

CURRENT AFFAIRS

SEPTEMBER

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

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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 September 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

Question with Answers

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Section 3

Detailed Analysis of Events

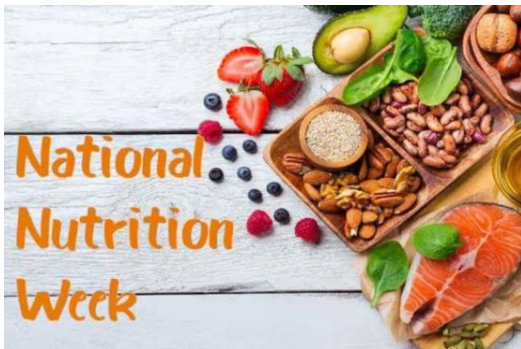
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SECTION 1

Topic Wise Current Affairs in Short



1: Important Days



National Nutrition Week : 01 September :-

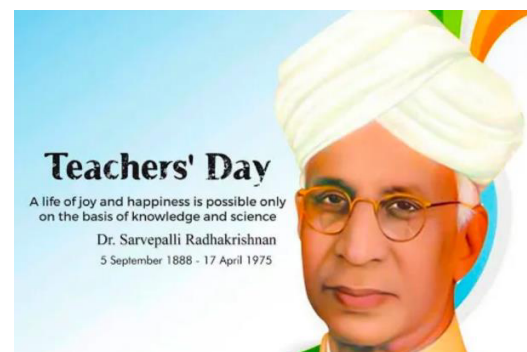
Every year from September 1 to September 7, India observes National Nutrition Week to enhance public awareness about nutrition and healthy eating habits. The week is observed to educate people on the need of nutritional and adaptive eating habits in order to live a healthy lifestyle. During National Nutrition Week, the government launches a variety of efforts to raise awareness about proper nutrition. A healthy mind lives in a healthy body, which requires us to consume a suitable amount of nutrients such as proteins and vitamins on a regular basis.



World Coconut Day : 02 September :-

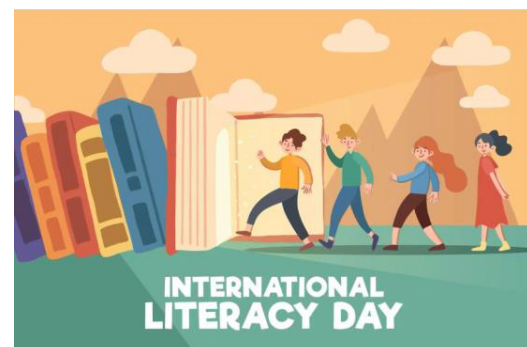
Every year on September 2nd, the world celebrates World Coconut Day. The day was created as a result of an initiative by the Asian and Pacific Coconut Community (APCC), which is based in Jakarta, Indonesia. Members of the organization account for more than 90 percent of global coconut production. India, Indonesia, Malaysia, the Philippines, Thailand, Vietnam, Kenya, and other countries are members of the APCC. The APCC was

established in 1969 to assist Asian countries in growing, producing, selling, and exporting coconuts. Initially, only Asian countries were members, but African and Pacific countries later joined the organization. The theme for World Coconut Day 2023 is "Sustaining Coconut Sector for the Present and Future Generation".



Teacher's Day – 5 September:-

Teachers' Day is celebrated in India to commemorate the birth anniversary of India's first Vice President Dr. Sarvapalli Radhakrishnan on 5th September. The tradition of celebrating this day since 1962 on 5th September has been significant for eighty years. It is celebrated to celebrate the role teachers play in nation building by guiding and educating the brightest minds of our country. The first Teachers' Day was celebrated in 1962 when Dr. Sarvepalli Radhakrishnan was appointed as the second President of India.



International Literacy Day : 08 September :-

Every year on September 8, the United Nations Educational, Scientific, and Cultural Organization observes International Literacy Day in conjunction with

governments all across the world. Despite these accomplishments, at least 771 million people globally lack literacy. The idea for International Literacy Day arose during the World Conference of Ministers of Education in Tehran in 1965. To address the global challenge of illiteracy, the United Nations established September 8 as International Literacy Day on October 26, 1966. UNESCO will celebrate International Literacy Day (ILD) 2023 under the theme 'Promoting literacy for a world in transition: Building the foundation for sustainable and peaceful societies'.

**World Physical Therapy Day : 08 September :-**

Every year on September 8th, World Physical Therapy Day is observed to promote awareness about the critical role that physical therapists play in keeping people active and healthy. Physical therapists are trained professionals who assess and treat bodily problems caused by injury, deformity, handicap, or other health disorders. On September 8, 1996, the World Confederation for Physical Therapy (WCPT) established World Physical Therapy Day. This is the same day in 1951 when WCPT was formed. This year, 2023, the World Physiotherapy Day Theme is "Prevention and Management of Osteoarthritis".

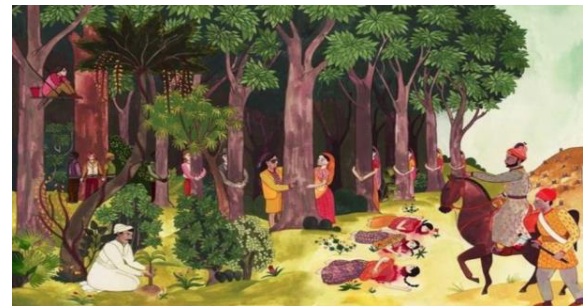
**World First Aid Day : 09 September :-**

World First Aid Day is observed on the second Saturday of September. This day is marked to raise public awareness of the importance of first aid in saving lives.

This year, World First Aid Day will be celebrated on September 09. World First Aid Day was founded in 2000 by the International Federation of Red Cross and Red Crescent Societies (IFRC), which has been providing first aid services for more than 100 years. This day originated in 1859, when a young businessman called Henry Dunant assisted wounded soldiers at the battle of Solferino. This year the World First Aid Day 2023 theme is "First Aid in the Digital World".

**World Suicide Prevention Day : September 10 :-**

World Suicide Prevention Day is an annual awareness event held on September 10. The purpose of the day is to raise awareness about suicide prevention and attempts. Since 2003, the day has been observed annually. The day was created in the goal of de-stigmatizing discussions about suicide, preventing more suicides, and raising awareness about suicide concerns among governments, corporations, and communities. The theme between 2021 and 2023 is "Creating Hope Through Action", which aims to discuss, inform, and raise awareness for alternatives to suicide.

**National Forest Martyrs Day : 11 September:-**

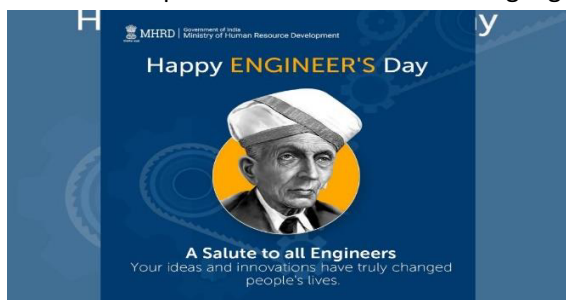
Every year on September 11, India observes National Forest Martyrs Day. The day is marked to honor the many activists who have given their lives to safeguard India's jungles, forests, and wildlife. In 2013, the Ministry of

Environment picked September 11 as National Forest Martyrs Day since it was the anniversary of the Khejarli Massacre (1730). When Maharaja Abhai Singh Rathore wanted to take down trees near the Bishnoi village of Khejarli, the massacre occurred in the Kingdom of Marwar.



Hindi Diwas : 14 September :-

Hindi Diwas is celebrated on September 14 to spread awareness about the importance of the Hindi language in the country. The Hindi language is one of the oldest, with much of its academic terminology derived from Sanskrit written in the Devanagari script. On September 14, 1949, the Constituent Assembly of India declared Hindi to be the official language of India. One of the two official languages of the Union Government is Hindi written in Devanagari script, the other being English. It is one of the Republic of India's 22 official languages.



Engineers Day (India) : 15 September :-

Every year on September 15, India commemorates National Engineer's Day to recognize and honor the achievements of the renowned engineer Mokshagundam Visvesvaraya. Along with India, Visvesvaraya's remarkable works are commemorated on September 15 as Engineer's Day in Sri Lanka and Tanzania. In 1955, he was awarded India's highest honor, the Bharat Ratna. The day is commemorated to honor engineers' tremendous work and to urge them to grow

and innovate. It differs from World Engineer's Day, which is observed yearly on March 4th by UNESCO. The 2023 theme, 'Engineering for a Sustainable Future,' highlights engineers' role in addressing global challenges.



International Day of Democracy : 15 September :-

Every year on September 15, the International Day of Democracy is observed to defend and honor the values of democracy, which is one of the most popular forms of governance in the world. The day was founded when the United Nations General Assembly (UNGA) issued a resolution in 2007 encouraging states to enhance and deepen democracy. According to the United Nations, the day "provides an opportunity to review the state of democracy in the world" and make the ideal of democracy "into a reality to be enjoyed by everyone, everywhere." The theme for the International Day of Democracy in 2023 is "Empowering the next generation."



International Day for the Preservation of the Ozone Layer : 16 September:-

International Day for the Preservation of the Ozone layer (World Ozone Day) is celebrated on 16th September each year to commemorate the signing of the Montreal Protocol that came into force on this day in 1987. Every year, World Ozone Day is observed to raise public awareness of the loss of the Ozone Layer and the efforts

being made to protect it. Since June 1992, India has been effectively implementing the Montreal Protocol including initiatives and activities for phasing out ozone depleting chemicals in accordance with the Protocol's phase out schedule. The theme of World Ozone Day 2023 is 'Montreal Protocol: Fixing the Ozone Layer and Reducing Climate Change.'

**International Red Panda Day : 16 September :-**

Red Pandas are an endangered species native to the eastern Himalayas and southern China that is legally protected in nations such as India, Nepal, Bhutan, and China. Every third Saturday of September is designated as International Red Panda Day to promote awareness about the conservation of these magnificent animals. This year, the day falls on September 16. The Red Panda Network, an organization dedicated to the conservation of the animals, established International Red Panda Day in 2010.

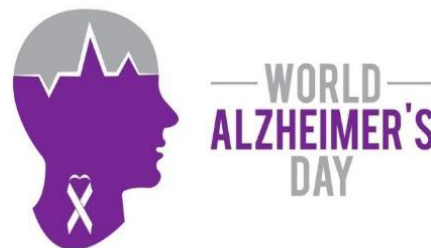
**World Patient Safety Day : 17 September :-**

Every year on September 17, World Patient Safety Day is celebrated. World Patient Safety Day was established by the World Health Organization during the 72nd World Health Assembly in 2019 when the resolution WHA 72.6 on 'Global action on patient safety' was accepted. The goal of World Patient Safety Day is to improve patient safety by raising awareness and generating enough

advocacy to bring about much-needed policy reforms, leadership capacity, safety improvements, sensitization and training of medical professionals, and effective patient involvement in their care. World Patient Safety Day 2023 will be observed under the theme "Engaging patients for patient safety."

**World Bamboo Day : 18 September :-**

Every year on September 18, World Bamboo Day is commemorated with the goal of raising awareness about bamboo and its use. On September 18, 2009, the World Bamboo Organisation was formally recognized at the 8th World Bamboo Congress in Bangkok. As a result, delegates from nearly 100 countries agreed to designate the day as World Bamboo Day. The goal of WBO is to increase awareness of bamboo's economic potential while also emphasizing the relevance of its cultivation in new sectors.

**World Alzheimer's Day : 21 September :-**

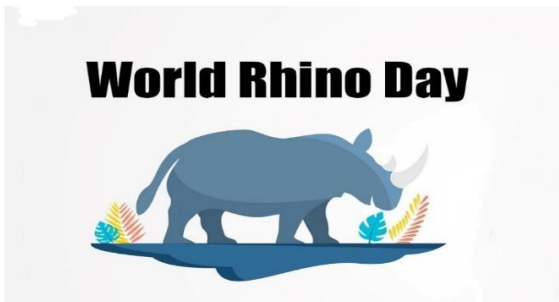
Every year on September 21, World Alzheimer's Day is marked to raise awareness of Alzheimer's disease and dementia. Alois Alzheimer, a German psychiatrist, discovered the condition in a 50-year-old German lady in 1901 and named it after him. As the disease's scope and severity increased, there was a need to establish an organization committed to fighting this incurable condition. As a result, Alzheimer's Disease International was established in 1984. On its tenth anniversary in 1994,

the ADI designated September 21 to be World Alzheimer's Day, and World Alzheimer's Month was established in 2012. The theme for this year's World Alzheimer's Day is 'Never too early, never too late.'



International Day of Peace : 21 September :-

On September 13, the International Day of Peace, also known as World Peace Day, is observed. The day is dedicated to fostering peace ideas inside and among all nations and peoples. The United Nations Resolution of 1981 established the International Day of Peace. It was first commemorated in 1982. Previously, until 2002, it was observed on the third Tuesday of September each year. Following that, the assembly resolved to keep September 21 as the International Day of Peace. This year's theme is "Actions for Peace our ambitions."



World Rhino Day : September 22 :-

Every year on September 22, World Rhino Day is observed. These beloved animals are currently fighting for their lives, and much has to be done to save them. Every year, World Rhino Day is observed to raise awareness of the creatures. World Rhino Day helps us appreciate how these animals are striving to survive and how vulnerable they are. We need to figure out how to save them from going extinct. The more we talk about rhinos, the more information we can offer on how to save them and establish a safe habitat for them.



Rose Day : September 22 :-

On September 22, the Welfare of Cancer Patients Day, also known as World Rose Day, is honored. The day is devoted to people suffering from cancer all across the world. Melinda Rose, a 12-year-old Canadian cancer patient who died in 1996, is remembered on this day. This global day is observed to honor the brave individuals who fight the dreadful disease on a daily basis, both mentally and physically. This day signifies raising awareness regarding the fight against the disease and encourages the sufferers to stay positive.



International Day of Sign Languages : 23 September :-

Every year on September 23, the International Day of Sign Languages is observed. This day provides an opportunity to encourage and preserve deaf people's language uniqueness and cultural variety. It is vital to observe the day since sign language helps to establish solidarity among people. Every year on September 23rd, the International Day of Sign Languages is honored because the World Federation of the Deaf (WFD) was founded on this date in 1951. The theme for this year is "A World Where Deaf People Everywhere Can Sign Anywhere!."

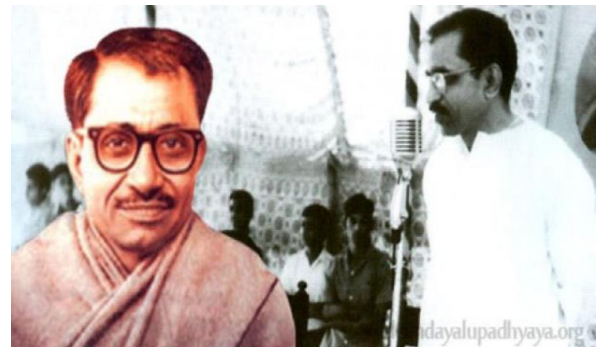
**World Rivers Day : 24 September 2023 (4th Sunday of September) :-**

Every year on the fourth Sunday in September, World Rivers Day is observed, and this year it will be observed on September 24. The first World Rivers Day was commemorated in 2005, following the United Nations' announcement of the Water for Life Decade that year. Mark Angelo, a well-known Canadian river advocate, proposed such a celebration. The day urges people to take ownership of the health and preservation of these key waterways, which are critical to ecosystems, communities, and economies all across the world. The theme for World Rivers Day 2023 is "Rights to Rivers."

**World Day of the Deaf : 24 September (last Sunday in September) :-**

The World Day of the Deaf is a global event that raises awareness of the concerns and challenges that the deaf and hard-of-hearing community faces. Every year on the final Sunday in September, the World Day of the Deaf is observed. It will fall on September 24 this year. In 1958, the World Federation of the Deaf (WFD) marked the first World Deaf Day. It is a global non-governmental organization that works to advance the rights of the deaf

population and improve their level of living. The theme for World Deaf Day 2023 is "Ear and Hearing Care for All."

**Antyodaya Diwas : 25 September :-**

Antyodaya Diwas is an annual celebration in India commemorating the birth anniversary of Indian leader Pandit Deendayal Upadhyaya. It is a day of remembrance and celebration of his life and legacy, and he was one of India's most significant political personalities. Pandit Deendayal Upadhyaya was born on September 25, 1916, in Mathura. In 2014, Indian Prime Minister Narendra Modi made this day a national holiday in honor of Pandit Deendayal Upadhyaya's birth anniversary. In 1968, he died near the Mughalsarai Junction train station.

