India, the Technology Development Board (TDB) and the Small Industries Development Bank of India (SIDBI) have formalized a Memorandum of Understanding (MoU) to facilitate easier access to credit for enterprises engaged in the development and commercial application of indigenous or imported technology.

**134. Correct Answer: D**

The Maharashtra government has selected veteran playback singer and National Award winner Suresh Ishwar Wadkar for its prestigious 'Gansamragini Lata

Mangeshkar Award' for 2023, Cultural Affairs Minister Sudhir Mungantiwar announced.

**135. Correct Answer: B**

Bina Agarwal, Professor of Development Economics and Environment at the Global Development Institute, University of Manchester, was conferred the Kenneth Boulding Award for Ecological Economics award jointly with David Barkin, a professor at the Metropolitan University in Mexico City.

**136. Correct Answer: D**

Jio Financial Services said the Reserve Bank has granted prior approval to appoint Isha Mukesh Ambani Anshuman Thakur and Hitesh Kumar Sethia as directors of the Reliance Industries' NBFC firm. Jio Financial Services, with a net worth of Rs 1.2 lakh crore, is one of the world's highest-capitalised financial services platforms at inception.

**137. Correct Answer: C**

Telangana government-led incubator T-Hub has launched two initiatives, T-Bridge and T-Scale, to mark its eighth foundation day on 16 November. T-Bridge aims to provide global market access for Indian startups, while T-Scale will help startups prepare for Series-A funding.

**138. Correct Answer: B**

Mohali-based Deepti Babuta recently became the first woman to bag the Dhahan Prize, the largest international literary award for fiction books in Punjabi language. Babuta received the award for her short story collection, 'Bhukh Eon Sah Laindi Hai' ('Hunger Breathes Like This').

**139. Correct Answer: A**

The board of Kotak Mahindra Bank has approved the appointment of Ashok Vaswani as a Director, Managing Director and the CEO and a Key Managerial Personnel of the bank. Last month, the Reserve Bank of India (RBI) had approved the

appointment of Vaswani as the bank's MD & CEO for a period of three years.

**140. Correct Answer: D**

The Reserve Bank of India (RBI) has approved the resolution plan for debt-ridden Reliance Capital, paving the way for Hinduja Group entity IndusInd International Holdings Ltd (IIHL) to acquire the company. According to a regulatory filing, the Administrator of Reliance Capital received a "No objection" from the RBI on November 17, 2023.

**141. Correct Answer: A**

The Indian government has approved investments worth 30 billion Indian rupees (\$360.4 million) in the IT hardware sector under its flagship manufacturing incentives scheme. Applications from 27 companies have been approved, information technology minister Ashwini Vaishnaw said. A total of 40 applications had been submitted.

**142. Correct Answer: C**

Nicaragua's Sheynnis Palacios has been crowned Miss Universe for the year 2023, marking her country's first win at the international beauty pageant. The 72nd edition of the Miss Universe pageant was held on Saturday night (18 November) at the Jose Adolfo Pineda Arena in San Salvador, El Salvador.

**143. Correct Answer: C**

Argentina elected right-wing libertarian Javier Milei as its new president, rolling the dice on an outsider with radical views to fix an economy battered by triple-digit inflation, a looming recession and rising poverty. Official results showed Milei with near 56% versus just over 44% for his rival, Peronist Economy Minister Sergio Massa, who conceded in a speech.

**144. Correct Answer: C**

The National Integration Day is celebrated annually on November 19 to commemorate the birth anniversary of the first-ever female Prime Minister of

India, Indira Gandhi. Awarded the highest civilian award 'Bharat Ratna' in 1971 and Lenin Peace Prize in 1984, Indira Gandhi was known as the 'Iron Lady of India'.

**145. Correct Answer: B**

International Men's Day is celebrated on November 19 every year to raise awareness about the health and well-being of men and boys and to highlight the issues that they face. The theme for 2023 is "Zero Male Suicide," a reminder of the disproportionately high rate of suicide among men.

**146. Correct Answer: B**

Mangaluru-headquartered private sector lender the Karnataka Bank has entered into a strategic corporate tie-up with HDFC Life to offer life insurance products to its customers. The partnership is a testament to the stated commitment to offer customers a range of innovative and customer-centric financial solutions.

**147. Correct Answer: A**

India's real GDP growth rate is likely to moderate marginally to 6.3 per cent in 2024 from estimated 6.4 per cent growth for 2023, according to a report from Goldman Sachs. Goldman Sachs said repeated supply shocks along with stable growth are likely to keep inflation above the central point of the Reserve Bank of India's (RBI) target of 4.0 per cent in 2024.

**148. Correct Answer: D**

Dr Sujit Roy, Co-Founder, BrainAlive received NASA IMPACT Planet Award 2023 for his outstanding contribution to the Geospatial AI Foundation Model project. Dr Sujit Roy has over 10 years of experience of R&D in Machine Learning and Computational Neuroscience in global research organizations like NASA Impact and University of Manchester.

**149. Correct Answer: B**

The Government of India has appointed Vinay M. Tonse as the Managing Director of State Bank of

India until November 30, 2025. Earlier in September, the Financial Services Institutions Bureau (FSIB), the headhunter for directors of state-owned banks and financial institutions recommended Tonse for the said post, who currently serves as the deputy MD of the state-owned bank.

**150. Correct Answer: B**

Luc Frieden (60), a member of the Christian Social People's Party (CSV), was sworn in as Luxembourg's 23rd Prime Minister (PM) on November 17, 2023. He replaces Xavier Bettel of the Liberal Democratic Party (DP), who was Luxembourg's Prime Minister from 2013 until 2023.



## SECTION 3

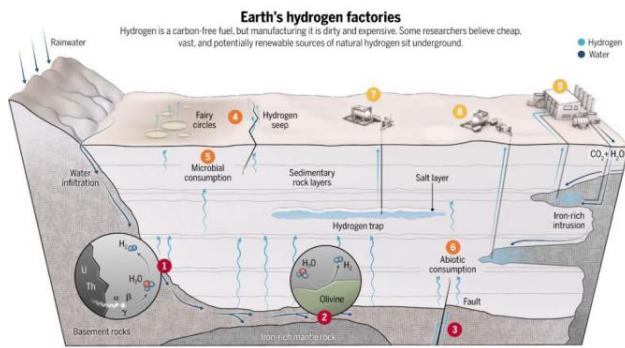


# **Detailed Analysis of     ===== Important Events**



## Economics

### White Hydrogen reserves discovered in France



Scientists looking for fossil fuels beneath northern France made a ground-breaking discovery when they discovered a large store of hydrogen. This "white hydrogen" deposit, believed to be between 6 million and 250 million metric tons, is among the largest ever discovered, according to preliminary calculations. It has enormous potential for use in clean energy applications.

#### Understanding White Hydrogen

- In the Earth's crust, white hydrogen is a naturally occurring gas.
- Despite being the most common element in the universe, hydrogen usually forms compounds with other elements.
- For sectors including steel, shipping, and aviation, hydrogen is heralded as a promising clean energy source.
- When compared to solar or wind energy, its burning yields just water, making it a very environmentally benign energy source.

#### Other types of Hydrogen

	Obtained from	Production Method	Carbon Emissions
<b>Green Hydrogen</b>	Water and renewable energy sources	Electrolysis with renewables	Very low to zero

<b>Blue Hydrogen</b>	Natural gas	Steam Methane Reforming (SMR) Reduced, with Carbon Capture and Storage (CCS)
<b>Gray Hydrogen</b>	Natural gas	Steam Methane Reforming (SMR) High without CCS

#### Significance of the Discovery

- Changing Paradigm:** In the past, researchers thought that lab-based procedures were necessary for the large-scale synthesis of hydrogen. Based on where it came from, hydrogen was divided into several sorts, including gray, brown, blue, and green.
- Untapped Potential:** White hydrogen presents a sizable source of clean-burning energy because it is a naturally occurring, plentiful resource.
- Natural and Economical:** White hydrogen is produced in a more economical and natural way than with energy-intensive techniques. Green hydrogen is estimated to cost about \$6 per kilogram, while white hydrogen is estimated to cost about \$1.

#### Direct Listing on Foreign Stock Exchanges



The Indian government has made history by allowing a limited number of Indian companies to list directly on specific international stock exchanges. This strategic move represents a critical turning point in India's financial development as it attempts to give these

enterprises access to international capital markets and increase capital outflows.

#### Direct Listing vs. Initial Public Offers (IPO)

	IPO	Direct Listing
<b>Share Issuance</b>	New shares are created and sold.	No new shares are created or sold.
<b>Underwriters</b>	Typically involves underwriters.	No underwriters involved.
<b>Price Determination</b>	Price determined through negotiations.	Market-driven pricing at launch.
<b>Lock-Up Period</b>	Common for insiders post-IPO.	Typically no lock-up period.
<b>Regulatory Compliance</b>	Extensive financial disclosures.	Regulatory requirements met.
<b>Capital Raising</b>	Primary goal is to raise capital.	Provides liquidity to shareholders.

#### Implementation of Companies (Amendment) Act, 2020

- Government Notification:** The Companies (Amendment) Act, 2020's provisions were recently placed into effect by a notification released by the Ministry of Corporate Affairs (MCA).
- The International Financial Services Centre (IFSC) in Ahmedabad is the primary facilitator for the direct listing of equity shares by domestic companies, both listed and unlisted.**
- Encouraging Clause:** Section 5 gives the federal government the right to allow certain categories of publicly traded firms to list particular categories of securities on international stock markets, such as GIFT IFSC, Ahmedabad.
- Streamlined Procedures:** In certain cases, the government may choose to waive the need for a prospectus, share capital, beneficial ownership, and dividend distribution.

#### Current Listing Mechanism for Foreign Bourses

- Depository Receipts:** In the past, American Depository Receipts (ADR) or Global Depository Receipts (GDR) were the primary means of documentation used by Indian companies seeking to list overseas. Indian custodians provided these receipts to overseas investors.
- Utilization in the Past:** 109 firms raised Rs 51,847.72 crore through the ADR/GDR method between 2008 and 2018. But no Indian business explored international listings after 2018.

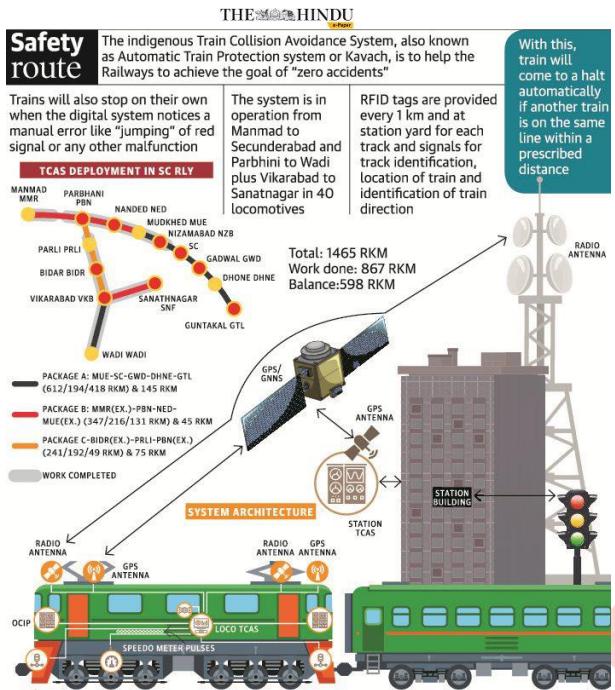
#### Advantages of Direct Foreign Listing

- Enhanced financing:** By providing better valuations and exposure to international currencies like the US dollar, direct foreign listing enables domestic companies to access foreign markets for financing.
- Startup and Unicorn Growth:** By offering an extra channel for funding and increased international exposure, this program may be very helpful to startups and unicorns.
- Increasing Forex Reserves:** By increasing India's foreign exchange reserves, the action supports the country's economic stability.
- Simplified Accounting:** Indian Accounting Standards (IndAS) lessen the need for elaborate and expensive accounting preparations in accordance with US Generally Accepted Accounting Principles (GAAP) or International Financial Reporting Standards (IFRS) by closely aligning with global accounting rules.