**World Pharmacists Day : 25 September :-**

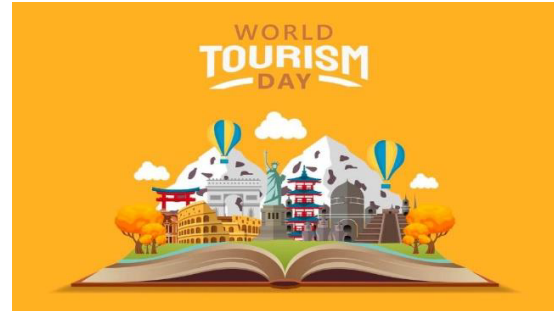
Every year on September 25, World Pharmacist Day is observed to highlight and honor pharmacists for their substantial contributions to global health. This unique day underscores the critical role that pharmacists play in improving people's lives. The origins of World Pharmacist Day can be traced back to the 2009 International Pharmaceutical Federation (FIP) Congress in Istanbul, Turkey. The theme of World Pharmacist Day for this year is "Pharmacy Strengthening Health Systems."

**World Environmental Health Day : 26 September :-**

Every year on September 26th, World Environmental Health Day is observed. In 2011, the International Federation of Environmental Health declared September 26 to be World Environmental Health Day. This day is all about raising awareness about environmental health. It contributes to the development of healthier and safer communities, which can benefit both humans and the environment. The theme of World Environmental Health Day 2023 is "Global Environmental Public Health: Standing up to protect everyone's Health each and every day."

**World Contraception Day : 26 September :-**

Every year on September 26th, the world observes World Contraception Day. The purpose of the day is to raise awareness about the necessity of contraception in order to build a culture of empowerment in which couples have the flexibility to choose when they wish to become parents. World Contraception Day was established in 2007 on September 26 by ten global family planning organizations to raise awareness about contraception and assist couples in deciding when they can start a family. This year the World Contraception Day theme is "The Power of Options."

**World Tourism Day : 27 September :-**

Every year on September 27th, World Tourism Day is observed. Since 1980, the United Nations World Tourism Organization has celebrated World Tourism Day. This date was chosen as on that day in 1970, the Statutes of the UNWTO were adopted. The theme for World Tourism Day 2023 is "Tourism and Green Investments". This theme emphasises the importance of making tourism more sustainable and environmentally friendly. Green investments involve using money and resources to support eco-friendly practices in the tourism industry.

**World Maritime Day : 28 September :-**

On the last Thursday of September, the International Maritime Organization observed World Maritime Day. It will be observed on September 28 this year. The goal of the day is to raise public awareness about maritime safety and the marine environment. On March 17, 1978, the first World Maritime Day was observed. This year's theme is "MARPOL at 50." The theme spotlights the International Convention for the Prevention of Pollution from Ships (MARPOL), which covers prevention of pollution of the marine environment by ships from operational or accidental causes.

**World Rabies Day : 28 September :-**

The 28th of September is World Rabies Day, a global health observance established in 2007 to raise awareness of the world's deadliest infectious illness and bring partners together to strengthen global preventive and control efforts. World Rabies Day is a time to consider how rabies affects your neighborhood and communities all around the world. While rabies is a completely avoidable disease, about 60,000 people die from it each year throughout the world. This year's World Rabies Day theme is: "All for 1, One Health for all".

**World Heart Day : 29 September :-**

Every year on September 29th, World Heart Day is commemorated to promote awareness about heart disease and preventive actions that can help prevent and

manage cardiovascular illnesses. World Heart Day serves as a global reminder to everyone to take care of their hearts. Cardiovascular disease is the world's leading cause of death. According to the World Heart Federation, heart and blood vessel disorders such as heart attacks, stroke, and heart failure kill more than 20.5 million people each year. The first celebration took place on September 24, 2000, until 2011, it was celebrated as the final Sunday in September. Later, it was decided to observe the day on September 29. The theme for 2023 is 'Use Heart, Know Heart.'

**International Translation Day : 30 September :-**

Every year on September 30th, International Translation Day celebrates the work of translators, language professionals who play a crucial role in guaranteeing a conversation between countries, contributing to the development and strengthening of international peace. The International Federation of Translators (FIT) founded the day in 1991 to demonstrate the global translation community's solidarity and to promote the profession of translation. The Federation is a conglomeration of associations which represents translators, interpreters, and terminologists. It was established in 1953. The theme for 2023 is "Unveiling the Many Faces of Humanity."

2: Agreements



India, New Zealand Sign MoU To Enhance Cooperation In Civil Aviation :-

India and New Zealand have signed a Memorandum of Understanding (MoU) to strengthen civil aviation cooperation. This will include new route scheduling, codeshare services, traffic rights, and capacity entitlement. The Memorandum of Understanding was signed in New Delhi by Civil Aviation Secretary Rajiv Bansal and New Zealand High Commissioner David Pine. The MoU states that selected New Zealand airlines may run any number of services with any type of aircraft, with third and fourth freedom traffic rights to and from six Indian cities: New Delhi, Mumbai, Bengaluru, Chennai, Hyderabad, and Kolkata.

the collection of fresh and hygienic Kalparasa and the production of natural coconut sugar, according to K.B. Hebbar, Director of the institute under the Indian Council of Agricultural Research (ICAR).



GSL And Kenya Shipyard Ltd Sign MoU For Collaboration In Shipbuilding :-

Following bilateral talks between Defence Minister Rajnath Singh and Kenyan Cabinet Secretary for Defence Aden Bare Duale to promote military industry cooperation and deepen maritime security in the Indian Ocean Region, state-owned Goa Shipyard Ltd and Kenya Shipyard Ltd signed an MoU for capacity building and collaboration in ship design and construction. "Both the Ministers agreed that the defence relationship between the two countries has evolved from being training-centric to include more strategic aspects," the Ministry of Defence statement read.



CPCRI to sign six MoA for technology transfer on World Coconut Day:-

On World Coconut Day, September 2, the Central Plantation Crops Research Institute (CPCRI) in Kasaragod, Kerala, will sign six memoranda of agreement (MoA) for knowledge transfer, including with a farmer producer firm and a nursery in Karnataka. An agreement will be signed with YGP Coconut Farmers' Producer Company Ltd., Davangere, for the transfer of technology related to



NITI Aayog And UNDP Collaborate To Accelerate SDGs In India :-

NITI Aayog and the United Nations Development Programme (UNDP) will build a framework to improve cooperation in a variety of areas in order to help India achieve its Sustainable Development Goals (SDGs). The

two organizations signed a memorandum of understanding (MoU) to formalize their collaboration on topics such as SDG localization, data-driven monitoring, and aspirational districts and blocks. The agreement was inked for a five-year period. The NITI Aayog is the key institution for coordinating SDG adoption and monitoring at the national and sub-national levels. UNDP serves as an integrator inside the UN system, coordinating efforts to accelerate progress on the SDGs.



Tata Steel And ACME Group Join Forces For India's Largest Green Hydrogen Project :-

ACME Group, a renewable energy company, has signed an agreement with Tata Steel Special Economic Zone Ltd. (TSSEZL) to build a green hydrogen and green ammonia project in Odisha's Gopalpur Industrial Park (GIP). TSSEZL announced in a statement that this will be the country's largest single location green hydrogen and derivatives manufacturing facility. ACME Clean Energy Private Ltd. (ACME Group) would buy 343 acres of land at TSSEZL's Gopalpur Industrial Park (GIP) in Ganjam district of Odisha to establish the green hydrogen and derivatives unit under the terms of the formal agreement.



Amazon signs pact with India Post for MSME exporters:-

Amazon has signed an agreement with India Post to simplify cross-border logistics for MSME exporters. MoS for Science and Technology Jitendra Singh unveiled a postal stamp to commemorate a decade of partnership between India Post and Amazon. Amazon introduced Sah-AI, a generative AI-based personal digital assistant that leverages Amazon's experience of working with millions of sellers in India and globally to provide personalised assistance to new and existing sellers on its marketplace.



Centre Signs MoU With Adobe To Help Children Learn AI :-

Union Ministry of Education signed an agreement with global software major Adobe to help children develop creative expression in classrooms using the application Adobe Express. Training and certification in creativity and digital literacy will be provided to about 20 million students and 5,00,000 teachers by 2027 using Adobe Express-based curriculum. The partnership was signed on 5 September 2023. Under the programme, Adobe will provide schools across the country with free access to Adobe Express Premium and the professional development of educators.



ICC, IndusInd To Ink Multi-Year Sponsorship Deal :-

According to persons familiar with the situation, IndusInd Bank has agreed to a multi-year sponsorship deal with the International Cricket Council (ICC), commencing with the men's Cricket World Cup in India on October 5. Mastercard recently became a top-tier sponsor of the ICC Cricket World Cup 2023. According to reports, IndusInd Bank and Mastercard have taken the position of digital payments platform BharatPe and edtech company Byju's, which have decided to cease their connection with the ICC owing to financial difficulties.



MoU Signed Between Gati Shakti Vishwavidyalaya Vadodara And Airbus In New Delhi :-

The Gati Shakti Vishwavidyalaya (GSV) Vadodara of the Indian Railways and Airbus have signed a Memorandum of Understanding (MoU) to considerably strengthen the Indian aviation sector. The agreement was inked in the presence of Railways Minister Ashwini Vaishnaw. Airbus and the GSV will collaborate on the development and delivery of sector-relevant skilling courses and programs for ordinary students and working professionals, as well as cooperative research and industry experiences for faculty, internships and placements for students, and scholarship programs, according to the MoU.



IIM Indore And NSDC Partner To Transform Skill Development And Entrepreneurship In India:-

The Indian Institute of Management Indore has formed a collaboration with the National Skill Development Corporation (NSDC) to advance the landscape of skill development and entrepreneurship in India. The collaboration represents a dedication to fostering excellence and innovation in these vital areas. The MoU, inked online by IIM Indore director Prof Himanshu Rai and NSDC chief executive officer Ved Mani Tiwari is poised to redefine skill development, entrepreneurship and research in India, aligning the visions of both institutions and leveraging their collective prowess to shape the nation's skilling eco-system.



India And Saudi Arabia Sign Agreement On Cooperation In Energy Sector :-

India and Saudi Arabia have signed a Memorandum of Understanding on energy cooperation. The MOU was signed by RK Singh, Union Minister for New and Renewable Energy and Power, and Abdulaaziz bin Salman Al-Saud, Minister of Energy for the Kingdom of Saudi Arabia. The MoU would strengthen India and Saudi Arabia's relationship in the energy sector. The MoU will boost India's efforts to transition to a low-carbon energy system and restructure the global energy system to tackle climate change.



GSITI Signs MoU With ISRO For Five Years :-

Under the National Natural Resources Management System program, the Geological Survey of India Training Institute (GSITI) in Hyderabad has signed a memorandum of understanding with ISRO in Bengaluru. The agreement is valid for five years. The project's major goal is to increase capacity through generating trained human resources in the application of digital image processing and GIS in mineral exploration, advanced remote sensing techniques in mineral exploration, and geo-informatics applications for disaster management.



TCS Partners With BankID BankAxept To Bolster Norway's Financial Infrastructure :-

Tata Consultancy Services announced a strategic alliance with Norway's national payment and electronic identity system BankID BankAxept to improve the European country's financial infrastructure. The collaboration aims to improve the resilience, security, and availability of Norway's vital financial infrastructure. BankAxept is Norway's national payment system, with BankAxept cards accounting for 80% of all card payments. BankID is the Norwegian eID verification solution, with more than 90 per cent of the country's population, banks, public institutions, and commercial enterprises dependent on it, TCS said.



Infosys And Microsoft Collaborate For Adoption Of Generative Artificial Intelligence :-

Infosys has announced a collaboration with Microsoft to deliver industry-leading solutions leveraging Infosys Topaz, Azure OpenAI Service, and Azure Cognitive

Services. The collaboration would enable the organizations to pool their respective artificial intelligence (AI) capabilities, increasing enterprise functions across numerous industries with AI-enabled products. According to Infosys, the integrated solutions would expedite the fast democratization of data and information, allowing organizations to boost efficiency and drive new revenue streams.



REC With Punjab National Bank To Lend Up To ₹55,000 Crore To Power, Infra Projects :-

The state-run REC announced a memorandum of understanding (MoU) with Punjab National Bank (PNB) for co-financing loans of 55,000 crore for projects in the electricity, infrastructure, and logistics sectors over the next three years. REC, which essentially lends to the power sector, has been authorised by the Power Ministry to also lend to the infrastructure sector. Its loan book has exceeded ₹4,54,393 crore. In FY23, the non-power infrastructure and logistics sector accounted for 32 per cent of the total loan sanctioned by the company.



Uttarakhand Govt Signs MoU With Ropeway Construction Firm Poma Group In London :-

The Uttarakhand government inked a Memorandum of Understanding (MoU) in London with ropeway

construction business Poma Group for Rs 2,000 crore in investments as part of its December Global Investors Summit. The MoU was signed on behalf of the Uttarakhand government by Secretary of Industries Vinay Shankar Pandey. Poma Group has prior experience

working in Uttarakhand, according to a government statement. Currently, Poma Ropeway is providing technical support for the Dehradun-Mussoorie ropeway and Yamunotri ropeway projects, the statement said.

3: Appointments



FIDC
Finance Industry Development Council

FIDC Announces Appointment Of Umesh Revankar As Chairman :-

Umesh Revankar has been named head of the Finance Industry Development Council (FIDC). In a meeting held in Mumbai, the managing committee unanimously elected Revankar. He presently serves as Shriram Finance's executive vice chairman. Joining as an executive trainee with Shriram Group in 1987, Revankar has risen through the ranks, assuming responsibilities and leadership roles in business operations. During his tenure, he played a pivotal role in making Shriram Transport Finance company the largest commercial vehicle financier in India.



Geetika Srivastava Becomes India's First Woman Charge D'Affaires In Pakistan :-

Geetika Srivastava has been appointed as the first woman charge d'affaires in the Indian High Commission in Islamabad by the Ministry of External Affairs (MEA). Women diplomats had previously been assigned to

Pakistan, but not at the highest level. Geetika Srivastava, who is now acting as joint secretary at the MEA headquarters, will take over for Suresh Kumar, who will return to Delhi soon. Srivastava, a member of the Indian Foreign Service's 2005 batch, worked at the Indian embassy in China from 2007 until 2009.



Dr. Vasudha Gupta Assumes Charge As Principal DG Of Akashvani :-

Indian Information Service officer Dr. Vasudha Gupta has assumed charge as the Principal Director General of Akashvani and News Services Division. She was serving as Director General in Akashvani. In the last one year, Dr Gupta has been instrumental in the revamping and reviving of Akashvani. A 1989-batch officer, Dr. Gupta has served in various capacities in the Ministry of Information and Broadcasting in her over 33-year-long career. She has also served as Director General, Press Information Bureau (PIB).



R.Madhavan appointed president of FTII Society:-

The Ministry of Information and Broadcasting (MIB) on Friday appointed actor R Madhavan as the president of the Film and Television Institute of India (FTII) Society and chairperson of the governing council. The tenure of former president director Shekhar Kapur ended on 3 March, 2023. Madhavan appointed as president of FTII society. He recently bagged the coveted National Award for Best Feature Film in the 69th National Film Awards, 2023 for his debut directorial Rocketry: The Nambi Effect.

**Swaraj Tractor appoints MS Dhoni as their Brand Ambassador :-**

Swaraj Tractors, a tractor brand and a part of the Mahindra Group, has appointed MS Dhoni as their Brand Ambassador and released its new TV commercial (TVC), featuring cricketing legend MS Dhoni. The 'Naya Swaraj' campaign coincides with the introduction of a new range of Swaraj tractors. Through this campaign, Swaraj Tractors aims to enhance customer experiences through its products and services. The new Swaraj tractors carefully infuse modern aesthetics, integrate contemporary design elements, while safeguarding the brand's authentic timeless design.

**Rajesh appointed as Nasscom Group Chairman :-**

Indian IT and tech trade body Nasscom (National Association of Software and Service Companies) has appointed Rajesh Nambiar, Chairman and Managing Director, Cognizant India, as its new Chairperson. Nambiar is succeeding Anant Maheshwari, former President, Microsoft India as the new Chairperson of the trade body. Nambiar along with President Debjani Ghosh, will continue to work with the nasscom Executive Council, industry, and the government in strengthening India's position as a global technology hub while navigating the current volatile macro environment.

**Shyam Sunder Gupta Takes Charge As Central Railway's Principal Chief Operations Manager:-**

Shyam Sunder Gupta has been appointed as the Central Railway's Principal Chief Operations Manager in Pune. Mr. Mukul Jain, who retired on August 31, 2023, was succeeded by him. Mr Gupta was Chief Administrative Officer (Systems) for Northern Railway prior to his current position as Principal Chief Operations Manager for Central Railway. Mr Gupta, a 1992 batch Indian Railway Traffic Service officer, has vast experience in different elements of railway operations, having worked in various capacities on the Western Railway, South Central Railway, South East Central Railway, and Central Railway.



Lokesh Suji Elected To IESF Membership Committee For Three-Year Term :-

Lokesh Suji, Director of the Esports Federation of India (ESFI) and Vice-President of the Asian Esports Federation (AESF), has been appointed to the International Esports Federation's (IESF) Membership Committee for a three-year term by the IESF's General Body. This is the first time an Indian has been elected to the International Esports Federation's membership committee. The IESF is a global Esports organization dedicated to promoting Esports as a legitimate sport that transcends language, ethnicity, and culture.

**'Moon Man Of India' Mylswamy Annadurai Joins The Board Of SS Innovations :-**

The corporation announced that noted scientist Mylswamy Annadurai has joined its Board of Directors of SS Innovations. Annadurai, known as the 'Moon Man of India' for his contributions to ISRO's Chandrayaan-1 project, would be the Director of SS Innovations Pvt Ltd and the global enterprise SS Innovations International Inc. Annadurai's wealth of knowledge with respect to engineering projects and sophisticated assemblies would add value to the company as we move forward, said company founder-chairman Sudhir Prem Srivastava.

**Re-Appointment Of Sandeep Bakshi As ICICI Bank MD & CEO Receives RBI Approval:-**

ICICI Bank, the country's second largest private sector bank, said that the Reserve Bank of India (RBI) has approved the re-appointment of Sandeep Bakshi as the bank's managing director and chief executive officer (MD and CEO). In an exchange filing on September 11, the lender stated that the RBI had accepted the re-appointment of Sandeep Bakshi as the bank's MD and CEO with effect from October 4, 2023 to October 3, 2026. Earlier, the board of directors of ICICI Bank accepted Bakshi's reappointment as the bank's MD and CEO for another three years.

**Haryana Govt Appoints Actress Mita Vashisth As Chair Of Entertainment Policy Council :-**

The Haryana government has selected acclaimed film actress Mita Vashisth as Chairperson of the Haryana Film and Entertainment Policy Implementation Governing Council. The position of Chairperson had been vacant due to the tragic death of filmmaker, producer, and actor Satish Kaushik, who had been chosen by the state government as the first Chairman of the Governing Council. An official spokesman said that Mita Vashisth brings a wealth of experience to this prestigious role, having acted in approximately forty-three films, numerous television serials, web series, and theatre productions.



Former SBI Chief Rajnish Kumar Appointed Chairman Of Mastercard India :-

Mastercard India has named former SBI chairman Rajnish Kumar as its non-executive chairman. Kumar will guide Mastercard's South Asia senior leadership team in this critical, non-executive advisory role, led by Gautam Aggarwal, Division President for South Asia & Country Corporate Officer, India, in navigating the lively local payments ecosystem, according to a release from Mastercard India. For nearly four decades, Kumar was with SBI, and handled key operations across India and internationally.

**Rahul Navin Takes Charge As Director Of Enforcement Directorate:-**

According to officials, IRS officer Rahul Navin was appointed as the in-charge director of the Enforcement Directorate at the expiration of the tenure of the incumbent, Sanjay Kumar Mishra. According to an official order, Mr Navin, a 1993-batch IRS officer, will maintain

the charge until a regular director is appointed or until additional orders are issued. Mr Navin is the ED's special director at the moment. The Supreme Court granted ED chief Mishra an extension of his tenure until September 15, but made it clear that no more extensions will be given.

**Sanjeev Mantri Appointed As MD And CEO Of ICICI Lombard :-**

Sanjeev Mantri, executive director of ICICI Lombard, has been appointed as the company's successor to Bhargav Dasgupta, who resigned as MD & CEO last week. Dasgupta resigned down before his 15-year tenure as CEO came to an end in April 2024. The new CEO tenure restrictions limit their tenure to a maximum of 15 years. Dasgupta will work at the Asian Development Bank. Mantri joined ICICI Lombard in 2015 as an executive director, overseeing retail divisions and distribution across channels.

4: Awards

**Rajasthan's Priyan Sain Crowned Miss Earth India 2023 :-**

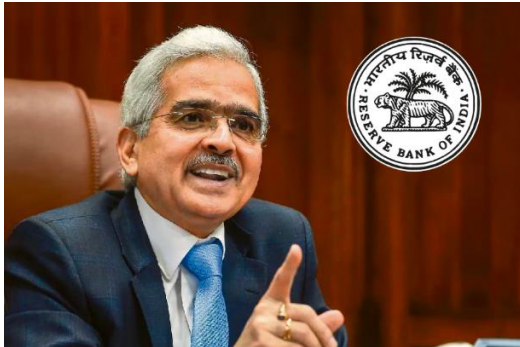
Priyan Sain, the Miss Rajasthan 2022 beauty pageant's first runner-up, was crowned Miss Earth India 2023. She will now represent India as Miss Earth at the International Beauty Pageant in December in Vietnam. The event was organized by Divine Beauty, which bestows the titles of Miss International India and Miss Earth India. The Miss Earth India 2023 pageant was held at Delhi's Jawaharlal Nehru Stadium. Deepak Agarwal of Divine Beauty organized it. Priyan Sen was picked from a field of 16 applicants as Miss Earth India 2023.



राष्ट्रीय केमिकल्स एण्ड फर्टिलाइजर्स लिमिटेड
Rashtriya Chemicals and Fertilizers Limited

Rashtriya Chemicals and Fertilizers Gets Navratna Status:-

Rashtriya Chemicals and Fertilizers (RCF) has been granted the Navratna status by the government of India. This is the highest status that can be given to a public sector enterprise (PSE). RCF is a leading manufacturer of fertilizers, chemicals, and specialty products. It has a market capitalization of over Rs 7,000 crore and employs over 10,000 people. The Navratna status is a recognition of RCF's achievements and its potential to play a leading role in the Indian economy. The company plans to use the Navratna status to expand its product portfolio.



Shaktikanta Das gets A+ rating Global Finance Central Banker Report :-

Reserve Bank of India Governor Shaktikanta Das, along with counterparts from Switzerland and Vietnam, receives top "A+" ratings in the Global Finance Central Banker Report Cards 2023 for exceptional performance in inflation control, economic growth, currency stability, and interest rate management. The grades are based on a scale from A to F for success in inflation control, economic growth goals, currency stability and interest rate management. An "A" grade represents an excellent performance down through an "F" for outright failure.



Praveena Anjana Crowned Miss International India 2023 :-

Udaipur's Praveena Anjana claimed the coveted title of Miss International India 2023, securing her spot to represent the nation on the global stage in Japan. Despite her passion for fashion and beauty, Anjana initially pursued a career in accountancy, acing the Chartered Accountant exam. Her determination and dreams, however, led her to venture into the world of beauty pageants. She showcased her talents and won hearts in various college competitions, setting the foundation for her remarkable feat.



President Murmu conferred National Teachers' Award:-

President Droupadi Murmu conferred the National Teachers' Award 2023 on the 75 selected awardees at the Vigyan Bhawan in New Delhi on 5 September. Education Minister Dharmendra Pradhan had constituted three separate independent national juries of eminent persons to select the teachers. Each awardee received a certificate of merit, a cash prize of ₹50,000 and a silver medal. The purpose of the National Teachers' Award is to celebrate the unique contribution of teachers in the country.



BIS And RBI Announce G20 TechSprint 2023 Winners :-

In a spectacular award event held in Mumbai, the Bank for International Settlements (BIS) and the Reserve Bank of India (RBI) announced the winners of the G20 TechSprint 2023 challenge. The RBI began this effort last May during India's G20 leadership in order to develop creative solutions that improve cross-border payments. An independent panel of judges carefully reviewed the solutions presented by the 21 shortlisted teams. Secretarium Ltd, Millicent Labs, and Knox Networks were the winning teams.



Indian-American Physician Dr Siddhartha Mukherjee In UK's Top Non-Fiction Prize Longlist:-

Dr. Siddhartha Mukherjee, an Indian-American physician-author, has had his book 'The Song of the Cell: An Exploration of Medicine and the New Human' longlisted for the prestigious Baillie Gifford Prize for Non-Fiction. The cancer physician and researcher from New York, who is also an Assistant Professor of Medicine at Columbia University, will compete against 12 other authors from around the world for the annual GBP 50,000 prize (approx Rs 52,18,530), which aims to

recognize and reward the best nonfiction and is open to authors of any nationality.



2023 Bird Photographer of the Year award:-

The stunning photograph of a female peregrine falcon guarding her young by photographer Jack Zhi has received this year's Bird Photographer of the Year award. The photo was taken in California and beat off over 20,000 other entrants to win the prize. "For four years, I attempted to capture the rare sight of the female falcon attacking large brown pelicans with incredible speed and agility," he stated. Anton Trexler, a 17-year-old German photographer, was named Young Bird Photographer of the Year for his evocative image of a blackbird silhouetted against the moon.



Najma Akhtar Honored With Lifetime Achievement Award In Academia:-

Professor Najma Akhtar, Vice Chancellor of Jamia Millia Islamia (JMI), was recently awarded the 'Lifetime Achievement Award-Academia'. Dr Raghunath Anant Mashelkar (Padma Vibhushan) awarded her with the award during TeamLease EdTech's Grand Conference and Award Function themed "Making India Employable." The 'Making India Employable Awards' honor individualistic excellence, innovation, and real-world

impact in the fields of education, employability, and skilling.



RITES Ltd Wins 'Safety Innovation Award 2023 :-

RITES Limited has received the 'Safety Innovation Award 2023' in the area of 'Construction' for integrating 'Innovative Safety Management Systems' in its operations. The award was handed to RITES executives at the opening ceremony of The Institution of Engineers (India's) 20th Safety Convention. RITES Limited, previously recognized as Rail India Technical and Economic Service Limited, stands as a prominent Miniratna (Category – I) Schedule 'A' Public Sector Enterprise, specializing in transportation consulting and engineering services in India.



Army Doctor Awarded Dr AM Gokhale Award For Ophthalmology In Pune:-

Brig Sanjay Kumar Mishra of the Indian Army's Research and Referral Hospital received the coveted "Dr AM Gokhale Award" in Pune. He received the honor during the Retina Conclave in Pune. Dr. AM Gokhale was a renowned Ophthalmology teacher, and his students went on to become the country's doyens of Ophthalmology. Brig Mishra is a highly decorated officer in the Indian Armed Forces Medical Services. He has also operated for two sitting Indian Presidents.



Swati Nayak From Odisha, To Receive The 2023 Norman Borlaug Field Award :-

An Indian scientist at the International Rice Research Institute (IRRI), Dr Swati Nayak has been selected the 2023 recipient of the prestigious Norman E Borlaug Award for Field Research and Application, with the World Food Prize Foundation hailing her as a "outstanding young scientist." In commemoration of Nobel laureate and Green Revolution architect Dr Norman Borlaug, the prize is granted to extraordinary scientists under the age of 40 who work in the fields of food and nutrition security and hunger elimination.



Waheeda Rehman to receive Dadasaheb Phalke Award :-

Information and Broadcasting Minister Anurag Thakur announced that Bollywood legend Waheeda Rehman will receive the Dadasaheb Phalke Award for 2021. Considered one of Indian cinema's most talented and elegant actors, Waheeda Rehman, 85, is beloved for her work in films like Guide, Pyaasa, Kaagaz Ke Phool and Chaudhvin Ka Chaand. Her accolades include the Padma Bhushan and Padma Shri. The Dadasaheb Phalke Award is the country's highest film honour and is given by the government.

5: Banking



Axis Bank Introduces 'Infinity Savings Account' With Zero Domestic Transaction Fees:-

Axis Bank has introduced a new savings account variation called the 'Infinity Savings Account' for clients who frequently use subscription-based models. According to the lender, this savings account provides Axis Bank customers with exclusive benefits such as waived Average Monthly Balance (AMB) requirement, complimentary debit cards, and remission of all domestic costs for a small monthly recurring fee of Rs 150 or an annual fee of Rs 1,650. The monthly plan costs Rs 150 (including GST) and has a 6-month minimum membership length. The plan continues on a 30-day cycle after the first six months, with Rs 150 removed every 30 days.



RBI Authorized Bandhan Bank For Civil Pension Disbursement :-

Bandhan Bank, a private sector lender, said that it has been appointed by the Reserve Bank of India as an authorized pension payout bank for civil retirees on behalf of the Central Pension Accounting Office (CPAO). The bank is authorized to pay pensions to central government employees in civil ministries and

departments (other than railways, posts, and defense), the National Capital Territory of Delhi, Union Territory Administrations without legislatures, retired high court and Supreme Court judges, and All India Service Officers.



Uday Kotak resigns as CEO of Kotak Mahindra Bank :-

Uday Kotak has resigned as the managing director and chief executive of Kotak Mahindra Bank on September 2. Dipak Gupta, currently the joint managing director, will carry out the chief executive duties until Dec. 31. Kotak's resignation comes four months ahead of his planned retirement at the end of this year. In the meantime, the bank has already made an application for the new managing director to India's central bank. In India top posts at lenders are approved by the Reserve Bank of India.



Bajaj Auto's subsidiary gets RBI nod to commence NBFC operations :-

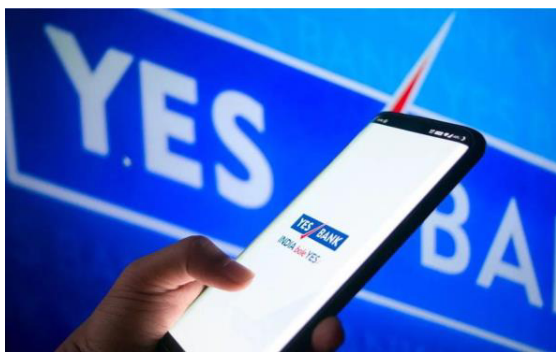
Bajaj Auto Consumer Finance, the wholly-owned subsidiary of Bajaj Auto, has received the Certificate of Registration from the RBI to commence the business of

non-banking financial services, the company notified the exchanges. Bajaj Auto had, in October 2021, announced setting up of a wholly-owned captive finance subsidiary, Bajaj Auto Consumer Finance, to offer financing solutions for vehicles manufactured or endorsed by Bajaj Auto and associate entities. The NBFC will not be allowed to accept public deposits.



RBI allows pre-sanctioned credit lines through UPI :-

Reserve Bank of India has now permitted the inclusion of pre-approved credit lines or loans as a funding account for transactions made through the UPI system with prior customer agreement. Under this facility, payments through a pre-sanctioned credit line will be issued by a Scheduled Commercial Bank to individuals. Currently, savings accounts, overdraft accounts, prepaid wallets and credit cards can be linked to UPI. Presently UPI handles 75% of the retail digital payments volume in India.



YES Bank Goes Live With UPI Interoperability On CBDC :-

YES Bank has announced the launch of Unified Payments Interface (UPI) Interoperability on the Reserve Bank of India's (RBI) Central Bank Digital Currency (CBDC) app.

Users will now be able to scan any UPI QR code through the YES Bank Digital Rupee app and conduct transactions in a seamless way, according to a statement from the bank. This move is expected to dramatically broaden the reach of the Digital Rupee (e) and shows the bank's commitment to driving digital innovation and delivering a diverse variety of transactional alternatives for consumers across the country, according to the bank.



SBI Card Launches 'SimplySAVE Merchant SBI Card' To Provide MSMEs With Short-Term Credit:-

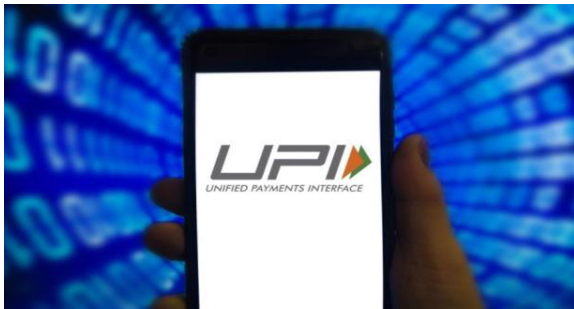
SBI Card, a credit card issuer, has launched a new credit card SimplySAVE Merchant SBI Card for MSMEs to meet their short-term financing needs. The card is available on the RuPay network and can be linked to UPI for payments via various UPI-enabled third-party apps. According to Dinesh Khara, Chairman of State Bank of India, the SimplySAVE Merchant SBI Card addresses the requirement for MSMEs to have easy and quick access to formal credit by providing interest-free short-term borrowing. The SimplySAVE Merchant SBI Card works on the RuPay network and can be linked to UPI for payments via third-party apps that support UPI.