#### Challenges in Direct Foreign Listing

- Valuation discrepancies:** One major concern is whether international investors will value Indian markets similarly. For Indian enterprises, evaluating the business benefits of international listings will be essential.
- Clarity and Specifics:** More in-depth details are necessary. Clarity on acceptable international stock exchanges and countries, listed securities categories, appropriate firm classifications, and exemptions from procedural compliance are some examples of this.

## Role of TCAS-Kavach in Railway Safety



The horrific train accident in Andhra Pradesh's Vizianagaram district, which left 14 people dead and 50 injured, emphasizes how crucial it is to put Traffic Collision Avoidance Systems (TCAS) in place. The lack of the native TCAS, known as "Kavach," on the accident path in this instance highlights the need for improved railway safety precautions.

### What is TCAS-Kavach?

- Cab Signaling System: Kavach protects the current signaling infrastructure by functioning as a watchful cab signaling train control system with anti-collision features.
- Development: The Indian Railways Research Designs and Standards Organization (RDSO) developed the project over a ten-year period beginning in 2012.
- Warning Mechanism: If a locomotive pilot ignores a "red signal" and proceeds at a speed that would exceed the signal, the Kavach is intended to sound an alarm. The train will come to a stop when Kavach automatically applies the brakes if the pilot does not reduce the speed below fifteen kilometers per hour.

## Deployment of Kavach

- Three main elements make up the Kavach setup: radio infrastructure, such as towers and modems at railroad stations, computers, brake interface equipment, and RFID technology installed in the tracks; and RFID readers and computers in locomotives.
- Intercommunication: By exchanging signals with one another, these parts are able to monitor train movements in real time and send signals to locomotives. Haze and mountainous terrain are examples of visual interferences that have no effect on their functionality.
- Antenna communication: Drivers can see warnings on their monitors thanks to locomotives' antennas, which are fitted with communication towers at train stations.

## Preventing Accidents with Kavach

- Testimonial Evidence: The Union Railway Minister's test ride of the Kavach showed how well it prevents accidents. Kavach engaged the automatic brakes, stopping two trains traveling at high speed on the same track 400 meters shy of a crash.
- Human Error: The deceased loco pilot's "human error" was cited as the cause of the Andhra Pradesh train tragedy. If Kavach had been in operation, the accident might have been prevented by alerting the pilot to the danger of overshooting the red light and applying the emergency brakes.

## Cost and Implementation Challenges

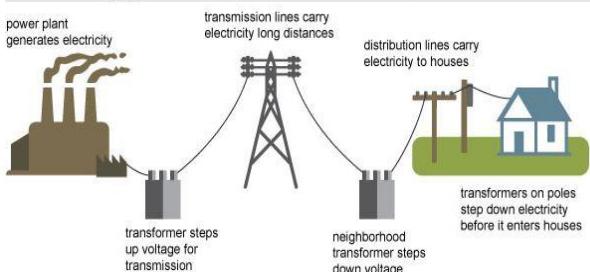
- Deployment Cost: The Indian Railways must pay ₹50 lakh per kilometer to implement Kavach.
- Coverage: Of the 68,000 kilometers of rail tracks in total, Kavach now covers just 1,500 kilometers. Its coverage still has to be expanded, especially on high-density routes, which is a significant problem.
- Budget Allocation: The Rashtriya Rail Sanraksha Kosh (RRSK) fund will provide ₹2,000 crore for Kavach implementation, out of the ₹4,000 crore

that the Indian Railways has set aside under the Signalling and Telecom budget.

- Slower pace: With just 2,500–3,000 kilometers of installation anticipated year, the restricted allocation might, nevertheless, lead to a more sluggish rate of development.

## Basics of Electric Power Transmission

### Electricity generation, transmission, and distribution



When visiting the Bhakra Nangal Dam site in 1954, Jawaharlal Nehru, the country's first prime minister, referred to dams as "the temples of modern India." This declaration highlighted the vital role that electricity plays in the growth of the country and its transmission as the main driver of economic advancement.

An overview of the world of electric power transmission is provided in this article.

### Three Components of Power Supply

1. Generation: Power plants, which also include installations for renewable energy, produce electricity.
2. Transmission is the process of distributing power via a network that includes transformers, overhead and subterranean cables, switches, substations, and other components.
3. Distribution: Providing customers with electricity that is suited to their needs and the needs of different devices and applications is the last stage.

### Key Principles of Electric Power Transmission

- Efficiency and Voltage: Transmission efficiency is improved by greater voltage and lower current. Transformers are essential for manipulating voltage since they may lower it for consumers and step it up before transmission.

- Resistance and Cable Thickness: Energy loss results from resistance in transmission cables. Although thicker wires reduce losses, they also cost more.
- Distance and Transmission Cost: Lower costs are associated with longer transmission distances.
- Alternating Current (AC): AC power transmission is more common than direct current (DC) because it is more flexible and efficient. Higher AC frequencies do, however, cause resistance to rise.

### Understanding AC Power

- Three-Phase AC: Three-phase AC is a prevalent form of AC power transmission in which the voltage alternates between polarity on a regular basis.
- AC phases: Three wires, usually at 120°, 240°, and 360°, transport AC current in separate phases in a three-phase circuit.
- Three-phase AC power is supplied to consumers, and this power is utilized in domestic appliances to facilitate easy control.

### Transmission Process

- Voltage Stepping: Transformers are used in power plants to increase voltage prior to transmission.
- Transmission Lines: Long-distance carriers of electricity, transmission lines are suspended from transmission towers.
- Safety precautions include grounding, arresters, dampers, circuit breakers, and insulators to guarantee steady and safe transmission.
- Switches: They are used to direct current between lines and regulate the availability of current.
- Substations: A variety of substation types carry out functions such as frequency modification, power gathering, voltage reduction for distribution, and diagnostics.

### Operation of Power Grids

- National Grids: Distribution, transmission, and generation are all included in a national grid. It

needs to take into account different power sources, production sites, and consumption habits.

- Storage Facilities: To control power supply surpluses and deficits, grids incorporate storage systems.
- Flexible Sources: Automated systems and gas turbines react to crises or changes in customer demand.
- Grid Management: Grids control voltage, regulate demand, preserve synchronized frequencies, and enhance power factor.
- Wide-Area Synchronous Grids: These grids are less expensive but necessitate precautions against cascade failures because every generator produces AC at the same frequency.

#### Key agencies in Power Transmission

India's power transmission sector relies on key agencies to manage and enhance the electricity grid. These include:

- State Transmission Utilities (STUs): in charge of each state's intrastate power transmission.
- The National Load Despatch Centre (NLDC) is responsible for upholding grid security and national power balance.
- Grid stability and regional electricity operations are managed by regional load dispatch centers, or RLDCs.
- The Central Electricity Regulatory Commission (CERC) is in charge of national electricity transmission and tariff regulation.
- State Electricity Regulatory Commissions (SERCs): These commissions oversee the transmission of electricity among the states.
- Private transmission companies are working with government organizations to update and expand the system.

#### Conclusion

- Electric power transmission is a complex but vital aspect of modern civilization, serving as the backbone of economic development.

- Understanding its basic principles sheds light on the intricate network that powers our lives and fuels progress.

#### Pusa-2090: A Potential Solution to Stubble Burning



In response to stubble burning challenge, the Indian Agricultural Research Institute (IARI) has developed Pusa-2090, an improved version of Pusa-44, offering similar yields but with a shorter maturity period.

#### About Pusa-2090

- Development: Pusa-2090 was created by IARI through a cross between Pusa-44 and CB-501, an early-maturing Japonica rice line distinguished by its stronger stems and increased grain yield.
- Benefits: Pusa-2090 solves the stubble-burning problem by maturing in just 120–125 days while providing the same excellent yields as Pusa-44.
- Field Testing: Farmers in Punjab have reported encouraging results from the variety's successful trials in Delhi and Odisha.
- Economic Benefits: Pusa-2090 is a desirable choice for farmers because it has the ability to equal Pusa-44's yields in a shorter amount of time.

#### Replacing Pusa-44

- Punjab has planted 5.48 lakh hectares of Pusa-44 in the current kharif season, making up more than 17% of the state's total rice area.
- Long Maturation Period: It takes Pusa-44 155–160 days to mature, which causes a delay in the fields' availability for the following wheat crop.

- Stubble Burning: After harvesting Pusa-44, farmers often burn the residual stubble to prepare fields for the following crop, which pollutes the air.
- Other Varieties: PR-126 is one alternate variety that has a faster maturity period than Pusa-44, but its yields are lower, which affects farmers' revenue.

## National Coal Index (NCI) surges in September



The National Coal Index (NCI) increased significantly in September of this year, the first gain since April 2023, according to current developments. This spike in the NCI has important ramifications for India's coal industry and is connected to variations in the price of coal globally.

### Understanding the National Coal Index (NCI)

- What's that? The NCI is a price index that shows how the price of coal changed from a defined base year to a specific month.
- Release: The Ministry of Coal releases it once a month.
- Launch: On June 4, 2020, the NCI was unveiled as a tool to track changes in coal prices in relation to a set base year, FY 2017–18.
- Price Indicator: One important price indicator that integrates coal prices from several sources, such as import prices, auction prices, and notified prices, is the NCI.
- Basis for Premiums: Using a market-based approach, it is essential in setting premium rates, which can be done either on a per-tonne or revenue-sharing basis.

### Components of NCI

- Sub-Indices: There are five sub-indices in the NCI, with three pertaining to non-coking coal and two to coking coal. The final index for non-coking and coking coal is derived by combining these sub-indices, which clearly distinguishes the two types of coal.
- Customized Revenue Shares: The revenue share is determined by using the relevant sub-index, which is based on the coal grade connected with a mining.

### Factors behind the NCI Surge

- Impact of Global Prices: The recent increase in the NCI is mostly due to a brief increase in the price of coal globally, which has had an impact on the Indian coal market.
- Seasonal Demand: As India's winter and holiday seasons get near, there is an increased demand for coal, which has forced producers to increase domestic output in order to keep up with the country's expanding energy requirements.
- Growth in the Power Sector: As a result of rising electricity demands, India has seen a spike in the demand for coal, especially from the power sector.
- Continued Coal Imports: In accordance with the electricity ministry's coal blending directive, power plants have kept importing coal.

## Prospect of a World without Work: AI and Economic Paradigms



Recent comments made by Elon Musk at the AI summit at Bletchley Park have sparked debates regarding the

technology's ability to eventually replace all types of human labor. Even while such a scenario might appear speculative, it poses important queries regarding the nature of labor, conventional economic wisdom, and the welfare of society.