ICICI Bank Gets RBI Nod To Make I-Process Services As Wholly-Owned Subsidiary :-

The Reserve Bank has given the lender the go-ahead for becoming I-Process Services (India) Private Ltd a fully-owned subsidiary, according to ICICI Bank. At its meeting

on February 17-18, 2023, the bank's board of directors approved a proposal to make I-Process Services (India) Private Limited (iProcess) a wholly-owned subsidiary of the bank, subject to regulatory and legislative approval. ICICI Bank said in a regulatory filing that it has got approval from the Reserve Bank of India to make iProcess its wholly-owned subsidiary, subject to certain restrictions.



RBI, NPCI Introduce Credit Lines On UPI, Conversational Payments :-

Shaktikanta Das, Governor of the Reserve Bank of India, launched new UPI features developed by the National Payments Corporation of India (NPCI). Credit Line on UPI, UPI Lite X, Tap & Pay, Hello! UPI, and BillPay Connect are among the products available. At the Global Fintech Fest 2023, NPCI also introduced 'UPI Lite X' for offline payments, expanding on the UPI Lite capability that was introduced last year. Users can transfer and receive money offline using any supported Near Field Communication (NFC) device. 'Hello! UPI' is presently available in Hindi and English, but will soon be available in other regional languages as well.



Thomas Cook India Partners With National Payments Corporation Of India :-

As outbound travel from India continues to expand, particularly to countries such as the UAE, Thomas Cook India has collaborated with the National Payments Corporation of India (NPCI) to launch a RuPay prepaid forex card designed specifically for Indian visitors to the UAE. This strategic alliance makes use of NPCI's global card payment network and coincides with India's 'Made in India' ambition to deliver international payment options to Indian travelers. Visitors from India to Dubai have surpassed pre-pandemic levels (2019), with an amazing 23% increase recorded for the first half of 2023.



Bank Of Baroda Unveils Four New Savings Accounts :-

As the holiday season approaches, one of India's top public sector banks, Bank of Baroda, has announced the launch of the "BOB Ke Sang Tyohaar Ki Umang" holiday campaign, which will run through December 31, 2023. Bank of Baroda's festive offerings include the opening of four new savings accounts, as well as appealing interest rate promos on loans for homes, automobiles, people, and education. BoB introduces the BoB LITE Savings Account, the BOB BRO Savings Account, the My Family My Bank/BOB Parivar Account and the Baroda NRI PowerPack Account.



RBI Imposes Monetary Penalties On Four Cooperative Banks:-

On September 18, the Reserve Bank of India (RBI) announced that it has issued a monetary penalty on four cooperative banks for rule infractions. According to a central bank announcement, these banks include Lalbaug Co-operative Bank, The Co-operative Bank of Mehsana, The Harij Nagrik Sahakari Bank, and The National Co-operative Bank. RBI imposed Rs 1 lakh penalty on The National Co-operative Bank, Rs 3 lakh on The Harij Nagrik Sahakari Bank, Rs 3.50 lakh on The Co-operative Bank of Mehsana and Rs 5 lakh penalty on the Lalbaug Co-operative Bank.

**RBI Issued Guidelines For Identification Of Wilful Defaulters Within A Six-Month Timeframe:-**

The Reserve Bank of India has released a draft paper proposing revisions to the guidelines for dealing with wilful defaulters, in which it has broadened the scope for regulated entities that can classify borrowers as wilful defaulters, broadened the definition of wilful default, refined the identification process, and mandates a review and finalisation on wilful default aspects within six months of an account being classified as a non-performing asset. The revised framework also addresses the treatment of wilful default loans sold to Assets Reconstruction Companies and their status under the Insolvency and Bankruptcy Code.

**Axis Bank Launched 'NEO For Business' Banking Platform For MSMEs :-**

Axis Bank has introduced NEO for Business, a transaction banking platform for Indian Micro, Small, and Medium Enterprises (MSMEs). The company stated that it will cater to the "real, current, and emerging" transaction needs of Indian MSMEs. The NEO for Business platform offers features like digital self on-boarding, bulk payments, GST compliance invoicing, payment gateway integration, end-to-end transaction tracking, auto reconciliation, cash flow reports, and recurring collections, among others.

**Cosmos Bank merged with Sahebrao Deshmukh Co-operative (SDC) Bank :-**

Cosmos Bank announced on 26 September that it has merged with Sahebrao Deshmukh Co-operative (SDC) Bank. This merger appears to have been prompted by increasing competition and the challenges faced by smaller lenders in standing up against larger financial institutions. This voluntary merger will result in additional deposits worth Rs 143.40 crore for Cosmos Bank. The Reserve Bank of India (RBI), which had imposed restrictions on SDC bank back in July 2022 including a cap on withdrawals for depositors, has given its approval for this union.

**All-In-One Affordable Insurance Cover, Bima Vistaar, To Be Rolled Out Soon:-**

Bima Vistaar, the first all-in-one cheap insurance product of its kind, including life, health, and property cover, is expected to be launched soon. This comprehensive, standardized coverage was recommended by IRDAI Chairman Debashish Panda as a critical step in realizing IRDAI's ambition of giving insurance coverage to everyone by 2047. The discussions on the pricing of the product in an 'affordable' manner has reached almost a final stage and the inclusion of some riders as added features are being worked out, an official said.



RBI Approved Poonawalla Fincorp To Issue Credit Cards With IndusInd Bank :-

Poonawalla Fincorp, headed by Cyrus Poonawalla, has been granted permission by the Reserve Bank of India (RBI) to issue co-branded credit cards with IndusInd Bank. The credit card will be available in three months, according to the business. According to the company, this collaboration will allow Poonawalla Fincorp to usher in a new era of flexible and versatile retail lending. "We

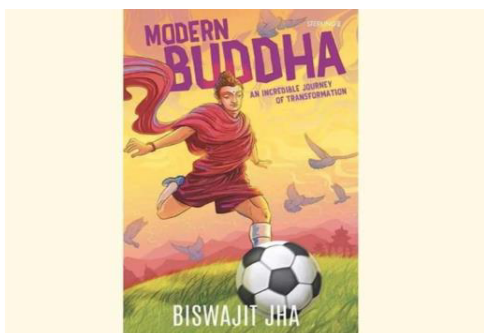
are confident that this partnership with IndusInd Bank will be a game-changer adding a new vista to our bouquet of new-age financial products for India's tech-savvy and financially astute customers," said Abhay Bhutada, Managing Director, Poonawalla Fincorp.



RBI Cancels Licence Of The Kapol Co-Operative Bank Over Inadequate Capital :-

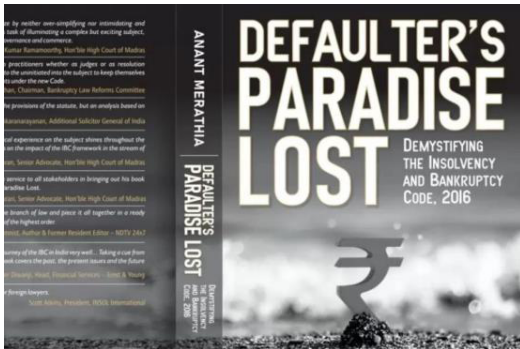
The Reserve Bank of India (RBI) has cancelled The Kapol Co-operative Bank's license due to insufficient capital and earnings potential. "The continuance of the bank is prejudicial to the interests of its depositors, the bank with its present financial position would be unable to pay its present depositors in full, and public interest would be adversely affected if the bank is allowed to carry on its banking business any further," RBI said in a release. After the cancellation of the licence, the co-op bank has been prohibited from conducting banking businesses, including acceptance of deposits and repayment of deposits.

6: Books and Author



Biswajit Jha's book Modern Buddha released internationally in Bhutan :-

Biswajit Jha's second novel, Modern Buddha, was just published globally in Bhutan. Former Bhutanese Home Minister Dasho Minjur Dorji introduced the book at a global conference at the Royal Bhutan University's Sherubtse College in Kanglung. Following the popularity of Biswajit Jha's first book, Bike Ambulance Dada, which is set to be made into a Bollywood film later this year, Jha's motivational novel Modern Buddha has piqued the curiosity of Indian readers. Modern Buddha, which focuses on success and failure in life, also discusses the true meaning of 'happiness' and 'peace' in life.



Book on Insolvency and Bankruptcy Code 2016 launched :-

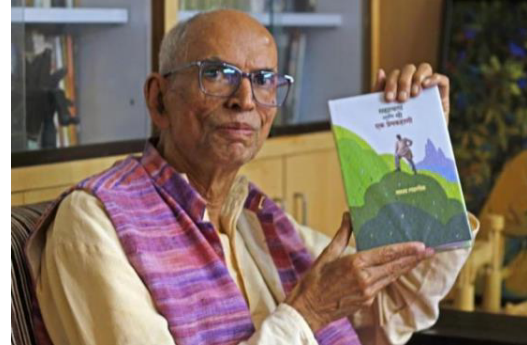
“Defaulter’s Paradise Lost- Demystifying the Insolvency and Bankruptcy Code, 2016”, a book written by advocate Anant Merathia, was launched in Chennai recently. It is frequently stated that the law should be made more accessible to stakeholders and simplified so that those affected can manage legal obstacles and issues as they arise. The Insolvency and Bankruptcy Code, 2016, is one of the most notable pieces of legislation in the previous decade, having a significant impact on enterprises, financial institutions, trade creditors, promoters, employees, and others.



NCERT and UNESCO launch Comic Book “Let’s Move Forward” in 11 Languages :-

NCERT and UNESCO have released a new comic book titled "Let's Move Forward" in collaboration. This book seeks to promote a holistic understanding of well-being in children. It includes entertaining and engaging stories to help students have enjoyable learning experiences. To ensure inclusivity, the comic book is available in multiple languages, including Hindi, English, Assamese, Bengali, Gujarati, Kannada, Malayalam, Marathi, Odiya, Tamil,

and Telugu. It will be distributed across the country to various educational and health establishments.



Ecologist Gadgil launches autobiography:-

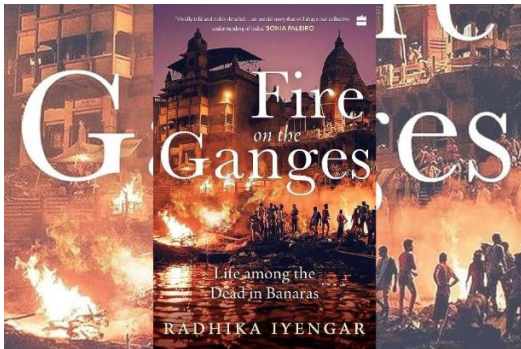
Madhav Gadgil, a renowned ecologist, published his autobiography 'A walk up the hill: Living with people and nature' at the Kale Hall, Gokhale Institute of Politics and Economics, a place closely associated with his family. The book was released with eight Indian language translations. Gadgil and acclaimed novelist and historian Ramchandra Guha also spoke at the book presentation. The event also featured Ajit Ranade, Vice Chancellor of the Gokhale Institute of Politics and Economics, and famous economist Vijay Kelkar.



Book detailing healing powers of dance released in Chandigarh:-

At the ML Koser indoor auditorium of Pracheen Kala Kendra, Sector 35 in Chandigarh, a book titled "Indian Classical Dance: The Healing Powers" was launched. Shubhi Publications published the book, which was written by Guru Kanaka Sudhakar. The author, a Delhi-based Bharatanatyam artiste, choreographer, and researcher who has mentored and fostered over 1,000 dancers over the past three decades, delivered a lecture following the book launch. Gunjan Barodia, the author's

senior disciple, and Aditi Mehra, a senior kathak student at Pracheen Kala Kendra, displayed symmetric Bharatanatyam motions with health advantages.



“Fire On The Ganges Life Among The Dead In Banaras” By Radhika Iyengar:-

'Fire on the Ganges: Life Among the Dead in Banaras,' by Radhika Iyengar, is published by HarperCollins. The book delves into the Indian city of Banaras (also known as Varanasi), specifically its link with death and the afterlife. Fire on the Ganges is the first attempt to document the daily lives of the Doms in Banaras. Radhika Iyengar is an award-winning journalist who graduated from Columbia University's Graduate School of Journalism in New York with a Master's degree in journalism. She was honored with the Red Ink Award for Excellence in Indian Journalism (2018).



A Book Titled ‘The Bloomsbury Handbook of Indian Cuisine’ Launched :-

meals are a joyful mixture of flavors that have perplexed, amused, and pleased culinary enthusiasts everywhere. Colleen Taylor Sen, Sourish Bhattacharyya, and Helen Saberi edited the Bloomsbury Handbook of Indian Cuisine, a comprehensive reference volume that digs

into the vast and diverse world of Indian cuisine and culinary traditions. It was originally intended as an academic book for non-Indian readers. Sourish, on the other hand, was able to persuade Bloomsbury India to publish it.



A New Book Titled ‘The Pursuit Of Reputation’ Launched:-

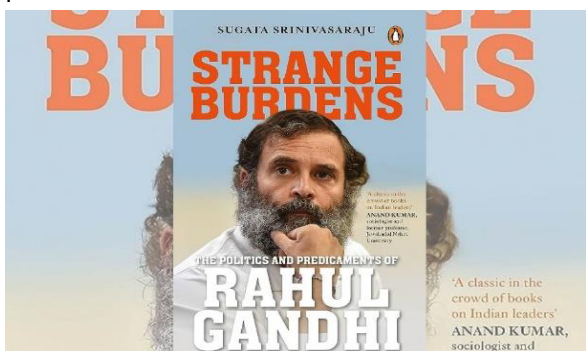
Madan Bahal, co-founder of Adfactors PR, remarked at the book launch of 'The Pursuit of Reputation' at Crossword Kemps Corner "I don't want to crib about our industry, but one thing we need to do is read more". 'The Pursuit of Reputation,' written by two public relations (PR) specialists with a combined 40 years in the industry, Sujit Patil and Amith Prabhu, is a manual for anyone interested in understanding the discipline. Patil is the Godrej group's vice president of corporate communications, and his employer of ten years, Tanya Dubash, was the chief guest at the event.



AICC in-charge of Telangana Manikrao Thakre releases the book titled ‘People’s March’:-

Manikrao Thakre, AICC in-charge of Telangana, published the book 'People's March,' which is based on the walkathon of Congress Legislature Party (CLP) leader

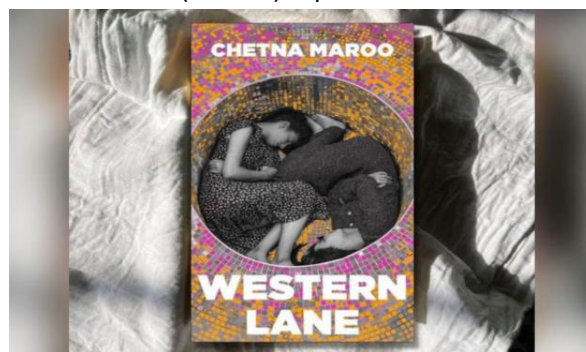
Bhatti Vikramarka, who went on a 110-day padayatra from Adilabad district to Khammam. The book details his journey and interactions with thousands of people in hundreds of villages, as well as his attempts to understand their condition. Mr. Thakre stated that the historic padayatra was successful in exposing the BRS government's wrongdoing while also delivering a message of confidence that the Congress will retake power.



Sugata Srinivasaraju's book on Rahul Gandhi released in Bengaluru:-

Sugata Srinivasaraju, a journalist and author, formally published his latest book, 'Strange Burdens: Rahul Gandhi's Politics and Predicaments,' at an event at Bengaluru's Kondajji Basappa Auditorium. Sugata Srinivasaraju has emerged as one of the country's most astute political observers in recent years. His regular columns in two national broadsheets analyse present political happenings, which he frequently contextualizes

with his rigorous reading of post-independence Indian history. Srinivasaraju's previous book, a biography of former prime minister H. D. Devegowda, was hailed for its rigorous research and for resuscitating the legacy of the Janata Dal (Secular) supremo.