#### AI's impact and Labour and Work

- Elon Musk's Vision: In his ideal world, artificial intelligence (AI) would completely replace human labor, leaving people to look for jobs only out of personal fulfillment.
- Reality of AI: While AI can replace certain vocations, it also creates new jobs for programmers and researchers who specialize in AI.
- AI's Self-Awareness: A genuinely autonomous future would require AI to develop self-awareness, the ability to create, manage, and maintain itself. This is a scenario that is still theoretically feasible but highly unlikely in practice.

#### Historical Perspectives on Work

- John Maynard Keynes: Given that labor was frequently tedious, Keynes thought that cutting back on working hours would improve wellbeing. He predicted that technology will reduce labor hours and increase well-being.
- Karl Marx: According to Marx, labor is essential to the human identity and gives life purpose through tangible interactions with the natural world. The exploitation of labor by capitalism distances people from their jobs.
- Impact of AI on Work: Musk's idea, which is consistent with Keynes's, is that work may be eliminated as a result of AI improvements, which would be advantageous in this situation.

#### Role of Capitalism in a Workless World

- Capitalism and Income: In a capitalist economy, people must rely on their earnings from employment in order to purchase necessities. Ignorance of employment is deprivation.
- Access to Resources: Musk's plan permits volunteer labor but leaves open the question of

how unemployed people might meet their fundamental requirements within the confines of capitalism.

#### Imagining a Workless Economy

- Alternative Economic System: In the event of mass unemployment, a new set of regulations governing production and distribution would be required, maybe including a universal basic income.
- Institutional Concerns: This alternate reality poses issues with the distribution of resources, income levels, and striking a balance between present consumption and future growth.
- Challenges of Change: The current capitalist society, which is characterized by growing inequality and a billionaire class, may be hostile to the implementation of such a system.

#### Conclusion

- Although Elon Musk's vision of a world without jobs may sound far-fetched, it emphasizes the importance of comprehending the possible disruptions brought on by technological advancements.
- It is impossible to properly understand how AI will affect work without taking into account the economic institutions that influence our society.
- To tackle these obstacles, a critical analysis of our existing economic structure and its capacity to adjust to a quickly evolving technology environment is necessary.

#### What RBI's increase in Risk Weights mean to the borrower?



Recently, the risk weights for unsecured loans—such as credit cards, consumer durable loans, and personal loans—were increased by the Reserve Bank of India (RBI). Bank lending risk weights to non-banking finance companies (NBFCs) that cater to this market were raised from 100% to 125%.

#### What are Risk Weights?

- Capital Implication: A bank's capital position is impacted by each rupee it lends.
- Attribution to Risk: Loans and assets are given risk weights according to their characteristics and related risks.
- Capital Coverage: Banks need to make sure they have enough capital to cover these assets with varying degrees of risk.
- Differing Risk Weights: The risk weights of various asset types differ. For instance, risk weights for house loans might vary from 50% to 75%, whereas corporate loans have a risk weight of 100%.

#### How does it impact Borrowers?

- Interest Rates: Borrowers that have lower risk weights pay cheaper interest rates. The loan pricing is determined by this premise.
- Examples: Credit cards and personal loans have higher interest rates because of their risk profiles, but home loans often have lower interest rates because of their lower risk weights.

#### RBI Decision: Concerns about Consumer Loans

- Growing Share: The percentage of unsecured loans in the banking system has increased quickly, now making up 10% of the total.
- Fastest-Growing Segment: Over the past few years, this segment has grown the fastest.
- Unsecured: Because loans like consumer durable loans don't have assets that can generate revenue, it might be difficult to determine the actual ability of debtors to repay debt.
- Granular Nature: Despite being small-ticket items, the notable expansion of this market has prompted regulatory inquiries.

## Environment & Diversity

#### Delhi AQI worsens to 'Severe Plus'



As Delhi-NCR and its environs grapple with worsening air pollution, the Air Quality Index (AQI) has gained prominence as a critical measure of air quality.

#### Understanding Air Quality Index (AQI)

- The AQI gauges the safety of the air you breathe in. The density of different air pollutants (PM2.5, PM10, nitrogen dioxide, ozone, etc.) is measured at numerous monitoring sites by organizations that report the AQI.

- The Central Pollution Control Board's widely used National Air Quality Index (NAQI) is a 24-hour average.
- Micrograms per cubic meter are used as its unit.
- It's possible that a given quantity of one pollutant won't be as damaging as a similar quantity of another.
- As a result, the amount of each pollutant in the air is calibrated to a standard scale (for example, 0 to 500) that applies to all contaminants.
- Ultimately, the AQI for that particular time and place is determined by the pollutant with the lowest sub-index.

#### Air Pollutants covered:

- Sulphur Dioxide (SO<sub>2</sub>)
- Nitrogen Dioxide (NO<sub>2</sub>),
- Particulate Matter (size less than 10 μm) or PM 10

- Particulate Matter (size less than 2.5  $\mu\text{m}$ ) or PM2.5
- Ozone ( $\text{O}_3$ )
- Carbon Monoxide (CO)
- Ammonia ( $\text{NH}_3$ )

#### (Pollutants that most of us NEVER heard of-)

- Lead
- Benzene ( $\text{C}_6\text{H}_6$ )
- Benzo(a)Pyrene (BaP)
- Arsenic(As)
- Nickel (Ni)

#### Influence on Government Policy

- Action Plan for Graded Response (GRAP): When it comes to influencing government initiatives to reduce air pollution, the AQI is crucial. Emergency protocols, including Stage 3 of GRAP, are triggered when air quality in locations such as Delhi-NCR deteriorates.
- Quick Reaction: For example, swift action was taken in response to the recent drop in the AQI to the "severe" level. Entry for trucks into Delhi was restricted, and diesel four-wheelers that did not comply with BS-VI were forbidden. Regular operations for gasoline-powered vehicles continued.

#### About Graded Response Action Plan (GRAP)

- In 2014, a WHO research revealed Delhi to be the most polluted city in the world. This led to the creation of the GRAP.
- Following numerous expert discussions, the Supreme Court accepted GRAP in the 2016 case of *M. C. Mehta v. Union of India*.
- The Ministry of Environment, Forests, and Climate Change announced the first GRAP in January 2017. As of 2021, the Commission for Air Quality Management in NCR & Adjoining Areas (CAQM) is in charge of carrying out GRAP.

#### Implementation

- The Supreme Court-appointed EPCA will direct states to implement GRAP measures before 2021.
- The EPCA was dissolved in 2020, and the Commission for Air Quality Management (CAQM) took its place.
- The Indian Institute of Tropical Meteorology (IITM) and the India Meteorological Department (IMD) produce meteorological forecasts, which are the basis for the CAQM recommendations. The Air Quality Index (AQI) is also used.

## Governance

### 'Enemy Property' Butler Palace to turn into a tourist haven



Lucknow's iconic Butler Palace, an Enemy Property on the banks of the Gomti River, is set to undergo a

remarkable transformation after decades of abandonment and obscurity.

#### About Butler Palace

- Official Residence: Harcourt Butler, the Avadh Commissioner, had Butler Palace built when it was first put into service in 1915.
- Ownership by the Raja: The Mahmudabad rajas, a family with roots dating back to the 13th century and a long history of loyalty to the Mughals, eventually came to own it.
- Partition and Conflict: Following India's division, Mohammad Amir Mohammad Khan, his son, remained in India, and Raja Mohammed Amir Ahmad Khan moved to Pakistan. Butler Palace

was one of the properties that gave rise to legal problems.

#### Genesis of Enemy Property

- Post-War Migration: Following the India-Pakistan conflicts of 1965 and 1971, a large number of Indians migrated to Pakistan, which is where enemy property first appeared.
- Defence of India Rules: Established by the Defence of India Act, 1962, these regulations gave the Indian government the authority to seize ownership of businesses and real estate held by those who choose to become citizens of Pakistan.
- Custodian of Enemy Property: The Custodian of Enemy Property for India (CEPI) was granted authority over these "enemy properties" by the central government.
- Similar Cases: Following the Sino-Indian War of 1962, a comparable scenario arose involving property left by individuals who moved to China.
- Tashkent Declaration: In 1966, India and Pakistan decided to commence talks over the return of properties and assets that had been seized by either side during the hostilities. This was a crucial development.
- Pakistan's Disposition: It is noteworthy that all of these properties inside its borders were disposed of by the Pakistani government in 1971.

#### Legal Framework for Handling Enemy Property

- Enemy Property Act, 1968: This law, which was passed in 1968, stated that the Home Ministry's Custodian of Enemy Property for India (CEPI) would be the continuing recipient of enemy property.
- Range of Properties: The Central Government's agent, the CEPI, is in charge of a number of adversarial properties that are dispersed among several states. This covers both moveable and immovable assets, such as gold and shares.
- 2017 amendment: The Public Premises (Eviction of Unauthorized Occupants) Act, 1971 and The Enemy Property Act, 1968 were amended by The

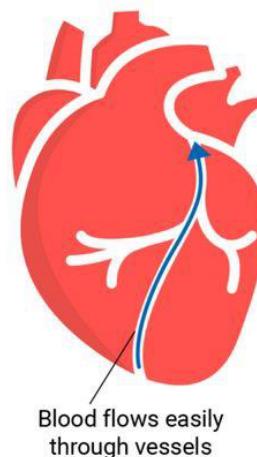
Enemy Property (Amendment and Validation) Bill, 2016, which was passed by Parliament.

#### Scale and Geographic Distribution

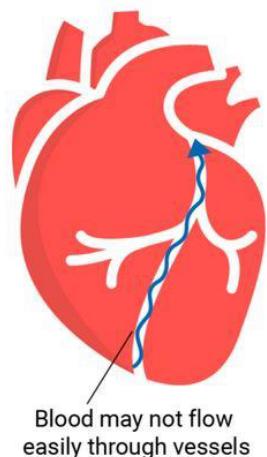
- Large Inventory: India presently has 12,611 enemy properties in its possession, which are valued at more than ₹1 lakh crore.
- Revenue Generation: By selling enemy possessions, mostly movable assets like shares and gold, the government has made more than ₹3,400 crore in revenue.
- Remarkably, it is noteworthy that no enemy real estate has been sold thus far.
- Origin Breakdown: Of the 12,611 properties that fell under the jurisdiction of CEPI, 12,485 were connected to Pakistani nationals, while 126 were connected to Chinese people.
- Regional Distribution: West Bengal, Delhi, Goa, Maharashtra, and other states are in second place with 6,255 enemy properties, after Uttar Pradesh. Notably, a number of Indian states possess a portion of enemy properties, highlighting the wide geographic reach.

#### Hypertension Care: Insights from India's Healthcare Landscape

**No Hypertension**  
Heart Pumping Normally



**Hypertension**  
Heart Pumping Harder



The journal JAMA released an examination of current National Family Health Survey data, which showed significant differences in the prevalence, diagnosis,

treatment, and management of hypertension among Indian states and districts. These differences highlight the need for focused and dispersed approaches to deal with the difficulties associated with providing complicated hypertension care across the country.

#### What is Hypertension?

- The medical disease known as hypertension, or high blood pressure, is characterized by a persistently high force of blood against the artery walls.
- Systolic pressure over diastolic pressure is the two values that represent blood pressure, which is measured in millimeters of mercury (mm Hg).
- The force produced by the heart contracting is represented by the systolic pressure, while the force produced by the heart at rest in between beats is represented by the diastolic pressure.
- Typically, normal blood pressure is 120/80 mm Hg. When blood pressure continuously registers at or above 130/80 mm Hg, hypertension is diagnosed.
- However, the criteria for classifying hypertension may vary slightly throughout organizations.

#### Key Findings of the Study

- National-Level Observations: A recurring trend in the statistics is that a sizable fraction of people with hypertension go undiagnosed, and even those who are often do not start treatment. Furthermore, only a small percentage of patients who start medication manage their blood pressure adequately.
- Inter-State Variation: Although the study finds that the prevalence of hypertension in the southern states is similar to that of the nation, it is significantly greater in these states, affecting 29.9% of the population as opposed to 26.8% overall.
- District-Level Disparities: Significant differences between states are shown by the study. In Meghalaya, for example, there are notable differences in the frequency of hypertension

between the districts of Garo Hills, Jaintia Hills, and Khasi Hills, which has an impact on the diagnostic rates. The districts of Chikmagalur, Shimoga, Udupi, and Chitradurga in Karnataka exhibit a similar situation.

#### Impact of Demographics and Education

- Gender and Age: The data unexpectedly shows that women are more likely to be diagnosed with hypertension, receive treatment, and successfully manage their blood pressure, even though the condition is more common in men.
- Socioeconomic Status: There are greater prevalence, diagnosis, treatment initiation, and control rates among those in the richest quintile.
- Education Level: Compared to people without any formal education or who only completed Class 11, completion of formal education is associated with higher rates of diagnosis, treatment, and control.

#### Significance of Inter-State and Inter-District Variability

- Resource Allocation: State governments can allocate resources more effectively by using data at the district level. It assists in identifying areas where hypertension is more common and may need more facilities for screening and diagnosis, as well as improved access to medications.
- Continuum of Care: A unique approach to healthcare is needed for managing chronic illnesses such as hypertension. An efficient continuum of care must guarantee the regular availability of medications, digitize data for follow-ups, and develop easily accessible treatment facilities.

#### Controlling Hypertension in India

- WHO's Call to Action: If half of hypertensive people are able to control their blood pressure, the World Health Organization (WHO) notes that around 4.6 million deaths in India might be avoided by 2040.
- Government plan: In order to cure 75 million patients with diabetes or hypertension by 2025, India initiated a comprehensive plan in 2023.

This project goes beyond building out the infrastructure to include active screening, starting treatment, making medications available, and providing follow-up procedures.

#### Conclusion

- A diversified strategy is needed in India's efforts to close the gaps in the treatment of hypertension.
- This study provides district-level insights that will help policymakers develop focused solutions that will improve the hypertension care continuum and improve public health outcomes.

### Kerala's Pension Dilemma: A Review of the Contributory Pension Scheme



Following a recent Supreme Court decision, a report on Kerala's contributory pension scheme—which was implemented in 2013—has been made public. Because of the scheme's financial impact on the state, it was implemented in 2013 and has caused criticism. Let's examine the National Pension System (NPS), the pension situation in Kerala, and the review committee report's conclusions in more detail.

#### NPS: A Quick Recap

- **NPS:** What is it? Kerala is one of the states that are part of the National Pension System (NPS), a contributory pension plan that was launched by the Indian government in 2004.
- **How Operates:** A fund is created under NPS from contributions made by employers and employees while they were employed. In contrast to the prior government-funded pension plan, NPS entails buying an annuity plan

after retirement, which gives the pensioner an annuity.

#### Kerala's Pension Scenario

- **Pension Challenges:** A long life expectancy after retirement and an increase in the number of employees registered in NPS are the key causes of Kerala's growing pension liabilities.
- **Impact on the Budget:** The state devotes a large amount of its funds to fixed expenses, such as interest payments, pensions, and salaries. Pension makes up twenty-one percent of this cost.
- 10% of the salary (including dearness allowance) of employees hired after April 2013 is contributed to the NPS corpus.

#### The Review Committee Report

- **Not Reversible Recommendation:** The review committee found the NPS to be legally sound and did not suggest doing away with it.
- **Alternative Suggestions:** It recommended adding dearness allowance at 14% and increasing the state government's contribution from 10% to 14%. Permission to grant NPS subscribers a death-cum-retirement payout was also suggested in the report.

#### Why the Report Supports NPS?

- **Long-Term View:** The committee took a long-term approach to pension issues, predicting that maintaining NPS will eventually lower pension outlays relative to the state's GDP.
- **Reducing the Revenue Deficit:** As pension outlays decline, so does the revenue deficit's portion, freeing up funds for social services and capital projects.

#### Arguments against NPS in Kerala

- **Low Annuities:** Compared to the previous pension plan, retirees under the NPS have reported receiving very little in the way of annuities.
- **Market Risks:** Because contributions are spread throughout a variety of assets, there are worries

about how stock market crashes may affect NPS investments.

- Demand for Reintroduction: As a result of employee demand, several states have brought back statutory pension plans.

#### Conclusion

- The evaluation report highlights the long-term financial benefits of NPS and recommends its continuation in Kerala.
- Nonetheless, several governments are considering going back to the previous pension plan due to ongoing worries about low annuities and market risks.
- In light of welfare and financial concerns, the discussion surrounding Kerala's contributory pension plan is still ongoing.

### Debate over Appropriate Age of Admission to Class 1

#### WHAT'S THE RIGHT AGE?

##### THE ADMISSION SCHEDULE

► ICSE | Admission process in most schools is complete or underway as the academic year begins in March or April

► CBSE | Schedule similar to ICSE schools

► SSC | Entry-level admissions for schools affiliated to the Maharashtra State Board of Secondary and

Higher Secondary Education will start by January-end. The academic year begins in mid-June

► International boards | Admissions for schools affiliated to IB or CIE start admissions in December. The academic year starts in April, June or August



##### THINGS TO KEEP IN MIND FOR ADMISSION

► The most important change this academic year is the minimum age required—three years—for nursery admission

► Right to Education Act, 2009, requires students to be six years old for Class 1

► While schools must follow a minimum age limit, there is no cap on maximum age. For instance, a four-year-old can be admitted to nursery

► Parents who have already

secured admission in nursery for their children who will be underage as per new rules, will have to wait for the education board's directive on issue

► Section 14(2) of RTE Act says no child will be denied admission in a school for lack of age proof, which is a birth certificate or such other document

► Section 13(1) of the Act states that no school or person will, while admitting a child, collect any capitation fee and subject the child, parents

or guardians to any screening

► Those seeking admission via 25% seats reserved under RTE can avail of one at entry level

► Seats under the quota will be allotted through an online common admission process, expected to start in February first week

► Schools that have a vacant RTE seat in pre-primary will have to keep it reserved for students from economically weaker sections in Class I

There has been much discussion and disagreement over when children should start formal school, with different governments and nations having different laws and educational systems. In order to create educational policies that support the needs and development of young learners, it is essential to comprehend the reasoning behind these age standards.

#### NEP 2020 and Minimum Age for Class 1

- The National Education Policy (NEP) 2020 places a strong emphasis on early childhood education for students aged 3 to 5 years old. It does this by introducing a "5+3+3+4" framework for formal education.
- Class 1 Minimum Age: NEP 2020 states that after completing three years of early childhood education, a child should be six years old when they enroll in Class 1.

#### Recent News and Policy Implementation

- Efforts of the Union Education Ministry: The Ministry has called on states to match the suggestion of NEP 2020 for their Class 1 entrance age.
- Kendriya Vidyalayas Case: In order to comply with NEP 2020, Kendriya Vidyalayas raised the entry age last year. This sparked a judicial challenge that was eventually rejected.
- Delhi Government's Decision: This year, the Delhi government made the decision to stick to its current policies, allowing admission of students in Class 1 who are younger than six.

#### Right to Education (RTE) Act, 2009

- The RTE Act's Age Provision: The Act stipulates that education must start at age 6 and last until age 14. This means that Class 1 primary schooling should start at age 6.
- Historical Perspective: Global customs and historical allusions, such as Mahatma Gandhi's fundamental educational ideas, were taken into consideration while determining the age of six.

#### Research on Entry Age for Formal Education

- David Whitebread's Research: There was no discernible benefit to an early entry to formal education in studies comparing early literacy instruction in New Zealand beginning at ages 5 and 7.
- Reading Achievement Study: No significant correlation was identified between reading achievement and school entering age in a study spanning 55 countries.

#### Global Practices in Starting Formal Education

- Standard Age of 6: Preschool is usually offered to younger children, and official schooling begins at age 6 in many East Asian and European countries.
- Scandinavian Approach: In most Scandinavian nations, formal education starts at age 7, and universal child care is provided for younger children.
- US and UK Variation: The US and UK are notable for having different childcare options and for having children who typically begin school at age 5.

#### Conclusion

- The discussion surrounding the right age to begin formal schooling takes into account a number of variables, such as cultural norms, educational objectives, and developmental preparedness.
- In order to design educational systems that best meet the requirements of young learners, policymakers might benefit from an understanding of the various approaches and research findings.

### Mosquitofish: India's Battle against Invasive Species



To control mosquito infestations, several Indian governments, including Andhra Pradesh, Odisha, and Punjab, have introduced mosquitofish in recent months. But there are worries about the unforeseen ecological effects of bringing this exotic species.

#### Backgrounder: Vector Borne Diseases

- Global Prevalence of Mosquito-Borne Diseases: 500 million people globally and more than 150 countries are affected by mosquito-borne diseases.
- India's Burden: The country of India alone records almost 40 million cases of illnesses spread by mosquitoes each year.

#### What is Mosquitofish?

- Introduction in the 1960s: The introduction of mosquitofish (*Gambusia* species) was one of the biological control strategies used to combat mosquitoes in the 1960s.
- Environmentally Friendly Alternatives: These techniques were thought to be more environmentally friendly than chemical pesticides, which were hazardous to both human health and the environment.
- Worldwide Proliferation: Originally from the United States, mosquitofish have expanded throughout the world by adapting to a variety of settings that have a negative ecological impact.

#### Mosquitofish in India

- Historical Introduction: During British rule, *Gambusia* was first introduced to India in 1928 primarily to combat malaria.
- Numerous Authorities Involved: Mosquitofish were introduced throughout India by a number of public and private entities, including the Indian Council of Medical Research (ICMR), the National Institute of Malaria Research (NIMR), local corporations, and health departments.

#### Ecological Impact

- Invading Alien Species: Among the top 100 harmful invading alien species are mosquitofish.
- Negative effects: They cause the loss of native fish, amphibians, and freshwater communities by preying on native wildlife.
- Examples from Other Nations: The introduction of mosquitofish has been linked to comparable ecological impact in Australia and New Zealand.

- WHO Position: Since 1982, the World Health Organization has not advised traveling to Gambusia to prevent mosquitoes.

#### Current Situation and Recommendations

- Enforcement efforts: Tight enforcement efforts are necessary to stop mosquitofish introductions in the future and lessen the effects of previous introductions.
- Alternative Solutions: To find native fish species capable of regulating mosquito larvae, collaboration between entomologists, fish taxonomists, invasion ecologists, and mosquito biologists is advised.
- Local Solutions: To protect native aquatic biodiversity and the health of native species,

local alternatives should be given preference over invasive species.