Indian-Origin Author Novel 'Western Lane' Shortlisted In Booker Prize 2023 :-

Chetna Maroo, an Indian-origin London-based author, has had her debut novel 'Western Lane' shortlisted for the 2023 Booker Prize. 'Western Lane,' by Chetna Maroo, is about an 11-year-old British Gujarati girl named Gopi and her relationships with her family. The Booker Prize judges complimented the novel for using squash as a metaphor for deep human emotions. The judges chose the final six novels from 13 longlisted titles – the so-called "Booker dozen" – which were selected from 163 books published between October last year and September this year and submitted to the prize by publishers.

7: Defence



Mahendragiri, India's New Warship, launched in Mumbai :-

Mahendragiri, named after a mountain peak in eastern Ghats located in Odisha, the last frigate built under Project 17A, was launched at Mazagon Dock Shipbuilders Ltd in Mumbai on September 1, the Indian Navy said. It was launched by Sudesh Dhankhar, wife of Vice President Jagdeep Dhankhar, it said. Project 17A ships have been designed in-house by the Indian Navy's Warship Design Bureau. "The launch of Mahendragiri is an apt testament to the incredible progress our nation

has made in building a self-reliant naval force," the bureau said.



Indian Army advises soldiers to do social service during leave for nation building, integration :-

According to authorities familiar with the situation, the army is urging its soldiers to engage in social work on their leave and contribute to the organization's nation-building efforts, while also recommending a variety of activities in which they might join. According to the officials, these activities include educating local populations about initiatives such as Swachh Bharat Abhiyan and Sarva Shiksha Abhiyan, as well as conducting presentations in elementary schools on a variety of topics ranging from hygiene and cleanliness to road safety and the meaning of country.



IAF's Training Exercise Trishul :-

The Indian Air Force (IAF) has begun its annual massive training exercise, Trishul, an important event aimed at improving operational preparedness and capability. The Western Air Command (WAC) organizes this massive exercise, which encompasses a broad geographical area from Leh in Kashmir to Nal in Rajasthan. Trishul, slated from September 4th to 14th, is intended to rigorously examine the Western Air Command's operational

readiness. This assessment covers a wide range of assets and scenarios, making it a complex and all-encompassing training program.



Army to procure 170 armoured recovery vehicles :-

To improve its operational capabilities, the Indian Army has begun the procurement of 170 Armoured Recovery Vehicles (ARVs). The ARVs will be purchased through the 'Make in India' and 'Atmanirbhar Bharat' (self-reliance India) programmes, according to officials. On September 5, the Request for Information (RFI) or initial tender to acquire 170 ARVs was issued. The RFI specifies that the ARVs must be able to operate in a variety of weather conditions and terrains, including high-altitude mountainous regions. They will also have to work in a variety of weather conditions, both day and night.



BEL and Israel Aerospace Industries signed MoU :-

Bharat Electronics Limited (BEL), a Navratna Defence PSU, and Israel Aerospace Industries (IAI), Israel's leading aerospace and defense company, recently signed a Memorandum of Understanding (MoU) to strengthen cooperation in addressing India's requirements in the domain of Short Range Air Defence Systems. In Bengaluru, the Memorandum of Understanding was officially inked. The MoU between BEL and IAI is ideally

aligned with the Government of India's 'Atmanirbhar Bharat' (Self-Reliant India) and 'Make in India' programs.



Navy unveils new uniform items at commanders' meet:-

The navy showcased some of its ongoing and planned indigenous projects based on niche technologies on the first day of the biannual naval commanders' conference, including combat platform integration, underwater domain awareness, cyber security, tactical communications, and combat management systems, as well as a few newly designed uniform items that are set to be introduced. Jackets, high absorption T-shirts, high ankle shoes, camouflage headgear, and a national civil dress for messes and functions are among the newly designed uniform items being introduced into service for "enhanced comfort, hygiene, and functionality," according to a naval statement.



Indian Air Force And Drone Federation Of India To Co-Host Bharat Drone Shakti 2023 :-

The Indian Air Force (IAF) and the Drone Federation of India will co-host Bharat Drone Shakti - 2023 on the 25th of this month at the Indian Air Force airbase in Hindan Ghaziabad, Uttar Pradesh. According to the Defence

Ministry, the use of drones in India is increasing, both in the military and in the civil arena. The two-day Bharat Drone Shakti will showcase the prowess of the Indian drone industry by conducting more than 50 live airborne demos. According to the Ministry, Bharat Drone Shakti would help India achieve its goal of becoming a worldwide drone hub by 2030.



Phase II of India-France bilateral exercise 'Varuna 2023' conducted in Arabian Sea:-

The Arabian Sea hosted Phase II of the 21st iteration of Varuna (Varuna-23), a bilateral exercise between the Indian and French navies. Both sides sent guided missile frigates, tankers, Maritime Patrol Aircraft, and integrated helicopters to the exercise. The three-day drill included joint operations, underway replenishment, and other tactical maneuvers. From January 16 to 20, this year, the first phase of 'Varuna-2023' was conducted off India's Western Seaboard. The bilateral exercise between the Indian and French warships began in 1993.



India says Navy officers and their families being targeted by cybercriminals:-

The Indian government has issued a warning that cyber criminals are targeting its naval officers and their families in order to obtain sensitive information from them. This comes at a time when threat actors are increasingly

targeting Indian defense professionals, particularly bodies such as the Defence Research and Development Organization (DRDO), because to the regularity with which they deal with sensitive material. The advisory by Indian Navy from last month said, "In addition to government agencies, personal devices of Naval personnel and their families are also being targeted to extract information."



World's Highest Fighter Airfield To Come Up In Ladakh's Nyoma:-

The Border Roads Organisation (BRO) – the premier organisation constructing and maintaining infrastructure in the most challenging terrain of India - will construct the world's highest fighter airfield in the Nyoma region of Ladakh, an official statement issued by the BRO confirmed. The foundation stone (e-Shilanyas) of the project was laid by Defence Minister Rajnath Singh from Devak Bridge on September 12. The function took place in Samba district, on the Bishnah-Kaulpur-Phulpur road that features the Devak Bridge.



Indian Air Force successfully tested Paratroopers Tactical Assault-Static Line (PTS-SL) system :-

During his jump, an Indian Air Force test jumper intentionally detached the main parachute and let the reserve parachute open on its own through the Reserve

Static Line (RSL), without activating the Reserve Handle, even before the Barometric Automatic Activation Device, according to the Indian Air Force (IAF). ADRDE, a pioneer R&D lab of DRDO for the Design and Development of Aerodynamic Decelerators, Aerostat Systems, created the Military Combat Parachute System. According to DRDO sources, it possessed the lowest worldwide rate of descent and opening shock, as well as 360-degree steering capability.



Indian Defence Acquisition Council (DAC) Has Officially Approved The Indigenous Dhruvastra Missile :-

The Defence Acquisition Council (DAC), led by Defence Minister Rajnath Singh, has approved proposals worth Rs 45,000 crore for the procurement of various weapons systems and platforms, including the Dhruvastra short-range air-to-surface missile and 12 Su-30 MKI fighter jets, according to a Defense Ministry release. The DAC also approved the procurement of next generation survey vessels for the Indian Navy. It said a proposal of the Indian Air Force to ensure avionics upgrade of Dornier aircraft to improve the accuracy and reliability for operations was also given Acceptance of Necessity (AoN).



19th Edition Of YUDH ABHYAS Began In Alaska :-

The 19th edition of YUDH ABHYAS was kickstarted in Alaska, USA from 25 September. According to the Defence Ministry, it is an annual exercise performed jointly by the Indian Army and the United States Army. The lead battalion on the Indian side is part of the MARATHA Light Infantry Regiment. According to the Ministry, both parties will perform a series of tactical maneuvers to improve cooperation in UN peacekeeping missions. The exercise will also involve exchange of views and best practices in drills on a wide spectrum of combat skills, including combat engineering, obstruction clearance, mine and Improvised Explosive Devices warfare.



Inauguration Of Bharat Drone Shakti-2023 Exhibition By Defence Minister Rajnath Singh :-

On September 25, Defence Minister Rajnath Singh opened the Bharat Drone Shakti-2023 exhibition at the Hindan Air Base in Ghaziabad, Uttar Pradesh. The Indian Air Force (IAF) and the Drone Federation of India (DFI)

are hosting the massive drone display. Defence Minister and Air Chief Marshal VR Chaudhari witnessed the prowess of the Indian drone industry after inaugurating the Bharat Drone Shakti-2023 show. Live aerial demonstrations of a variety of drone operations and uses by several drone businesses were held at Bharat Drone Shakti 2023.



India's first C-295 aircraft formally inducted into IAF :-

The first C-295 medium tactical transport aircraft was inducted into the Indian Air Force (IAF) on 25 September. Defence Minister Rajnath Singh formally inducted the transport aircraft in the presence of Air Chief Marshal VR Chaudhari and other top military officials in Ghaziabad. The new generation C295 from Airbus is a highly versatile tactical transport that is tailored for missions that range from carrying troops and cargo to maritime patrol to signals intelligence and medical evacuation.

8: Economy



Nita Ambani Steps Down, Isha, Akash & Anant To Join Reliance Board :-

The next generation of the Ambani family, Isha, Akash, and Anant Ambani, will join the board of Reliance Industries Ltd (RIL) as "non-executive directors," while Nita Ambani, the wife of chairman Mukesh Ambani, has stepped down, the firm stated on August 28. In a regulatory filing, the company noted that Isha, Akash and Anant's appointments were given the nod by the board of directors in the meeting held earlier in the day, and their joining would come into effect following the approval from the shareholders, it added.



India's "Import Management System" to Restrict IT Hardware Imports from China :-

Laptops and servers should only be imported from reliable sources, according to Rajeev Chandrasekhar, Minister of State for Electronics and Information Technology. The minister stressed that the government is not attempting to limit laptop or tablet imports, but rather is putting in place an effective import management system. "There are no import restrictions. What we are saying is that we will have an import management system, where we are doubly assured that equipment, servers and laptops that are coming into the digital India ecosystem are from trusted sources," he said.



Cabinet Approves Rs 3,760 Crore Viability Gap Funding Scheme For 4 GW Battery Storage By 2030-31:-

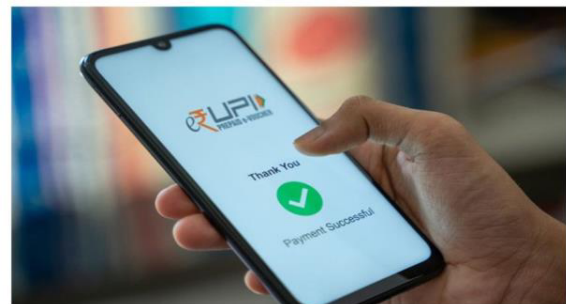
According to union minister Anurag Thakur, the Union Cabinet has authorized a Rs 3,760 crore Viability Gap Funding (VGF) for the development of a battery energy storage system. "This move will help reduce India's dependence on fossil fuels," he said. The national government will bear the cost of the battery project, he added. The financing will be released in five installments until 2030-31, assisting in the creation of 4,000 MW

hours of storage. Thakur stated that the Viability Gap Funding will result in an investment of Rs 9,500 crore.



Tabreed To Invest \$200 Million To Set Up Asia's Largest District Cooling Project :-

Telangana is slated to host Asia's largest district cooling system, with UAE-based utility player Tabreed finalizing plans to invest up to \$200 million (about Rs 1,664 crore) in the state's cooling infrastructure for industrial parks such as Hyderabad Pharma City, among others. A district cooling system (DCS) uses a central chiller plant to cool water, which is then distributed to multiple buildings through a network of underground pipes. The path-breaking project is slated to help 6800GWh of power and 41,600 megalitres of water savings.



India Launches 'Hello UPI' And 'Bharat BillPay Connect' For Conversational Payments:-

At the Global Fintech Fest, the National Payments Corporation of India (NPCI) introduced two conversational payments projects targeted at boosting consumer ease and accessibility. 'Hello UPI' enables users to make payments by conversing with their cellphones. Bharat BillPay introduces BillPay Connect, a nationalised number for bill payments across India. Customers can now pay their bills on the chat app simply sending a 'Hi'. Those without a smartphone or an

Internet connection can pay their bills by placing a missed call.



SBI Unveils Nation First Transit Card For Digital Fare Payments :-

State Bank of India, India's largest public sector lender, launched the 'Nation First Transit Card' at the Global Fintech Fest 2023. The newly introduced card is a RuPay NCMC Prepaid Card, which will ensure quick digital ticketing fare payments in metro, buses, water ferries, parking, and other modes of transportation using a single card. Individuals can also use this card to make retail and e-commerce purchases. SBI is also implementing an NCMC-based ticketing solution in MMRC Metro Line 3 and Agra Metro, which is nearing completion and will be available to the public in the near future.



Cashfree Payments Partners With NPCI For 'AutoPay On QR' :-

Cashfree Payments, a provider of payment and API banking solutions, has announced the launch of 'AutoPay on QR' in conjunction with the National Payments Corporation of India (NPCI). The technology will help subscription-based businesses to improve client acquisition, retention, and quick expansion. According to the company, Cashfree Payments' 'AutoPay on QR' would assist subscription-based businesses in increasing

their return on investment (ROI) on ad costs by enabling mandate creation in two clicks.



Indian Navy, Uber Team Up For Private Travel Of Naval Personnel, Families :-

The Indian Navy has partnered with cab aggregator Uber to provide dependable, convenient, safe, and cost-effective mobility options for naval troops and families across the country, officials announced. In the presence of Navy Chief Admiral R Hari Kumar and senior industry personnel, the Navy signed a Memorandum of Understanding (MoU) with Uber. Uber will provide many incentives to members of the Indian Navy and their families, including a personalized profile on the Uber app.



ITI Limited Develops Self-Branded Laptop & Micro PC 'SMAASH' :-

ITI Limited, a government-owned business under the Ministry of Communication, has announced the creation of a laptop and mini PC that meet "international standards of quality and performance." "The two flagship products - Laptop and Micro PC have been designed in association with Intel Corporation with which an MoU has been signed for design and manufacturing," the exchange filing stated. These goods are being marketed under the brand name 'SMAASH' and are already on the market.



NPCI Introduces Innovative Contactless Payment Wearable Ring: 'OTG Ring' :-

The National Payments Corporation of India (NPCI) has unveiled the 'OTG Ring,' a revolutionary contactless payment wearing ring. This ground-breaking technology was created in partnership with the Indian financial startup LivQuik. This wearable ring, designed and manufactured in India, is intended to change the way individuals make payments and engage in other financial transactions. The 'OTG Ring' is designed specifically for National Common Mobility Card (NCMC) customers, opening up a world of convenient and safe transactions. NCMC is an important part of India's digital payments infrastructure.



Amazon's AWS Partners With ISRO To Enhance Capabilities With Cloud Technologies :-

According to the firm, Cloud giant Amazon Web Services (AWS) has signed a strategic Memorandum of Understanding (MOU) with the Indian Space Research Organization (ISRO) and the Indian National Space Promotion and Authorization Centre (IN-SPACe) to assist space-tech breakthroughs through cloud computing. According to the company, this agreement will provide space start-ups, research institutes, and students with

access to cutting-edge cloud technologies that will accelerate the creation of innovative space solutions.



LIC Delivers Dividend Cheque Of Rs 1,831 Crore To Finance Minister:-

The Life Insurance Corporation of India (LIC) has paid the government a dividend of Rs 1,831.09 crore for fiscal year 2022-23. Union Finance Minister Nirmala Sitharaman received the dividend check from Chairperson Siddhartha Mohanty. According to LIC, this was the Government of India's part of the dividend, which was authorized by shareholders at the AGM last month. The LIC's asset base was Rs 45,50,571.73 crore as of March 31, with a life fund of Rs 40,81,326.41 crore. LIC stated that it remained the market leader in the Indian life insurance industry even two decades after the insurance business was opened up.



Yes Bank And BriskPe Partner To Enable Seamless Cross-Border Payments For MSMEs :-

BriskPe, a cross-border payments fintech business, and Yes Bank have collaborated to launch BriskPe A2A, a suite of tools aimed to empower exporters and importers. This strategic alliance enables BriskPe's customers to collect payments in over 36 foreign currencies from over 180 countries. Within a single working day, the earnings can be translated into Indian Rupees (INR) and deposited

immediately into their local bank accounts in India. This collaboration is a big step forward in the field of cross-border payments, benefiting MSMEs in the manufacturing and services industries.



India's Trade Deficit Widens To \$24.16 Billion In August :-

The goods trade deficit in India increased to a 10-month high of \$24.16 billion in August, as imports increased owing to festival shopping in India. When viewed on a monthly basis, the trade deficit increased by nearly 17 percent over July's \$20.67 billion shortfall between goods imports and exports. India's imports reached an 8-month high in August, with the country buying goods worth \$58.6 billion. However, imports are smaller if compared year on year, down from \$61.88 billion in August last year. Gold imports for the month of August were registered at \$4.9 billion, up from \$3.5 billion in August last year.



JP Morgan To Add Indian Government Bonds To Emerging Market Benchmark :-

JP Morgan, a Global financial services major has agreed to incorporate Indian government securities (G-Secs) in its emerging market bond index, which is expected to increase dollar inflows into the nation and lower interest

rates. The inclusion of Indian G-Secs in a major global bond index is a first. JP Morgan said India's G-Secs will be incorporated in three of its bond indices consisting of similar instruments issued by the governments of emerging markets like China and Indonesia from June 28, 2024.



The Finance Ministry Predicts 6.5% Real GDP Growth For India In FY24 :-

A 6.5 percent GDP growth estimate for FY24 with symmetric risks is described as 'comfortable' in a Finance Ministry report. This observation comes at a time when numerous agencies have revised their growth projections. S&P Global Market Intelligence has increased India's FY24 growth prediction to 6.6 percent, up from 5.9 percent in August, due to strong growth in the April-June quarter. The Organization for Economic Cooperation and Development (OECD) has raised India's GDP forecast for 2023-24 to 6.3 per cent from 6 per cent projected earlier.



Apple Plans To Boost Production In India Fivefold To \$40 Billion Over Next 4-5 Years :-

Apple Inc. will be scaling up production in India by over five-fold to around \$40 billion, (approx 3.32 lakh crore) in the next 4 to 5 years, PTI reported citing government

sources. The company has crossed the \$7 billion production mark in the last financial year. Apple is already manufacturing iPhones in India and has plans to start manufacturing AirPods from next year. The officer said that Apple has no immediate plans to make iPads or its laptops in India. A report said that Apple for the first time outpaced its Korean rival Samsung on smartphone export volumes from India.



Amazon To Invest Up To \$4 Billion In AI Startup Anthropic :-

According to Bloomberg, e-commerce giant Amazon has agreed to invest up to \$4 billion in Anthropic, an artificial intelligence (AI) firm, for a minority share in order to become a key player in generative artificial intelligence. According to the article, in addition to a financial infusion, Anthropic will gain access to Amazon's computer capacity. The business will relocate the

majority of its software to Amazon Web Services (AWS) data centers and train the models that power chatbots and other applications on AWS custom processors.



India Maintains Unchanged Borrowing Plan And Introduces 50-Year Bond :-

The Reserve Bank of India stated in a statement that the Indian government intends to borrow Rs 6.55 trillion (\$78.72 billion) from the bond market between October and March. In response to market demand for ultra-long duration securities, the RBI has decided to issue a new 50-year dated instrument. The borrowing strategy for the second half of the fiscal year includes the issue of Rs 20,000 crore in government green bonds. The government stated that the borrowing will be done through bonds having terms of three, five, seven, ten, fourteen, thirty, and forty years.

9: International



India, Asian Development Bank To Set Up Climate Change And Health Hub In Delhi:-

After securing the first WHO Centre for Global Traditional Medicine in Gujarat, India is now preparing to construct a climate change and health hub in the national capital in collaboration with the Asian Development Bank (ADB). The new climate change and health centre will enhance knowledge sharing, foster collaborations and innovations, and assist countries outside the G-20, particularly developing countries. "Climate change affects all of us and this centre will give us the opportunity to have different partners discussing this important issue and learning from each other," a senior Health Ministry official said.



Indian-origin Tharman Shanmugaratnam wins Singapore's presidential election :-

Tharman Shanmugaratnam, a distinguished economist, became the third Indian-origin person to head Singapore for the next six years. Born to Tamil ancestors from the Singapore Indian community that forms approximately nine per cent of the over 2.7 million Singaporean voters, Tharman is one of the most qualified citizens of the resource-scarce city-state that has witnessed various development phases for over 50 years. He has been elected as the ninth president of Singapore.



Nepal PM Dahal inaugurates 'Hello Sarkar' service :-

Prime Minister of Nepal, Pushpa Kamal Dahal on 3 September 2023, inaugurated the operation of the 'Hello Sarkar' or 'Hello Government' service 24 hours in three shifts daily. The hotline service was in operation at the Singha Durbar, the Secretariat of the Federal Government, since the last 12 years. The Prime Minister also carried out an inspection and monitoring of the Hello Sarkar (Hello Government) chamber at the Office of the Prime Minister and Council of Ministers, Singha Durbar.



The UAE becomes the first Gulf or Arab country to legalize casinos :-

The UAE has established a federal body to regulate the country's lottery and "commercial gaming" industry, laying the foundation to potentially become the first Gulf country to legalize casinos. The regulator's board will be chaired by Jim Murren, former CEO of MGM Resorts International. Kevin Mullally, who has had nearly 30 years experience in the gaming industry – will serve as the chief executive of the new body. The UAE could pull in as much as \$6.6 billion of gaming revenue annually and eventually surpass Singapore.



Vanuatu Parliament Elects Sato Kilman As Prime Minister:-

Sato Kilman was elected as Vanuatu's new prime minister after a court upheld a vote of no-confidence in the country's prior leader and amid China-US rivalry in the Pacific Islands. Kilman, a previous prime minister and the leader of the People's Progressive Party, was chosen prime minister by MPs in a secret ballot with a vote of 27/23. Last month, opposition parties in Vanuatu filed a no-confidence motion against then-leader Ishmael Kalsakau Kalsakau for activities such as forging a security partnership with Australia.



UK Rejoins EU's Horizon Science Research Programme:-

Britain announced its intention to rejoin the European Union's flagship Horizon science research programme, effectively resolving a two-year impasse with the EU over science financing. The accord, which excludes the EU's Euratom nuclear research scheme, marks an improvement in bilateral relations seven months after a trade dispute was concluded, and it was welcomed by British scientists. Prime Minister Rishi Sunak's office said in a statement he had secured "improved financial terms of association" with the Horizon project.



India And UK Launch Infrastructure Financing Bridge:-

During the 12th Economic and Financial Dialogue (EFD), India and the United Kingdom announced the launch of the Infrastructure Financing Bridge, a collaborative initiative that represents both countries' ongoing commitment to working closely together to unlock significant infrastructure investment opportunities in India. Following the EFD, Finance Minister Nirmala Sitharaman and UK Chancellor of the Exchequer Jeremy Hunt issued a joint statement saying that the UK has a lot to offer in financial and project management.



UK Commits \$2 Billion To UN-Backed Climate Fund :-

Prime Minister Rishi Sunak announced that Britain will provide \$2 billion to the Green Climate Fund (GCF) to assist underdeveloped countries in dealing with climate change. According to a government statement, the pledge would be the largest single cash commitment the UK has made to date to assist the globe in combating climate change. The Green Climate Fund (GCF), the world's largest such fund, was established as part of the United Nations' climate change negotiations to help impoverished countries channel money needed to reach their carbon-reduction commitments.



Storm Daniel Devastates Eastern Libya, Over 5,300 Lives Lost :-

Authorities in eastern Libya said that at least 5,300 people were murdered and over 10,000 were missing when a major flood raced through the city of Derna as a result of heavy rain and storms. According to CBS News, officials in eastern Libya have discovered the bodies of over 1,000 dead from the rubble of a coastal city ravaged by severe floods. According to an Interior Ministry spokesman, the mortality toll from the flooding caused by Mediterranean Storm Daniel has surpassed 5,300 individuals in the city of Derna alone.



India Achieves Milestone As The 13th Nation To Issue Globally Recognized OIML Certificates:-

According to the Consumer Affairs Ministry, India has become the Internationally Accepted OIML (International Organization of Legal Metrology) Certificates Issuing Authority. India is the world's 13th country to be able to grant OIML approval certificates. OIML is an intergovernmental organization that was founded in 1955, and its certificate is universally acknowledged for selling weights and measures everywhere in the globe. The domestic manufacturers can now export their weighing and measuring instrument worldwide without incurring additional testing fees, resulting in significant cost savings.



India Invited U.S. President Biden For Republic Day Celebration :-

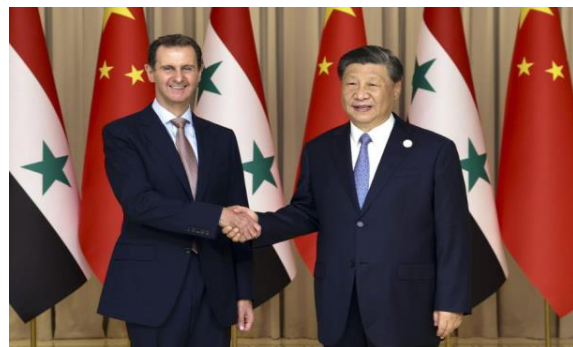
According to US Ambassador Eric Garcetti, Prime Minister Narendra Modi has invited US President Joe Biden to be the chief guest at the Republic Day celebrations on January 26 next year. While the United States Congress would be in session at the time, US Ambassador to India Eric Garcetti stated that the invitation is being considered. Mr. Biden is due to visit India in 2024 for the Quad Summit, and reports have suggested that the government is coordinating with

Japanese and Australian governments to try and schedule the Indo-Pacific Quadrilateral grouping's meeting at the same time.



Volvo To End Diesel Car Production By 2024, To Become All-Electric Carmaker :-

Volvo Cars has stated that it will cease production of all remaining diesel models by early 2024 in order to transition to an all-electric vehicle manufacturer. "In a few months from now, the last diesel-powered Volvo car will have been built, making Volvo Cars one of the first legacy car makers to take this step," the Swedish business said in a statement. Volvo, which is majority owned by China's Geely, has pledged to becoming totally electric by 2030. While diesel vehicles accounted for the majority of Volvo sales in Europe as recently as 2019, they accounted for only 8.9 percent of the Swedish automaker's sales in 2022.



China And Syria Announce Strategic Partnership:-

China and Syria forged a strategic alliance as Chinese President Xi Jinping began a series of diplomatic visits ahead of the Asian Games. Mr. Xi met Syrian President Bashar Assad in Hangzhou, China, which is hosting the 15-day sporting competition. Mr. Assad's visit is similar to Russian President Vladimir Putin's visit last year for the opening ceremony of the Beijing Winter Olympics. Both

leaders are virtual pariahs in the West, but China welcomes them as it seeks to increase its worldwide influence and create an alternative to the US-led international system.



Rafflesia Genus, World's Largest Flower Near Extinction :-

An international consortium of scientists, including botanists from Oxford's Botanic Garden, has issued a grave call to action to rescue the renowned genus *Rafflesia*. Because of habitat destruction and a lack of protection, these extraordinary plants, famed for their huge, foul-smelling flowers, are under significant threat. South-East Asia's forests are being rapidly destroyed for agriculture, logging, and urban development, leaving the *Rafflesia* species with less habitats. As a result, these plants are in significant danger.



Mali, Burkina Faso And Niger Have Signed A Mutual Defence Pact, Known As The Alliance Of Sahel States :-

Mali, Burkina Faso, and Niger's military chiefs have signed a mutual defense treaty, ministerial delegations from the three Sahel countries announced in Bamako, Mali's capital. Mali's junta commander Assimi Goita wrote on X, the social network formerly known as

Twitter, that the Liptako-Gourma Charter forms the Alliance of Sahel States (AES). Its aim is to "establish an architecture of collective defence and mutual assistance for the benefit of our populations", he wrote. All three countries have undergone coups since 2020, most recently Niger, where soldiers in July overthrew President Mohamed Bazoum.



I2U2 Group Of India, Israel, UAE & US Announces Joint Space Venture :-

The governments of India, Israel, the United States, and the United Arab Emirates (I2U2) have established a cooperative space venture to develop a space-based tool for policymakers, institutions, and entrepreneurs. The project will address environmental and climate change concerns by utilizing space-based observation data and the capabilities of the four countries. The program is part of the I2U2 organization, which promotes cooperative investments in a variety of industries. The organization has also just developed a website in order to strengthen public-private partnerships and address global concerns.



India Allows Export Of 75,000 Tons Of Non-Basmati White Rice To The UAE :-

India has approved the shipment of 75,000 tonnes of non-basmati white rice to the UAE. Notably, non-basmati

white rice exports were forbidden beginning July 20 in order to control domestic prices and safeguard domestic food security. Exports to the United Arab Emirates are permitted through National Cooperative Exports Limited. While amending the export policy, DGFT maintained that exports will be permitted based on permission granted by the government to other nations to meet their food security needs and on their government's request.



'2018' Is India's Official Entry In Oscars 2024 :-

After becoming the highest-grossing Malayalam film of all time, Jude Anthony Joseph's 18: Everyone is a Hero has been picked as India's official entry for the 2024 Academy Awards. This is only the fourth time a Malayalam film has been chosen as India's entry for the Academy Award for Best International Feature Film. Set against the backdrop of the devastating 2018 Kerala floods, the Jude Anthony film serves as a tribute to the people who came together in the face of this severe catastrophe and helped each other overcome it.



India And UN Launch Global Capacity Building Initiative :-

In a historic movement, India and the United Nations inaugurated the "India-UN Capacity Building Initiative," which intends to share India's development experiences, best practices, and expertise with partner countries in the Global South. The announcement was made during an event called "India-UN for the Global South-Delivering for Development," on September 23 in New York, which was attended by India's External Affairs Minister, Dr. S. Jaishankar, and Dennis Francis, President of the 78th General Assembly.



Sri Lanka's IMF Bailout Faces Delay Amidst Ongoing Debt Restructuring :-

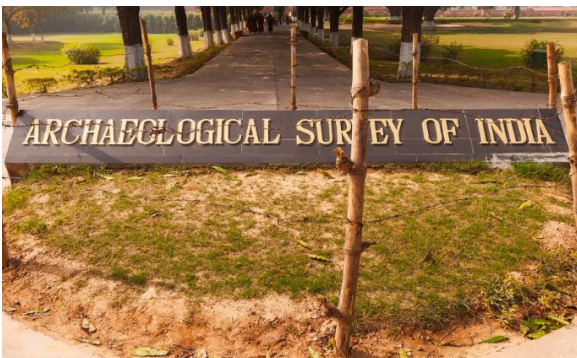
Sri Lanka and the IMF have failed to achieve an agreement that would allow the next tranche of funds to be released under a \$3 billion credit package aimed to help the country recover from its economic crisis. On September 27, an IMF team finished a two-week visit to Sri Lanka without achieving the so-called staff-level agreement required to unlock the next \$333 million disbursement under the arrangement, which was first signed in March. While Sri Lanka has made "commendable progress" implementing economic reforms, the IMF said, measures to improve tax and revenue collection had fallen short of expectations.

10: Miscellaneous



Indian Oil Ropes In Chef Sanjeev Kapoor As Its Brand Ambassador :-

According to a press release, IndianOil has established a partnership with Chef Sanjeev Kapoor as the brand ambassador for its Indane XTRATEJ LPG brand. Kapoor lauded the company's commitment to developing a low-cost solution that conserves LPG while improving corporate operations, hence satisfying changing customer expectations. Kapoor, an outspoken supporter of IndianOil's XtraTej LPG Cylinders, emphasized how the cooking landscape has changed. He lauded IndianOil's unwavering commitment to customer satisfaction, emphasizing how the hospitality industry now benefits from technologies such as XtraTej that improve business processes.



ASI launches 'Adopt a Heritage 2.0' scheme:

The Archaeological Survey of India (ASI) has launched its innovative Adopt a Heritage 2.0 programme on September 4, 2023, at the Samvet Auditorium, IGNC,

New Delhi. It aims to safeguard India's diverse cultural heritage by inviting corporate stakeholders to enhance the amenities at more than 3,600 monuments spread across the country. Under the Adopt a Heritage 2.0 program, ASI will be reaching out to corporate partners to utilise their Corporate Social Responsibility (CSR) funds to enhance the amenities at these historical sites.



Innovative educational programme for students launched in Telangana :-

Shell and Smile Foundation have come together to launch 'NXplorers Junior', an innovative educational programme in Khammam and Warangal districts in Telangana. NXplorers is Shell's global flagship Social Investment STEM (Science, Technology, Engineering, and Mathematics) educational programme which aims to benefit school children by enabling them to understand, navigate and address local and global challenges. During the first year, 70 schools in both the districts will be included in the programme.