- The National Centre for Vector Borne Diseases Control (NCVBDC) ought to revoke its advice about the employment of guppy fish, specifically Gambusia and Poecilia, as a means of controlling mosquito populations.

#### Conclusion

- The introduction of mosquitofish has had unforeseen repercussions that pose a serious ecological problem to India.
- Invasive species should not be used in mosquito control efforts; instead, local solutions and strict enforcement of the law should be used to protect the ecosystem and native species.

## History

### Mubarak Manzil Palace of Malerkotla

#### Awaits Restoration



The 19th-century Mubarak Manzil Palace, tucked away amid the ruins of Punjab's Malerkotla town, is a sobering reminder of the state's disregard for its rich cultural legacy. Beyond its architectural value, Sikhs and Muslims both have strong emotional and cultural ties to this palace. But given all the historical significance of this majestic structure, bureaucratic lethargy has caused its repair to languish.

#### About Mubarak Manzil Palace

- Historical Significance: The Mubarak Manzil Palace, which was built in the nineteenth

century, provides evidence of the area's rich past.

- Beyond its architectural value, the palace is extremely significant to Sikhs and Muslims on an emotional and cultural level as a shared inheritance.
- Unfulfilled Hope: The last living member of Malerkotla's royal line, Begum Munawwar-ul-Nisa, passed away not too long ago, and her wish to see the palace restored was not realized.

#### Delayed Restoration Efforts

- The previous Congress administration gave its assent in 2021 for the palace's purchase and maintenance, igniting expectations for its eventual resuscitation.
- Family Conflicts and Budgetary Restraints: The palace had become dilapidated as a result of financial constraints and familial strife. After the conflicts were settled, Begum Nisa made a plea to the State government to assume control and rebuild the palace.
- Unmet Expectations: Even though the government was given control over 29 rooms in the palace by Begum Nisa and her family,

restoration work has not yet started. Expert assessments from 2022 revealed that the legacy was in deterioration due to halted work.

#### Cultural Significance

- Guru Gobind Singh's Blessing: Malerkotla is important to Sikh history since it was there that Nawab Sher Mohammed Khan staged a protest against the 1705 execution of Sahibzada Zorawar Singh and Sahibzada Fateh Singh, the younger sons of Guru Gobind Singh. The town was granted the blessing of peace by Guru Gobind Singh.
- Sikh Reverence: Due to the royal family's historical significance, Sikhs hold a great deal of respect for them. It is thought that the palace's restoration pays appropriate homage to their heritage.

#### Kazi Nazrul Islam and his Iconic Song



A movie-maker has issued an apology for the unintended distress caused by its rendition of the iconic song "Karar Oi Louho Kopat" penned by Bengali poet Kazi Nazrul Islam in 1922.

#### Who was Kazi Nazrul Islam (1899-1976)?

- On May 24, 1899, Kazi Nazrul Islam was born in Churulia, an Indian village in the Burdwan region of West Bengal.
- He was a well-known Bengali poet, author, and musician.
- He gained notoriety for writing "Nazrulgeeti" songs.
- In West Bengal, Bangladesh, these songs are nearly as well-liked and well-known as Rabindranath Tagore's Rabindrasangeet.
- Because he wrote more than 4,000 songs, many of which were about rebelling and battling against unjust laws and strong rulers, Nazrul is frequently referred to as the "Vidrohi Kavi (Rebel Poet)".
- Bengali freedom warriors battling against British colonial oppression were motivated by these songs.
- In addition to being regarded as Bangladesh's national poet, he is also highly regarded in West Bengal, India.

#### Understanding "Karar Oi Louho Kopat"

- Nazrul was a fervent advocate of India's fight for freedom from British colonial control. He inspired and mobilized people against British oppression through his poems and writings.
- The song, which was first published in 1922 in "Banglar Katha" and then appeared in Nazrul's "Bhangar Gaan," was written as an appeal to smash jail walls as a sign of defiance against British rule.
- After the British imprisoned Deshbandhu Chittaranjan Das (1870–1925) in 1922, he wrote the hymn of revolt.

## International Relations

### India's Strategic Move: Reviving the Mozambique LNG Project



Recently, the \$20 billion LNG project in Mozambique was the subject of a major diplomatic trip led by the Union Minister for Petroleum and Natural Gas. This project, which is located in the province of Cabo Delgado in the north, is extremely important strategically for India's efforts to become energy self-sufficient.

#### Mozambique LNG Project

- 2010 saw the discovery of significant natural gas deposits off the coast of northern Mozambique, which gave rise to the project.
- Resource Abundance: With an initial production rate of 12.88 million tonnes of LNG annually, the Area 1 block holds approximately 75 trillion cubic feet (Tcf) of recoverable gas, indicating a resource life of around 120 years.

- Indian Involvement: The Mozambique LNG project is 30% owned by three public sector undertakings (PSUs) in India.
- Strategic Location: Mozambique's importance as a preferred source for LNG supply is increased by its geographic proximity to India's west coast, which is home to several LNG installations.
- Satisfying Indian Demand: LNG imports are essential to India's goal of increasing the proportion of natural gas in its energy mix. Currently, 50% of India's natural gas requirements are imported.

#### Challenges and Recent Developments

- Operational Halt: In April 2021, TotalEnergies halted project operations because of security concerns.
- Humanitarian Assessment: Jean-Christophe Rufin carried out a humanitarian trip in December 2022 and made recommendations for how to deal with regional problems.
- Indian Diplomatic Efforts: Since May 2023, India has made a concerted effort to relaunch the project and include project partners.
- Geopolitical Significance: The Mozambique LNG project is strategically significant since India's reliance on Qatar as a major LNG supplier faces difficulties.

## Polity

### Regulating Political Funding: Rules around the world, India's challenges



Although campaign finance is essential to democratic countries, the way it is regulated must take into account the unique characteristics of each nation's political structure. It is crucial to implement a framework that is in line with the current political environment, as demonstrated by the US and India, two countries with quite different political environments.

#### Understanding Political Systems:

- US Individual-Centric Elections: Even at the national presidential level, elections in the US are centered on the candidates and their entourage of supporters.

- Party-centered politics in India: On the other hand, political parties are at the center of electoral politics in India, as they are in most parliamentary systems. As a result, parties rather than specific individuals should be the main emphasis of India's campaign finance system.

#### **Key Aspects of an Effective Framework:**

A comprehensive campaign finance framework necessitates attention to four critical facets: regulating donations, imposing expenditure limits, public financing, and disclosure requirements.

#### **(A) Donations:**

- Regulation and Limitation: Certain people or organizations, including foreign entities, may not be allowed to contribute in order to avoid undue influence.
- Donation Caps: Whether they come from private citizens, businesses, or civil society organizations, donation caps are essential to counteracting the power of a few large donors. For example, the UK uses expenditure limitations, but the US uses different contribution limits depending on the type of contributor.

#### **(B) Expenditure Limits:**

- Balancing Political Competitiveness: By keeping political parties from engaging in a financial arms race, expenditure caps protect their ability to concentrate on garnering support rather than generating money.
- As an illustration: Political parties are not allowed to spend more than £30,000 on each contested seat in the UK. Nevertheless, attempts to establish spending caps have been hampered by the US's liberal interpretation of the First Amendment.

#### **(C) Public Financing:**

- Two Methods: Funding from the public sector may be distributed according to preset standards, such as the German method that takes membership dues, previous votes, and private donations into account. As an

alternative, voters might designate public cash to politicians of their choice using democracy vouchers, as demonstrated in Seattle, USA.

- Challenge: While public funding can serve as a supplement to private donations, it does not provide a comprehensive solution for managing private funds.

#### **(D) Disclosure Requirements:**

- Keeping Anonymity and Transparency in Check: Voters are discouraged from choosing politicians who engage in quid pro quo agreements when there is disclosure. Mandatory disclosure isn't always a good idea, though, as it puts donors at risk of reprisals, which could discourage donations.
- The Function of Anonymity: Donors may be shielded from extortion or retaliation by anonymity. For many jurisdictions, finding a balance between transparency and anonymity is a problem.

#### **Chilean Experiment: Complete Anonymity?**

- "Reserved Contributions" in Chile: The Electoral Service received contributions from supporters of political parties and transmitted the money to them without disclosing the identity of the giver.
- Coordination Issues: Although total anonymity was intended, the effectiveness of the system was jeopardized by coordination issues between parties and donors.

#### **Balancing Transparency and Anonymity in Political Finance**

- An Effective Strategy: Many jurisdictions achieve a balance by requiring disclosure for large donations, while allowing anonymity for smaller donors.
- Political parties in the UK are required to disclose donations that surpass £7,500 annually, whereas the US and Germany have different thresholds of \$200 and €10,000, respectively.
- Justification: Political persecution and diminished influence are common among small

donors, whereas quid pro quo agreements may be entered into by major donors.

#### Challenges in India's Framework

- Absence of Donation limitations: The 2017 Finance Act eliminated official contribution limitations, and there are no restrictions on corporate or individual donations in India.
- Parties are allowed to spend as much as they like, but not on specific candidates.
- Disclosure Requirements: There is a loophole since parties can break large donations into smaller sums because they are only required to reveal donations over ₹20,000.
- Electoral bonds have made it possible for major donors to conceal their contributions since 2017.

#### Changing Dynamics in Indian Politics

- Third-Party Involvement: Similar to US patterns, India has seen a sharp increase in the participation of political consultants, campaign

groups, and civil society organizations in political campaigns.

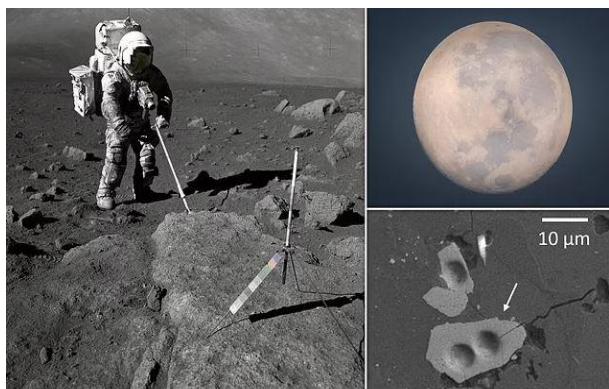
- Rethinking is Required: India's 20th-century political funding structure has to be reassessed in light of the country's changing political climate.

#### Conclusion

- Developing a campaign finance structure necessitates a keen comprehension of the political system and its subtleties in a given country.
- Through the implementation of tactics such as donation regulation, expenditure limitations, public financing facilitation, and the balancing of transparency and anonymity, nations such as India can guarantee that their campaign finance frameworks advance to meet the demands of the contemporary political environment.

## Science, Technology, Art & Culture

#### Calculating Moon's True Age



The age of the moon was long thought to be 4.42 billion years, but new study casts doubt on this estimate. APT, an advanced technology, was employed in a study to assess zircon crystals that date back 4.2 billion years from the lunar sample 72255.

#### Unveiling the Moon's True Age

- The Significance of Zircon: Not only is zircon the oldest mineral on Earth, but it also contains important clues regarding the genesis of our planet.

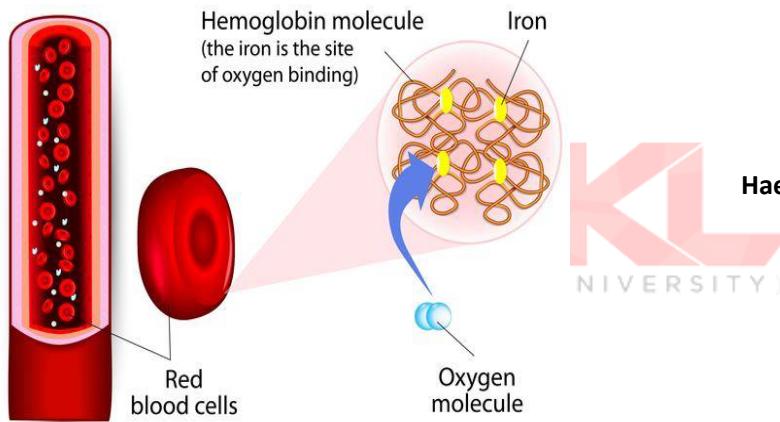
- Head of the Clustering Analysis: The scientists examined the lead clustering in the samples using nanoscale spatial resolution, which is a widely used technique to determine the age of zircon in rocks.
- Revised Age: Based on the findings, it is most likely that the moon formed in the first 110 million years of the solar system, or 4.46 billion years ago.
- When comparing the ages of Earth and the moon, the former is thought to be somewhat older at 4.46 billion years old, while the latter is considered to be between 4.5 and 4.6 billion years old.

#### Implications of Zircon and Lunar Formation

- The Giant Impact Hypothesis: According to this theory, Earth was formed when a heavenly body called Theia—possibly the size of Mars—collided with it. The moon was formed by the debris that was thrown from this impact.

- Moon's inner composition was influenced by the creation of the Lunar Magma Ocean as a result of this impact.
- Zircon Preserved: The earliest crust was altered by later lunar surface bombardments, which resulted in some zircon crystals being preserved and others being transformed. Knowing the identity of these preserved zircon crystals revealed information about the moon's age.

### Haemoglobin isn't used only in Blood: Scientists



Unexpectedly, a ground-breaking study that was published in *Nature* revealed that hemoglobin is not only found in red blood cells. Chinese researchers have found that chondrocytes—the cells that make cartilage—also make hemoglobin, which seems to be essential to their survival. For many years, textbooks have said that hemoglobin, which is only found in red blood cells (RBCs) and is responsible for turning blood red and carrying oxygen, is only found in RBCs.

**What is a Cartilage:** Cartilage is a tough, flexible connective tissue found throughout the human body, providing structural support and reducing friction between bones.

### New Breakthrough: Haemoglobin Bodies (Hedy)

- Pathologists Crucial for Survival: Studies conducted on genetically altered mice demonstrated that chondrocytes deficient in hemoglobin underwent apoptosis, underscoring the crucial function of Hedy.

- Oxygen Transport: Haemoglobin in chondrocytes probably acts as an oxygen supply and store, much like RBCs do. This keeps cartilage cells from being subjected to hypoxic stress, or low oxygen levels.

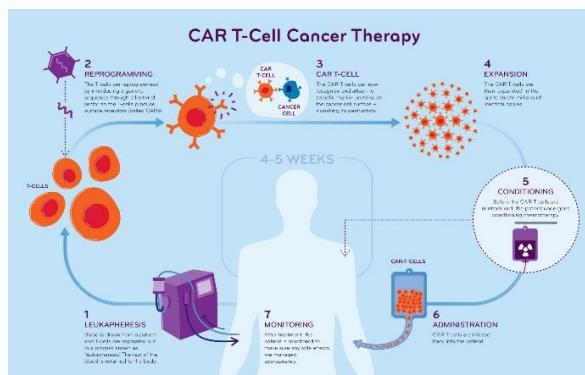
### Functionality of Hedy

- Crucial for Survival: Studies conducted on genetically altered mice demonstrated that chondrocytes deficient in hemoglobin underwent apoptosis, underscoring the crucial function of Hedy.
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### Haemoglobin's Broader Implications

- New Research Pathways: The finding closes knowledge gaps in the fields of skeletal biology and haematology, opening up new avenues for studying the connection between hemoglobin and stem cell destiny in growth plates.
- Prospects for Understanding Joint Disease: The possibility that cartilage may be involved in bone abnormalities and joint illnesses is increased by functional hemoglobin, providing new information about the mechanisms underlying disease.

### NexCAR19: India's own CAR-T Cell Therapy



The Central Drugs Standard Control Organization (CDSCO) has approved **NexCAR19**, India's first domestic CAR-T cell therapy, marking a major advancement in the

country's fight against cancer. NexCAR19, created by ImmunoACT, an IIT Bombay incubator firm, is poised to revolutionize and lower the cost of cancer therapy in India.

#### What is CAR-T Cell Therapy?

- Groundbreaking Method: CAR-T cell treatment converts T-cells, a subset of white blood cells, into highly effective cancer-fighting units.
- Targeting Cancer: After being reintroduced into the patient's body, these genetically modified cells locate and destroy cancer cells. They are especially successful in treating blood malignancies including lymphomas and leukemia.
- Changer of the Game: CAR-T therapy is a revolutionary treatment option since it has the ability to cure patients and provide lifelong benefits, unlike immunotherapy or chemotherapy.

#### NexCAR19: India's Indigenously Developed CAR-T Therapy

- In order to improve therapeutic accuracy, NexCAR19 is engineered to specifically target cancer cells that express the CD19 protein, a hallmark for cancer cells.
- Reducing reliance on imports, India becomes one of the few countries with its own CAR-T and gene therapy platform.
- first licensed for B-cell lymphoma patients (15 years of age and older) whose lymphomas did not improve with conventional therapy, resulting in relapse or recurrence.

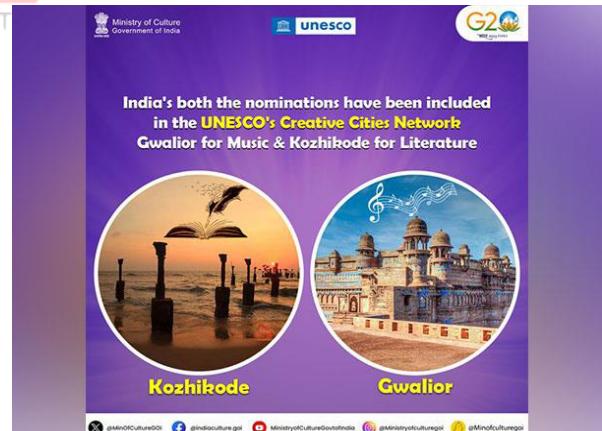
#### Effectiveness and Unique Features

- With NexCAR19 therapy, about 70% of patients respond; a full remission is attained by some.
- Reduced drug-related toxicities, such as decreased neurotoxicity and Cytokine Release Syndrome (CRS), are shown by laboratory and animal research.
- At Tata Memorial Hospital, trials for pediatric patients are being conducted to ensure wider applicability.

#### Availability and Affordability

- ImmunoACT is currently obtaining permits and forming partnerships with several hospitals around various cities, such as Tata Memorial, Nanavati, Fortis, and Jaslok.
- If all official approvals are obtained, CAR-T therapy should be accessible in a few months or less.
- ImmunoACT intends to gradually lower the cost to Rs 10–20 lakh, making the therapy more affordable after it is initially priced at Rs 30–40 lakh.
- Though the amount of insurance coverage may differ after approval by regulatory bodies such as CDSCO, talks with insurers and the government are still under progress.

#### Gwalior, Kozhikode join UNESCO Creative Cities Network



Gwalior and Kozhikode from India are among the 55 new cities which have joined the UNESCO Creative Cities Network. Earlier, Srinagar was designated the creative city in the field of Crafts and Folk Arts.

#### Inclusion in the UNESCO Creative Cities Network

##### [A] Gwalior's Musical Heritage

- Category: Gwalior, a town in Madhya Pradesh, was chosen for the "Music" category in recognition of its extensive musical history.
- Cultural Significance: Gwalior was known for being a well-liked location for studying Indian classical music from performers in the Guru-

Shishya Parampara. It is the home of the Gwalior Gharana and is associated with musicians such as Baiju Bawra and Tansen.

#### [B] Kozhikode's Literary Excellence

- Category: Kozhikode, a city in Kerala, gained recognition for its literary accomplishments in the "Literature" category.
- Literary Heritage: Kozhikode held the honor of having more than 500 libraries.

#### About UNESCO Creative Cities Network

<b>Purpose</b>	To promote cooperation among cities for cultural and creative industries development
<b>Initiation</b>	Established by UNESCO in 2004
<b>Seven Categories</b>	Design, Film, Gastronomy, Literature, Media Arts, Music, and Crafts & Folk Art
<b>Member Cities</b>	Over 250 cities from around the world
<b>Objectives</b>	Foster innovation, cultural diversity, and sustainable urban development
<b>Activities</b>	Collaborative projects, cultural events, and initiatives
<b>Selection Process</b>	Cities apply and are designated by UNESCO based on criteria related to creativity
<b>Network Coordination</b>	UNESCO provides coordination and support
<b>Impact</b>	Enhances cities' cultural identity, economy, and international visibility
<b>Other Indian Cities in UCCN</b>	<ul style="list-style-type: none"> <li>Srinagar- Crafts and Folk Arts (2022)</li> <li>Jaipur- Crafts and Folk Arts (2015)</li> <li>Varanasi- Creative city of Music (2015)</li> <li>Chennai- Creative city of Music (2017)</li> <li>Mumbai- Film (2019)</li> <li>Hyderabad- Gastronomy/Food (2019)</li> </ul>

#### Genetics of Silk Moth Domestication



Known as the "queen of fibers," silk has a long and varied history that dates back more than 5,000 years to ancient China. Its narrative covers the change from the wild Silk Moth (*Bombyx mandarina*) to the domesticated Silk Moth (*Bombyx mori*), providing an intriguing look at both the adaptability of nature and human creativity.

#### Silk Moth Domestication

- Ancient Origins:** The art of sericulture was born when people in China started domesticating silk moths from the wild *Bombyx mandarina*.
- Worldwide Distribution:** The domesticated *Bombyx mori* moth, which is much larger than its wild counterpart, is currently found all over the world, including India.
- Silk Powerhouse:** India is the world's second-largest producer of raw silk, after China, thanks to its exceptional silk producing skills.

#### Silkworms and Mulberry Leaves

- Caterpillars:** Also referred to as silkworms, only consume the leaves of mulberry bushes (genus *Morus*).
- Building of Cocoons:** To create larger cocoons, the domesticated silk moth extrudes silk fibers that can reach lengths of up to 900 meters. These caterpillars have adapted to human care by losing their pigmentation and capacity to fly.

#### Diversity in Silk

- Wild Silk Varieties:** Various moth species, such as *Antheraea assama*, *Antheraea mylitta*, and

Samia cynthia ricini, are the source of "wild" silks, which include muga, tasar, and eri.

- Characteristics that Contrast: The threads of non-mulberry silks are coarser, tougher, and shorter than those of mulberry silks.

### The Enigmatic Cocoon Colors

- Natural Variations: Yellow-red, flesh, gold, pale green, deep green, and white are just a few of the striking hues that domesticated silk moth cocoons can display.
- Human Influence: In an effort to produce colored silks, selective breeding for cocoons with varied colors was used; however, because these pigments are water-soluble, they eventually fade. Colored silks are produced for the market using acid dyes.
- The Sources of Pigments: Mulberry leaves generate carotenoids and flavonoids, which are the source of pigments found in cocoons. These substances are consumed by silkworms, whereupon they attach themselves to silk proteins and spin into a single strand.