Women's Fashion Brand W Roped Anushka Sharma As Brand Ambassador :-

Anushka Sharma, a popular Bollywood actor and entrepreneur, has joined India's largest women's fashion company W as its brand ambassador. With this collaboration, the brand is preparing to unveil its high-decibel the festive season campaign, which brilliantly blends the warmth of the season with the spirit of modernity. W's specially curated Festive Collection contains an array of Anarkalis, Festive sets, gowns, and much more. It features an outstanding selection of fabrics that have been meticulously chosen to enhance the festive atmosphere.



United States City Louisville Declares September 3rd As Sanatana Dharma Day :-

Sanatana Dharma Day has been declared by a city in the United States on September 3. The mayor of Louisville, Kentucky, has declared September 3 to be Sanatana Dharma Day in the city. Deputy Mayor Barbara Sexton Smith read the official proclamation on behalf of Mayor Craig Greenberg at the Hindu Temple of Kentucky in Louisville during the Maha Kumbha Abhishekam ceremony. Spiritual leaders Chidanand Saraswati, president of Parmarth Niketan, Rishikesh, Sri Sri Ravi Shankar, and Bhagawati Saraswati, along with Lieutenant governor Jacqueline Coleman, deputy chief of staff Keisha Dorsey, and several other spiritual leaders and dignitaries, participated in the event.



Simona Halep Receives 4-Year Ban From Tennis For Doping:-

The International Tennis Integrity Agency has barred two-time Grand Slam champion Simona Halep from professional tennis for four years for drug offenses. According to the ITIA, the 31-year-old Romanian was charged with two doping offenses: failing a drug test during the 2022 U.S. Open and inconsistencies in her Athlete Biological Passport. A panel concluded that Halep "had committed intentional anti-doping rule violations." Halep had been provisionally suspended since October 2022. The four-year ban will run to Oct. 6, 2026.



Subroto Cup 2023: Bengaluru Joins Delhi And Gurugram As Host City :-

The 62nd Edition of the renowned Subroto Cup International Football Tournament will take place from September 19 to October 23, 2023. This year, Bengaluru, along with Delhi and Gurugram, has been added as a host city, bringing the oldest national inter-school football event to the South of India for the first time. The Subroto Cup, hosted by the Indian Air Force (IAF) under the aegis of the SMSES, was first held in 1960 and was named after Air Marshal Subroto Mukerjee, who conceived the idea in order to promote sport at the grassroots level.



Actor Hrithik Roshan To Be The New Face Of Leading Lubricants Brand Mobil:-

Exxon Mobil, which has a 150-year history of inventing and using next-generation technologies to satisfy the world's expanding energy needs, has named actor Hrithik Roshan as the new brand ambassador for its lubricant brand Mobil™. Mobil has been at the forefront of lubrication technology innovation and provides a variety of professionally formulated industrial lubricants to meet the needs of a wide range of markets. This is not the first time Roshan will be seen endorsing the Mobil brand. It had earlier partnered with Hrithik Roshan's action thriller 'Vikram Vedha'.



Adidas Revealed Team India Jersey For ICC World Cup 2023:-

Adidas, the Indian team's official kit sponsor, has introduced the Men in Blue jersey. Adidas took over as the Indian cricket team's gear sponsor in May of this year, replacing "Killer" as the previous sponsor. In June, the Indian men's team wore their first Adidas shirts in the World Test Championship final against Australia. The 2023 men's One-Day International World Cup will be the

second ICC event in which the Indian men's team will wear Adidas kits. The shirt that India wore in the just ended Asia Cup has undergone significant changes.



ICC Cricket World Cup 2023 Anthem Is Released :-

The official anthem for the ICC Men's Cricket World Cup 2023, 'Dil Jashn Bole,' was just released. Bollywood actor Ranveer Singh and musician Pritam collaborate on the anthem. For the first time in 12 years, the Cricket World Cup will be held in India, with games taking place in ten locations. The opening match will be played between England and New Zealand in a repeat of the 2019 World Cup final at the Narendra Modi Stadium in Ahmedabad on October 5. India will begin their campaign against Australia in Chennai.



NMC Of India Awarded 10-Year Recognition By World Federation For Medical Education:-

According to a press release from the Union Health Ministry, India's National Medical Commission (NMC) has been granted the coveted World Federation for Medical Education (WFME) Recognition Status for a period of ten years. According to the statement, WFME accreditation will allow Indian medical graduates to

pursue postgraduate studies and practice in other countries that require WFME recognition, such as the United States, Canada, Australia, and New Zealand. This will also make India an attractive destination for international students due to our globally recognized standards.



Sports Minister Cancels Visit To Asian Games Due To China's Denial Of Entry To Arunachal Players:-

Union Sports Minister Anurag Thakur revealed that after China denied visas to three Arunachal Pradesh Wushu players, he decided to cancel his trip to the Asian Games. Nyeman Wangsu, Onilu Tega, and Mepung Langmu, three Indian Wushu players, were denied entry to China to compete in the Hangzhou Asian Games. "When they (China) refused a visa to three of our athletes (for Asian Games) who hail from the state of Arunachal Pradesh. I

decided that I will not go and participate in the Asian Games because Arunachal Pradesh is an integral part of India," Anurag Thakur said at an event in Coimbatore.



The World's Oldest Wooden Structure Discovered in Zambia:-

Archaeologists working in Zambia have made a revolutionary discovery that has the capacity to reshape our understanding of early hominid behaviour. Scientists unearthed prehistoric wooden logs, firmly embedded in a riverbank. Found at Kalambo Falls in the north of Zambia, near the border with Tanzania, the "exceptionally preserved" wooden structure was made by shaping two logs with sharp stone tools. The structure is believed to have formed part of a walkway or platform for human ancestors who lived along the Kalambo River some 500 000 years ago.

11: National



A Chapter On National War Memorial Included In NCERT Curriculum Of Class VII From This Year :-

This year, a chapter on the National War Memorial titled 'A Homage to our Brave Soldiers' was included to the NCERT curriculum for Class VII. According to a government announcement, the goal of this effort, launched jointly by the ministries of defense and education, is to instill the virtues of patriotism, commitment to duty, courage, and sacrifice in schoolchildren and boost youth participation in nation building. The chapter discusses the history, meaning, and concept of the National War Memorial (NWM), as well as the "supreme sacrifice made by the bravehearts of the Armed Forces" in post-independence service to the nation.



Draupadi Murmu Released Postage Stamp In Memory Of Dadi Prakashmani :-

Smt Droupadi Murmu, the President of India, unveiled a postage stamp in remembrance of Dadi Prakashmani, the previous chief of the Brahma Kumaris, at the Rashtrapati Bhavan Cultural Centre. This stamp was issued as part of the Department of Posts, Ministry of Communications' 'My Stamp' effort to commemorate Dadi Prakashmani's 16th death anniversary. The President stated on the occasion that Dadi Prakashmani disseminated Indian values and culture in India and beyond through spirituality. The Brahma Kumaris grew to become the world's largest women-led spiritual organization under her guidance.



Government To Celebrate Sixth Rashtriya Poshan Maah 2023 In September :-

Throughout September, the Central Government will be commemorating the sixth Rashtriya Poshan Maah. This year's goal is to combat malnutrition holistically using a life-cycle strategy. Poshan Maah 2023 aims to raise public awareness about essential human life stages such as pregnancy, infancy, childhood, and adolescence. The aim of this celebration is to foster nutritional

understanding across India through a theme centered on "Suposhit Bharat, Sakshar Bharat, Sashakt Bharat" (Nutrition-rich India, Educated India, Empowered India).



Union Minister Jyotiraditya Scindia Inaugurates Utkela Airport In Odisha :-

Minister of Civil Aviation Jyotiraditya M Scindia inaugurated the Utkela airport in Odisha. Developed as a regional airport under the UDAN scheme, the airport has been established at a cost of Rs 31.07 crore. The Utkela-Bhubaneswar-Utkela flight route is set to improve regional air connectivity, playing a pivotal role in fostering economic growth within the area. Utkela airport has a runway of length 917 meters (2,995 ft.) with a width of 30 meters. With the addition of Utkela Airport, Odisha will now have five airports.



President Murmu inaugurates 'Gandhi Vatika' near Rajghat:-

President Droupadi Murmu on 4 September 2023 unveiled a 12-foot statue of Mahatma Gandhi at Rajghat here. She also inaugurated a Gandhi Vatika where statues of Mahatma Gandhi in different poses have been installed. In her address, the President said that Mahatma Gandhi is a boon for the entire world.

community. His ideals and values have given a new direction to the whole world. Delhi Lt Governor VK Saxena and Gandhi Darshan Vice-Chairman Vijay Goel were present at the programme.



CCI approves Vistara-Air India merger:-

The Competition Commission of India (CCI) has approved the merger of Tata SIA Airlines or commonly known as Vistara into Air India, and acquisition of certain shareholding by Singapore Airlines in Air India subject to compliance of voluntary commitments offered by the parties. The proposed combination will entail the merger of Tata SIA Airlines or Vistara (TSAL) into Air India Limited (AIL), with AIL being the surviving entity (Merged Entity). Tata Sons is the investment holding company and completed the acquisition of AIL on 27 January 2022.



India Unveils Worlds First Portable Hospital Arogya Maitri Cube:-

India has constructed the world's first disaster hospital, which can be flown and is packaged in 72 cubes. India developed the 'Aarogya Maitri Cube' under project BHISHM - Bharat Health Initiative for Sahyog Hita and Maitri - which has three frames, each fitting 12 mini-cubes. The cage can hold 36 mini-cubes, which contain

practically everything needed for 100 survivors to survive for 48 hours. The 'Aarogya Maitri' project was publicly introduced in August at the MedTech Expo in Gandhinagar, Gujarat, in conjunction with the G20 Health Ministers' Meeting.



Ministry Of Education Observed Literacy Week From 1st To 8th September 2023 :-

The Government of India has organized a literacy week from September 1st to September 8th, 2023, to commemorate International Literacy Day and raise awareness about the ULLAS-Nav Bharat Saaksharta Karyakram among all stakeholders and citizens. A Centrally Sponsored Scheme ULLAS- Nav Bharat Saaksharta Karyakram on Education for All (erstwhile termed as Adult Education), was approved by Government of India for implementation in alignment with National Education Policy (NEP) 2020.



Birth Certificate To Be Single Document For Aadhaar, Driving License, Jobs From Next Month:-

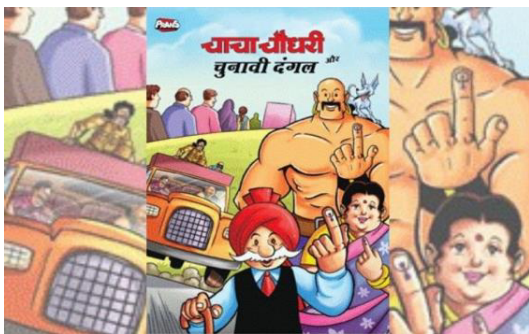
The Registration of Births and Deaths (Amendment) Act, 2023, which allows the use of a birth certificate as a single document for admission to an educational institution, issuance of a driving license, voter list preparation, Aadhaar number, marriage registration,

appointment to a government job, and any other purpose determined by the center, will take effect on October 1. Union Ministry of Home Affairs made the declaration in this regard in a notification. Both the Houses of Parliament passed the Registration of Births and Deaths (Amendment) Bill, 2023, in the Monsoon Session concluded last month.



Government Receives Rs 1,487 Crore In Dividend From NTPC :-

According to the secretary of the Department of Investment and Public Asset Management, the central government received around Rs 1,487 crore from NTPC as a dividend tranche. A dividend is a reward companies often provide to their shareholders, though not mandatorily, from a portion of their earnings. NTPC, a state-owned company, is India's largest power utility firm with an installed capacity of 73,824 MW (including Joint Ventures) and plans to become a 130 GW company by 2032. Earlier, it received about Rs 1,701 crore from Power Grid Corporation of India Limited (PGCIL) as a dividend.



ECI Ropes In Chacha Chaudhary & Sabu To Educate And Motivate Young Voters :-

Given the enormous popularity of Chacha Chaudhary cartoons, CEC Shri Rajiv Kumar and ECs Shri Anup Chandra Pandey and Shri Arun Goel presented a unique project, a comic book titled "Chacha Chaudhary aur Chunavi Dangal" at Nirvachan Sadan. The comic book is a joint initiative of ECI & Pran Comics designed to inspire the youth to enroll and participate in the festival of democracy. It features the iconic cartoon characters Chacha Chaudhary, Sabu, Billoo brought to life by the renowned Cartoonist late Shri Pran Kumar Sharma.



Government Unveils AI Chatbot For PM-Kisan Scheme:-

The Ministry of Agriculture and Farmers' Welfare has established an AI chatbot for the PM-KISAN plan, the first of its kind to be linked with a major central government flagship scheme. According to the ministry, the AI chatbot launch is a "significant" step in increasing the efficiency and reach of the PM-KISAN scheme while providing farmers with "prompt, clear, and accurate" solutions to their questions. The AI chatbot was launched by Kailash Choudhary, Minister of State for Agriculture and Farmers' Welfare, in presence of Agriculture Secretary Manoj Ahuja.



Prime Minister Modi Launched 9 Vande Bharat Express Trains :-

Prime Minister Narendra Modi kicked off nine additional Vande Bharat Express trains through video conferencing on September 24, bringing the total number of semi-high-speed trains to 34. The prime minister stated that the Vande Bharat Express trains, which were unveiled today, will considerably increase connectivity and boost tourism throughout India. The nine trains will provide faster connectivity across 11 states -- Rajasthan, Tamil Nadu, Telangana, Andhra Pradesh, Karnataka, Bihar, West Bengal, Kerala, Odisha, Jharkhand and Gujarat.



India Celebrates Milestone With 75% Of Villages Declaring ODF Plus Status:-

According to Jal Shakti minister Gajendra Singh Shekhawat, around 4.4 lakh villages, or 75% of India's villages, have acquired open defecation free-plus status. An 'ODF Plus' village is one that has maintained its Open Defecation Free (ODF) designation while also implementing solid or liquid waste management systems. Addressing media persons, Shekhawat said over 4.43 lakh villages so far have declared themselves ODF Plus, which is a significant step towards achieving the goals of the second phase of the Swachh Bharat Mission Gramin by 2024-25.



India Introduces A Policy To Uphold Dignity Of Border Roads Workers :-

India has implemented a new policy to provide dignity in death to tens of thousands of casual labourers employed by the Border Roads Organisation (BRO) to build infrastructure along the country's most remote borders. The policy for the preservation and transportation of the mortal remains of 'casual paid laborers' to their native place was approved by Defence Minister Rajnath Singh, who also increased funeral expenses from \$1,000 to \$10,000 for those whose last rites are performed at the worksite, the defence ministry said in a statement, highlighting the risky roles these workers fill in treacherous terrain.



Unified Registration Portal for GOBARDhan introduced :-

The Department of Drinking Water and Sanitation (DDWS), Ministry of Jal Shakti has introduced a Unified Registration Portal for GOBARDhan (gobardhan.co.in) to streamline the registration of Compressed Bio-Gas (CBG) and biogas plants nationwide. According to the guidelines, MDA of Rs. 1500/MT will be granted for the sale of Fermented Organic Manure (FOM)/ Liquid Fermented Organic Manure (LFOM)/ Phosphate Rich Organic Manure (PROM) produced at BG/CBG plants under the GOBARDhan initiative.



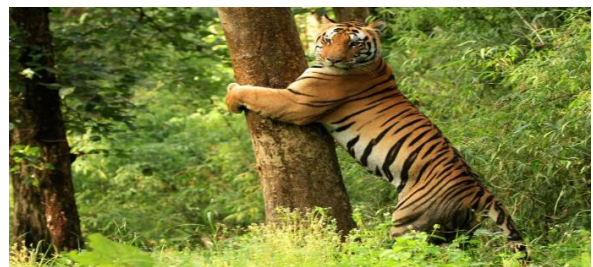
AFSPA extended in parts of Nagaland, Arunachal Pradesh for another 6 months:-

The Ministry of Home Affairs (MHA) extended the Armed Forces (Special Powers) Act (AFSPA) in parts of Nagaland and Arunachal Pradesh for another six months, beginning October 1. The Act gives unbridled power to the armed forces and the Central Armed Police Forces deployed in “disturbed areas” to kill anyone acting in contravention of law, arrest and search any premises without a warrant and protection from prosecution and legal suits without the Central government’s sanction.