### Mutant Strains and Genetic Insights

- Important Resource: Mutations in the genes controlling the intake, transport, and alteration of pigments have given rise to mutant strains of silk moths.
- Diversity from Domestication: China and Japan have largely investigated the molecular underpinnings of silk domestication, with significant contributions from Indian scientists.

### Decoding Cocoon Colors: A Model Emerges

- Genetic Factors: A model describing how various mutations result in a variety of cocoon hues was put out by researchers at Southwest University in Chongqing, China.
- Important Genes: Different cocoon hues result from differences in pigment absorption and transportation, which is mediated by genes like as Y, C, F, Rc, and Pk.
- Green Cocoon Mystery: When flavonoids are absorbed but carotenoids are not, mutations in

the Y gene cause green cocoons. The amount of green is determined by mutations in other genes that impact the absorption of flavonoids.

- Flavonoid Cluster: The absorption of flavonoids in cocoons is influenced by a group of closely linked genes.

### Gene Manipulation and Domestication

- Hybrid Offspring: By crossing domesticated and ancient silk moths, researchers have produced hybrid moths.
- Apontic-like Gene: Variations in melanin production between domesticated and wild silk moths were shown to be caused by mutations in the apontic-like gene.
- Gene Regulation Sequence Variations: These sequence variations determine the location and timing of gene activation or deactivation.

### 500-Years of Aldrovandi's Herbarium



A 500-year-old herbarium from Italy, namely the northern city of Bologna, has been discovered by researchers. Ulisse Aldrovandi, the Italian naturalist, painstakingly assembled this collection between 1551 and 1586, providing a glimpse into history.

### Aldrovandi's Herbarium

- Floristic Changes: The 5,000 specimens in the herbarium revealed a historical tapestry of changes in Italy's flora over five centuries.
- Human Impact: The pressed and conserved plant specimens revealed hints of human interference,

habitat loss, alteration, and the invasion of alien species.

- Climate Change: The collection included information about how Italy's floral landscape is being affected by climate change.
- Demographic Trends: The herbarium represented changes in the European population, with the exception of the European region of the former USSR.
- Extinct and Unknown Species: The herbarium included references to both native and alien species that are either extinct or have not yet been found in modern times.

#### Legacy of Transformation

- Influence of the New World: The herbarium of Aldrovandi preserves the recollections of Europe's initial experiences with American species that subsequently colonized the continent.
- Transforming Flora: It records the first indications of a significant change in the ecosystems and flora of Europe, opening the door for the influx of new species and ecological changes.

#### NASA-ISRO NISAR Mission Prepares for Launch



The NASA-ISRO Synthetic Aperture Radar (NISAR) mission, a collaborative effort between NASA and ISRO, is on track for its scheduled launch in the first quarter of 2024.

#### About the NISAR Mission

- International cooperation in space exploration is exemplified by NISAR, a Low Earth Orbit observatory co-developed by NASA and ISRO.
- Launch Vehicle: ISRO's GSLV Mark-II launch vehicle is scheduled to carry out the mission's launch from Sriharikota's Satish Dhawan Space Centre.
- Data Utility: Researchers will be able to monitor volcanic activity, trace the consequences of groundwater use, measure the rate at which ice sheets melt, and observe changes in the distribution of flora worldwide with the help of NISAR data, which will provide previously unheard-of information.
- Mission Duration: After a 90-day commissioning period, the \$1.5 billion NISAR mission is scheduled to survey Earth's land and ice-covered regions every 12 days for a total of three years.

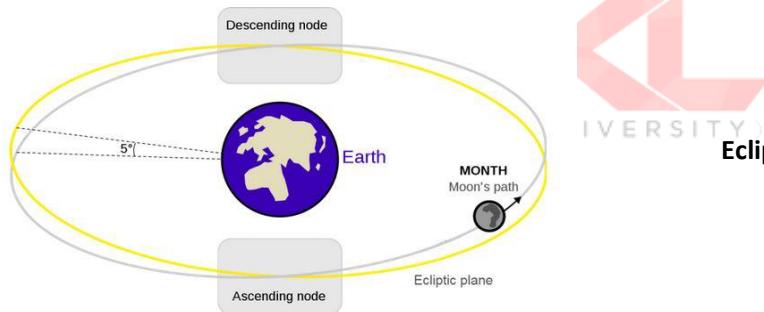
#### Advanced SAR Technology

- Dual-Band Synthetic Aperture Radar (SAR): Using the Sweep SAR approach, NISAR provides high-resolution data together with extensive coverage for L and S dual-band Synthetic Aperture Radar (SAR).
- Observatory Structure: An observatory is created when the spacecraft bus and SAR payloads are installed atop the Integrated Radar Instrument Structure (IRIS).
- Contributions: The spacecraft bus, S-band SAR electronics, launch vehicle, and mission operations are provided by ISRO's U R Rao Satellite Centre, while the L-band SAR and various other essential components are provided by NASA's Jet Propulsion Laboratory (JPL).

#### Key milestones achieved

- Thermal Vacuum Testing: In Bengaluru, the crucial system-level test known as thermal vacuum testing was accomplished with success. This test makes sure the spacecraft can function properly in extremely hot environments.
- Testing for electromagnetic compatibility (EMC) and electromagnetic interference (EMI) has also been satisfactorily completed.
- Future Vibration testing: In order to replicate the challenging launch environment, vibration testing will be carried out in the upcoming phase. In this test, which simulates a rocket launch, the satellite will be subjected to strong shocks.

## Understanding Eclipses: Why they don't happen every Month



While Eclipses are intriguing, one might wonder why eclipses do not occur with every new and full moon.

### What are Eclipses?

- Astronomical occurrences known as eclipses happen when the sun, moon, and Earth line up precisely.
- Eclipses come in two main varieties: solar and lunar.
- When the moon passes in front of the sun during a new moon, it blocks out the sun's light, causing a solar eclipse.
- On the other hand, a lunar eclipse happens when the Earth passes in front of the sun and moon during a full moon, shadowing the moon.

### Why is there no eclipse every full and new moon?

#### Ans. Moon's Unique Orbit

- Moon's Path: The moon does one orbit around the planet every month or so.

- Ecliptic Plane: Ideally, we would see a solar eclipse at every new moon and a lunar eclipse during every full moon if the moon's orbit aligned with Earth's orbital plane, also known as the ecliptic.
- Moon's Inclination: Nevertheless, irregular eclipse patterns result from the moon's orbit being inclined at an inclination of roughly 5 degrees to the Earth's orbital plane.

### Role of Lunar Nodes

- Lunar Nodes: Depending on the direction of the moon's orbit, the moon's orbit crosses the Earth's orbital plane at particular locations known as nodes. These nodes can be classified as ascending or descending.
- Eclipse Occurrence: Eclipses are caused by the sun, moon, and Earth being in alignment when a full or new moon passes near one of these nodes.

### Eclipse Pairs and Seasons

- Eclipse Pairs: Usually, two weeks separate the time of a solar or lunar eclipse, with one occurring after the other.
- Eclipse Seasons: Typically, two eclipses—a solar and a lunar eclipse—occur during these about 34–35-day periods. Three eclipses may sometimes happen in one season.
- Relative to popular belief, there are more eclipses than one may think—there have been 230 lunar eclipses and 224 solar eclipses in the 21st century.

### Understanding the Lunar Nodes and Eclipses

- Eclipse Seasons: When the lunar nodes precisely line up with the Earth and the sun, eclipse seasons occur around every 173 days.
- Moon's Progression: Every month, the moon's phases move the nodes by roughly 30 degrees along the zodiac.
- Future Eclipses: The next pair of eclipses normally happen approximately six months after the previous pair.

## Security Issues

### Exercise 'Vajra Prahar 2023' Commences in Meghalaya



Recently, the 14th edition of the Vajra Prahar 2023 exercise, a joint venture between India and the USA Special Forces, concluded in Bakloh, Himachal Pradesh. Here are the key highlights:

#### Exercise Vajra Prahar

- The Special Forces of India and the United States alternately host the annual exercise known as Vajra Prahar.
- These units of Special Forces are committed to counterterrorism, covert operations, and other specialized military duties.
- In the current global context, it is essential for resolving the security concerns that both countries face.
- It has strengthened the Special Forces of India and the United States' defense cooperation and friendship.

#### Objectives

- The 21-day joint exercise aimed to enhance skills in Airborne Operations, Special Operations, and

Counter Terrorism under the United Nations Charter.

- It was divided into two stages:
  1. The initial stage focused on combat conditioning and tactical special mission training.
  2. The second stage involved a 48-hour validation exercise to assess the training received in the first phase.

#### Other Joint Exercises between India and the USA

- Yudh Abhyas: An annual army drill meant to improve mutual understanding and collaboration amongst soldiers.
- Malabar Exercise: sophisticated maritime operations are the main emphasis of this naval drill, which also involves Australia and Japan.
- The goal of the air force exercise Cope India is to enhance mutual understanding and interoperability among air forces.
- Tiger Triumph is a tri-service amphibious exercise that emphasizes disaster response and humanitarian aid.
- Red Flag is a sophisticated aerial combat training exercise that the U.S. Air Force and foreign participants—including India—participate in.
- Spartan Shield: An Army drill designed to improve readiness for counterterrorism and counterinsurgency operations.

## Trivia

### Ben Gurion Canal Project: Joining Red Sea with Mediterranean



Israel's aspirations to gain full control over the Gaza Strip and eliminate Hamas may be linked to an ambitious economic opportunity—the creation of the Ben Gurion Canal Project.

#### Ben Gurion Canal Project

- Vision: The Ben Gurion Canal Project, named for David Ben-Gurion, the father of Israel, is still an ambitious infrastructural project.

- Route: It aims to undermine Egypt's hegemony over the Suez Canal by constructing a canal that would cross the Negev Desert and link the Gulf of Aqaba with the Eastern Mediterranean.
- History: In a 1963 US government paper that was classified as secret, the possibility of excavating the canal with nuclear explosions was considered.
- Need: It would provide a different path, avoiding the Suez Canal, to link Europe and Asia.
- Transformational Impact: If successful, this project will end Egypt's monopoly on the shortest trade route and change the dynamics of international trade.

#### Bypassing the Suez

- Historical Significance: By cutting travel times between Europe and Asia, the Suez Canal, which opened in 1869, transformed international maritime trade.

- Problems with Congestion: The Suez Canal is still extremely congested, which results in major delays and financial losses, even with efforts to expand it.
- Political problems: Egypt's authority over the canal has sparked battles and conflicts that have an effect on world geopolitics.

#### Logistical and Political Challenges

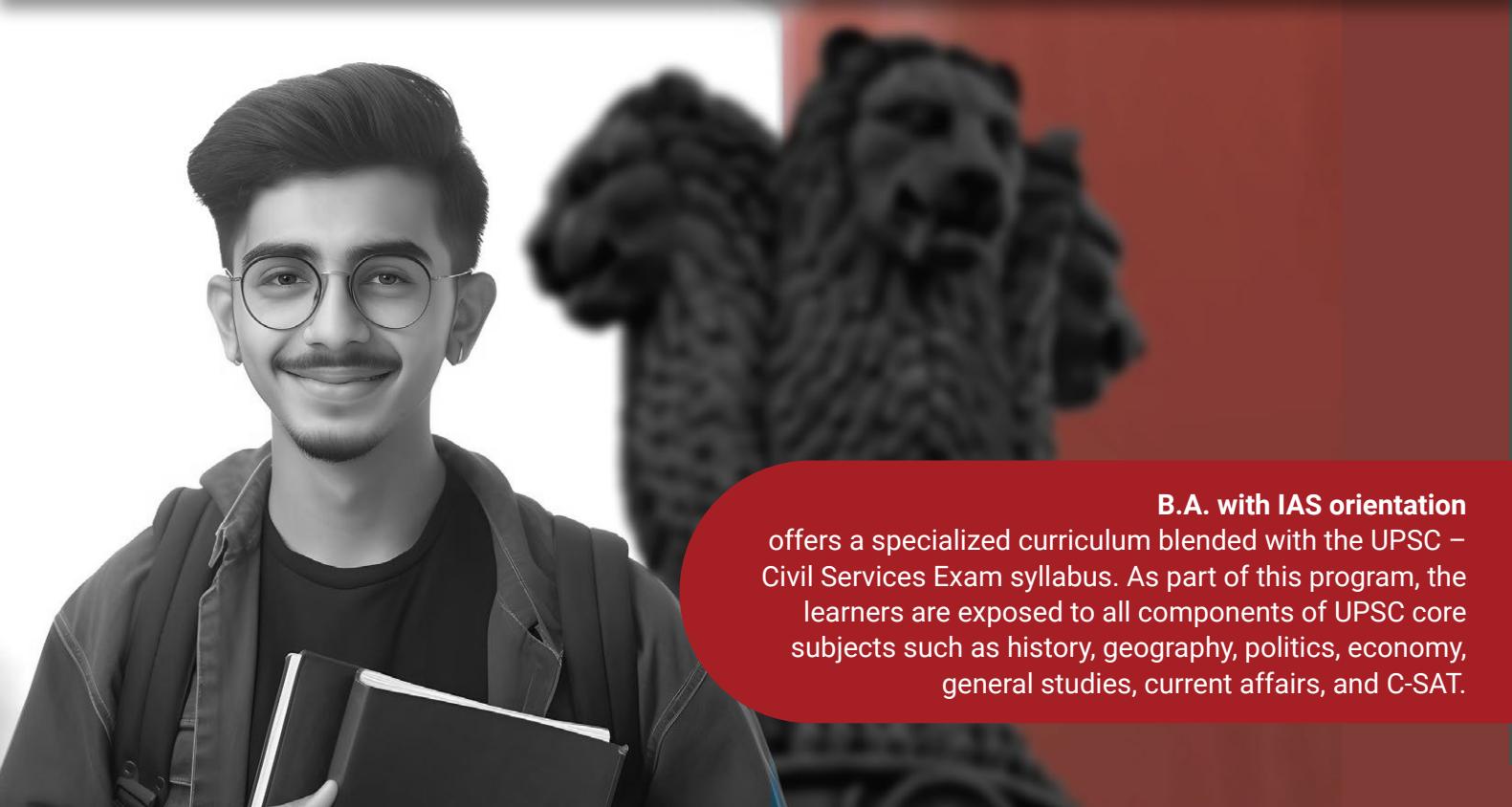
- Complexity and Cost: The Ben Gurion Canal's construction is an enormous and expensive undertaking that could wind up costing over \$100 billion.
- Length of path: Because of geographical constraints, the suggested canal path is more than 100 kilometers longer than the Suez Canal.
- Security Concerns: Operating the canal would be extremely difficult in the event of ongoing military threats, such as rockets from Hamas or Israeli attacks.



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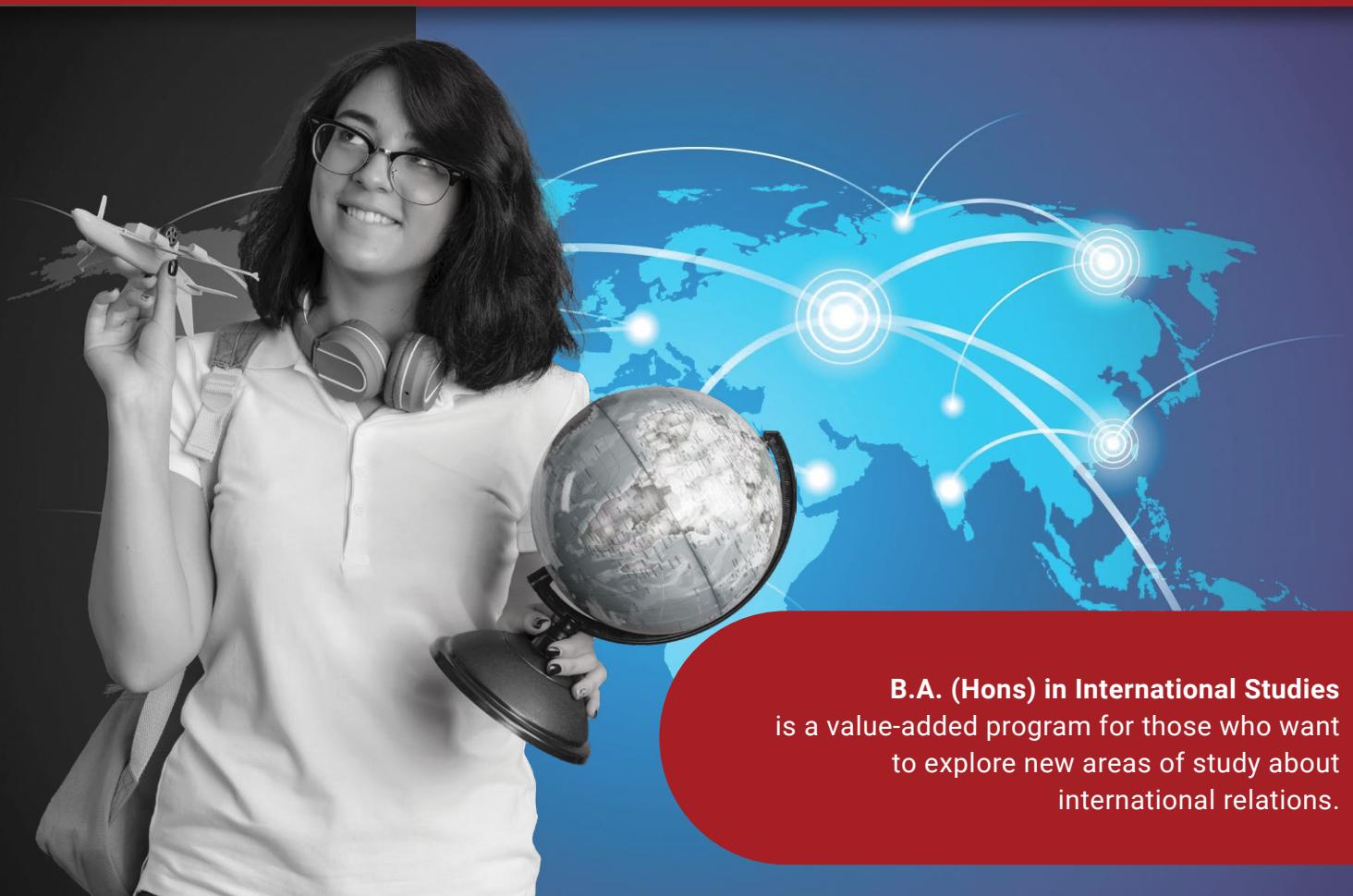
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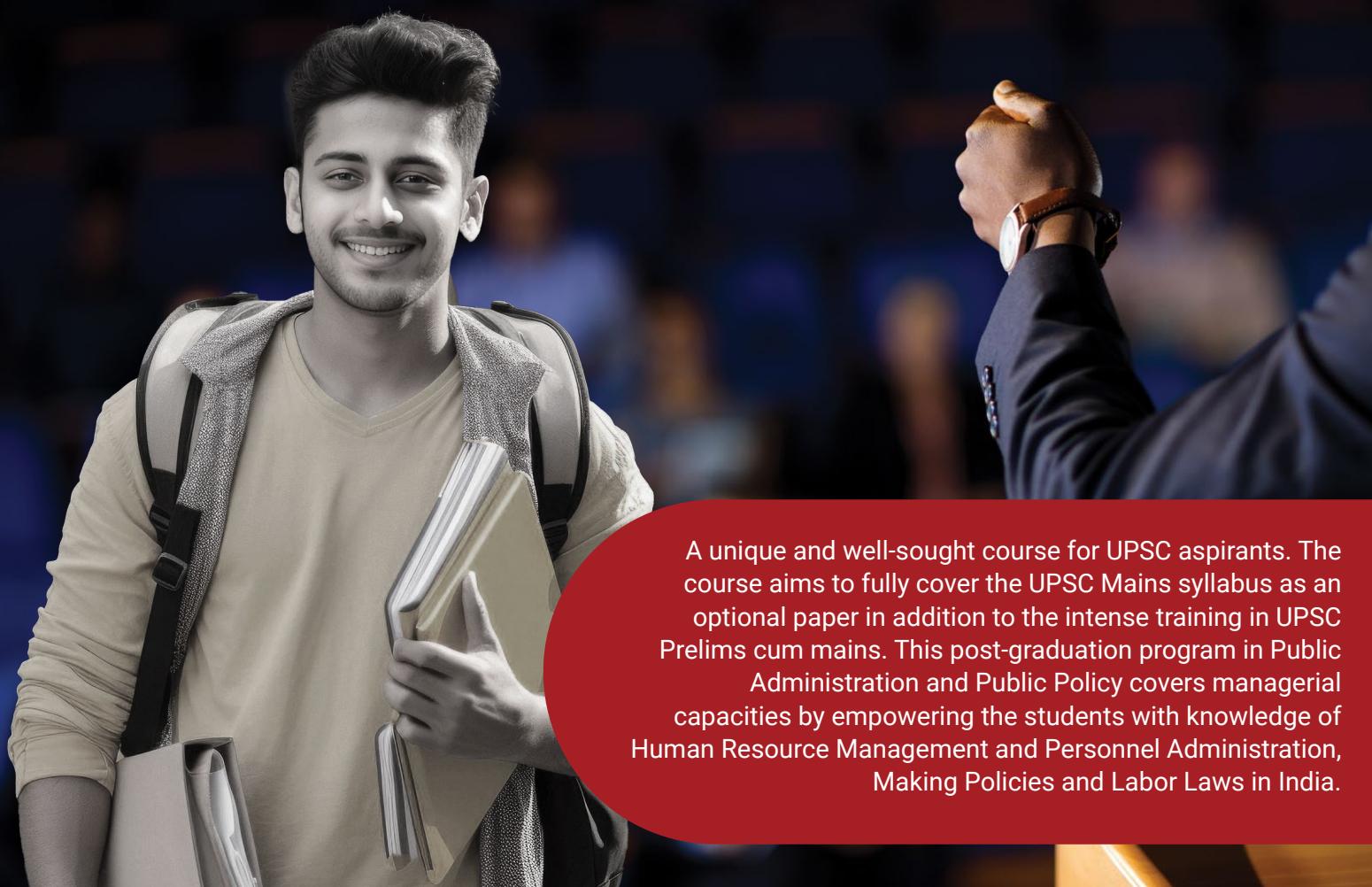
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