Moody’s Concerns About India’s Aadhaar Biometric System :-

Moody's Investors Service, a worldwide rating agency, recently voiced worries about biometric security and privacy risks, notably referencing India's Aadhaar scheme. The Centre, however, strongly rejected the report, stating that it raises concerns "without citing any evidence or basis." In a report on "Decentralized Finance and Digital Assets", Moody's raised several concerns about Aadhaar. Moody's says the Aadhaar system faces obstacles such as the “burden of establishing authorization and concerns about biometric reliability”.



India Gets Its 54th Tiger Reserve “Veerangana Durgavati Tiger Reserve” In MP :-

The Madhya Pradesh government has formally declared the establishment of the "Veerangana Durgavati Tiger Reserve," the state's seventh and the country's 54th tiger reserve. This newly named Tiger Reserve will include regions inside the Nauradehi (Wild Life) and Veerangana Drugavati Sanctuary, all of which have been recognized for their ecological importance in maintaining biodiversity, including flora, fauna, geology, and zoology. The sanctuary currently houses about 15 tigers, making it an important refuge for the endangered animal.

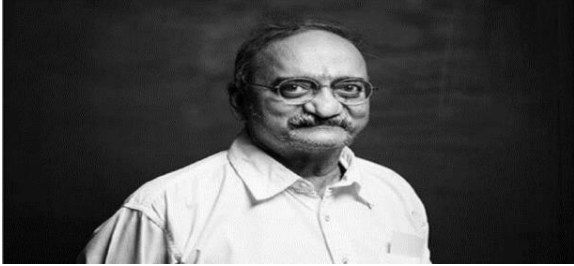
12: Obituaries



Sri Krishna Premi Swamigal passes away:-

Sri Krishna Premi Swamigal (89), whose religious discourses on Bhagavatham, Ramayanam and Bhagavat Gita and others had captivated a large number of people, passed away at Srirangam. He was born in 1934 at Senganoor village near Tirupanandal close to Kumbakonam and christened Ramakrishnan by his

parents Venkatrama Sastrigal and Parvathi Ammal. He had composed bhajans and verses on Lord Sri Krishna, Lord Rama and others. Sri Krishna Premi Swamigal had over the years written several shlokas besides composing thousands of devotional songs and authoring several books.



Tamil Actor and Comedian RS Shivaji passes away :-

Veteran Tamil actor RS Shivaji passed away in Chennai on Saturday, September 2. He was 66 years old. Shivaji was part of many popular and critically acclaimed films including Sathya, Apoorva Sagodharangal, Michael Madana Kama Rajan, Anbe Sivam, Aayutha Ezhuthu, Soorai Pottru, Kolamavu Kokila, and Gargi. He won praise for his performance as the father of the title character in Gargi, played by Sai Pallavi, for whom she wages a lone fight until the fight becomes about justice. He also played dad to Nayanthara in her critically acclaimed film Kolamaavu Kokila.



Former Zimbabwe Captain, Heath Streak passes away :

Cricket Player & Zimbabwe Cricket Team's former captain Heath Streak passed away on 3 September 2023 at his farm in Matabeleland. He was 49. He had advanced colon and liver cancer and had been receiving specialist

treatment at a Johannesburg hospital. He is survived by his wife, Nadine, and four children. Streak was a major figure in the Zimbabwe team of the 1990s, when they enjoyed their most successful run in international cricket. He represented Zimbabwe in 65 Tests, making him their second-most capped Test player, and 189 ODIs between 1993 and 2005.



ISRO scientist Valarmathi passes away:-

Valarmathi, an Indian Space Research Organisation (ISRO) scientist, who lent her voice to countdowns for rocket launches in Sriharikota, died after a cardiac arrest on 2 September 2023. She was last heard during the countdown announcement for the launch of Chandrayaan-3 that made a historic landing on the Moon. Born on July 31, 1959, Valarmathi was a distinguished Indian scientist and worked as programmer in ISRO. Notably, she achieved the remarkable distinction of being the inaugural recipient of the Abdul Kalam Award in 2015.



Arun Kumar Sinha, SPG chief responsible for PM Modi's protection, passes away:-

Arun Kumar Sinha, Director of Special Protection Group (SPG), was responsible for providing proximate

protection to India's Prime Minister, has passed away after brief illness. He was 61. Sinha, a 1987 batch Kerala cadre IPS officer, was the state's additional director general of police (special service and traffic) before being promoted to head SPG, a position that had been vacant for around 15 months before his arrival. The SPG, which was established in 1985, is an elite unit responsible with providing protection to the country's current and former Prime Ministers.



Hindustani Vocalist Malini Rajurkar Passes Away At 82 :-

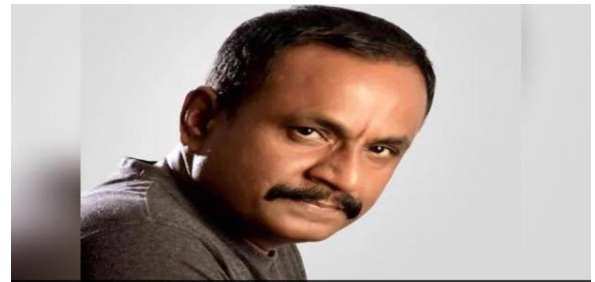
Malini Rajurkar, a Sangeet Natak Akademi awardee and exponent of the Gwalior gharana, died in Hyderabad due to age-related difficulties. She was 82 years old. Vasantrao Rajurkar, who subsequently became her husband, studied music with her. She made a special relationship with the Pune audience at the annual Sawai Gandharva festival for nearly five decades as one of the leading exponents of Gwalior gharana. She was a Gwalior gharana exponent and one of the finest proponents of the 'khayal' and 'tappa' genres.



Cartoonist Ajit Ninan passes away :-

Ajit Ninan, best known for his 'Centrestage' series in India Today magazine and 'Ninan's World' in The Times of

India, died at his Mysuru flat. Among his most famous creations were Detective Moochwala and his dog Pooch, who appeared in the 1980s youth magazine Target. His remarks were subtle and laced with soft humour. It enabled him to have a long-lasting impact on the reader, since his images would remain in his/her mind. He used these instruments to make some of the most profound societal critiques.



Tamil actor-director G Marimuthu, passes away at 57:-

G Marimuthu, a well-known actor and director who was last seen in Rajinikanth's 'Jailer,' died on September 8 at the age of 57. Rajinikanth came to Twitter to express his condolences, writing in Tamil, that translated to, 'Marimuthu was a wonderful person. His death has shocked me. My heartfelt condolences to his bereaved family.' Marimuthu made his directorial debut with 'Kannum Kannum' in 2008. He played character roles in various Tamil films in addition to directing them. Among his outstanding performances are "Vaali," "Jeeva," "Pariyerum Perumal," and "Jailer."



Manipur: Halley Laithangbam, former Mr International India, passes away :-

Halley Laithangbam, former Mister International India 2015 from Manipur, passed away recently, in a terrible

update. Leithangbam, a well-known model, was the co-founder and director of the Miss Manipur Organization and the proprietor of Halley's Bistro in Imphal. "The well known face in the fashion industry of North East, Halley was the co-founder of @missmanipur & @miss_northeast_official, former model and the Indian representative at Miss International 2015. His demise will be a huge loss in the field of pageantry specially in Manipur," wrote Miss Manipur Organisation on its official Instagram handle.



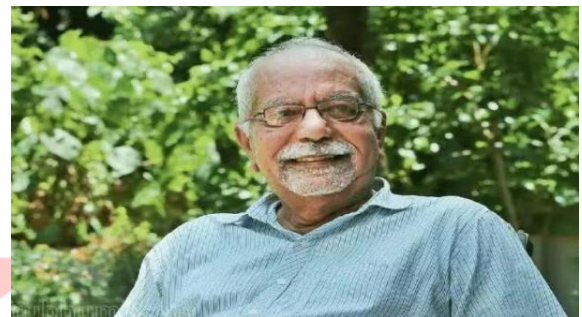
Dennis Austin, software developer who created PowerPoint, passes away at 76:-

Dennis Austin, who co-created the PowerPoint software that is still used by millions today, died in the United States. According to The Washington Post, Austin, 76, died of lung cancer that spread to his brain. Forethought Software created PowerPoint in 1987; Microsoft purchased the company a few months later for \$14 million. PowerPoint had more than \$100 million in sales by 1993. Microsoft integrated PowerPoint into its Office suite, which also included Word.



Renowned Writer Gita Mehta Passes Away :-

Gita Mehta, the sister of Odisha Chief Minister Naveen Patnaik, was a well-known writer-filmmaker and author who died in New Delhi. Her most well-known work is her coverage of Bangladesh's 1971 liberation war for NBC and her renowned documentary "Dateline Bangladesh." She was born in 1943 in Delhi to Biju and Gyan Patnaik and completed her further education both in India and at the famed Cambridge University in the United Kingdom. Gita Mehta was the elder sister of Naveen Patnaik and businessman Prem Patnaik. She has written books such as 'Karma Cola', 'Snake and Ladders', 'A River Sutra', 'Raj' and 'The Eternal Ganesha'.



National Award Winning Malayalam Filmmaker K G George Passed Away At 78 :-

K G George, a veteran Malayalam filmmaker and national award winner, died in an old age home in Kakkanad in Kochi. He was 78. Most of George's films, most notably Yavanika, Adaminte Vaariyellu, Irakal, and Panchavadi Palam, which reveled in psychological drama and black humour and featured dominant female characters, received critical praise as well as box office success. He won the national award for the best regional film for his debut film Swapnadanam in 1975.



Father Of India's 'Green Revolution,' MS Swaminathan Passes Away At 98:-

On September 28, Mankombu Sambasivan Swaminathan (MS Swaminathan), the famed agricultural scientist and father of India's 'Green Revolution,' died at the age of 98 in Chennai. He received the inaugural World Food Prize

in 1987 for creating and championing the introduction of high-yielding wheat and rice varieties into India, after which he established the MS Swaminathan Research Foundation in Chennai. Swaminathan was also awarded with Ramon Magsaysay Award in 1971 and the Albert Einstein World Science Award in 1986.

13: Ranks & Reports

**Maharashtra Leads In Attracting FDI During 1st Quarter Of FY 2023-24 :-**

Devendra Fadnavis, the Deputy Chief Minister of Maharashtra, declared that the state has reached a key milestone by attracting the most Foreign Direct Investment (FDI) during the first quarter of the current fiscal year. According to Fadnavis, the state's FDI inflows were Rs 36,634 crore, exceeding the combined investments received by Delhi, Karnataka, and Telangana over the same time period. He emphasized that Maharashtra, which had earlier ranked first in attracting FDI with a total of Rs 1,18,422 crore during fiscal year 2022-23, has reclaimed first place in the first quarter of fiscal year 2023-24.

**GST Rules For Casinos, E-Games Notified:-**

The Finance Ministry has notified guidelines to levy a 28% Goods and Services Tax (GST) on the face value of wagers placed in online games and casinos, opening the way for the levy's implementation, which the government is hoping to start on October 1. According to new provisions in the Central Goods and Services Tax (GST) guidelines, authorities will assess the value of supply in online gaming and casinos as the whole amount paid or payable to the supplier of such games, including payments made by virtual digital assets, for taxable reasons.

**Asian Development Bank Releases 2023 Trade Finance Gaps, Growth, and Jobs Survey:-**

According to the Asian Development Bank (ADB), the global trade finance deficit hit an all-time high of \$2.5 trillion in the previous year. According to a survey, the increase in the trade finance gap is mostly due to increased economic risks that have taxed banks' funding capabilities. The trade finance gap, which represents the difference between requests for financing to support international trade and actual permits granted,

increased by 47% from the previous year, when it stood at \$1.7 trillion.



Indore Tops Swachh Vayu Sarvekshan 2023 Clean Air Survey :-

Union Environment, Forest and Climate Change Minister Bhupender Yadav announced awards under the Swachh Vayu Sarvekshan 2023 (clean air survey) in Bhopal, with Indore in Madhya Pradesh taking first place among cities having a population of one million or more. The second year of the Swachh Vayu Sarvekshan, carried out by the ministry based on self-assessments submitted by 130 identified cities under the National Clean Air Programme, saw Agra in Uttar Pradesh securing the second rank, followed by Thane in Maharashtra on the third spot.



2023 U.S. News & World Report's annual Best Countries rankings:-

Switzerland has once again been named the best country in the world, according to the most recent U.S. News & World Report's annual Best Countries rankings. This is Switzerland's second consecutive year at the top of the list, and it is the country's sixth overall. The rankings, which were recently announced, underline Switzerland's

dominance, with Canada at No. 2, Sweden at No. 3, Australia at No. 4, and the United States at No. 5. India, which was ranked 31st in the 2022 rankings, advanced one notch to 30th in 2023 with an overall score of 40.8.



2023 Fortune India Rich List :-

Mukesh Ambani, the leader of Reliance Industries (RIL), and Gautam Adani, the chairman of the Adani Group of companies, have ranked first and second respectively on the Fortune India Rich List, created in collaboration with Waterfield Advisors, with respective fortunes of \$99.7 billion and \$63.71 billion. With a wealth of \$34.6 billion, the Mistry family of Shapoorji Pallonji Group holds the third position on the list, while the Poonawalla family, owners of vaccine maker Serum Institute, with a wealth of \$32.9 billion, stands fourth.



RBI Likely To Launch Digital Rupee Pilot For Interbank Transactions By October: Report :-

According to a source, the Reserve Bank of India (RBI) plans to launch a pilot program for its Central Bank Digital Currency (CBDC) aimed at interbank transactions and the call money market in October. During the G20 Leaders' Summit, Ajay Kumar Choudhary, an Executive

Director of the central bank, verified this fact. The pilot, referred to as the Digital Rupee-Wholesale (e-W), initially kicked off on November 1, 2022, with a focus on facilitating secondary market transactions in government securities.



Indian Retail Inflation Eases To 6.83% In August :-

The headline retail inflation rate in India declined to 6.83 percent in August, according to data issued on September 12 by the Ministry of Statistics and Programme Implementation, as vegetable prices fell somewhat from the previous month. The Consumer Price Index (CPI) inflation reading for August is 6.83 percent, 61 basis points lower than July's 15-month high of 7.44 percent. However, inflation has risen above the top bound of the Reserve Bank of India's (RBI) tolerance level of 2-6 percent for the second month in a row.



RBI Issues Guidelines For Responsible Lending :-

The Reserve Bank of India (RBI) has announced new guidelines for regulated entities (REs) in order to promote responsible lending and assist borrowers. According to the banking authority's release, REs are required to disclose all movable/immovable property documentation after receiving complete repayment and

closing the loan account under the Fair Practices Code released in 2003. Further, the guidelines state that the borrower should be provided with the option of collecting the property documents either from the banking outlet or branch where the loan account was serviced or any other office of the RE where the documents are available.



India Emerges As Bangladesh's Leading Export Partner :-

According to the government, India is Bangladesh's largest export partner, surpassing Japan and China. Speaking at an event at exploring new trade routes, India's North East to the Bay of Bengal via Bangladesh Transit Agreement in Agartala, Ms Smita Pant, joint secretary (Bangladesh and Myanmar) in the ministry of external affairs, stated that the neighboring country's export has increased from 450 million US dollars to 2 billion US dollars. She said the Agartala-Akhaura rail link project is almost complete on the Indian side and will be inaugurated by the end of this year.

PROGRESS ON THE SUSTAINABLE DEVELOPMENT GOALS
THE GENDER SNAPSHOT 2023



The Gender Snapshot 2023 Report By United Nations :-

In its most recent study, titled "The Gender Snapshot 2023," the United Nations sheds light on the gloomy

reality of progress toward achieving gender equality by 2030, as required in the United Nations' Sustainable Development Goals (SDGs). The research emphasizes that deeply embedded biases against women, which exist in a variety of areas including health, education, work, and politics, threaten to derail this ambitious goal. It identifies active resistance to gender equality and chronic underinvestment as pivotal roadblocks, even leading to reversals in some instances.



Centre's Report Says India Has 150 Elephant Corridors :-

At least 150 elephant corridors exist in India, encompassing 15 range-states and four elephant-bearing regions. According to a new Union Environment Ministry report, West Bengal tops the list with 26 such land strips. The Elephant Task Force report (Gajah report) issued by the central government in 2010 named 88 routes across the country. According to the current assessment, "Elephant Corridors of India," the intensity of elephant use has increased in 59 of these corridors, stayed stable in 29, and dropped in 29 others. An elephant corridor is a land strip that allows elephants to migrate between two or more viable habitat regions.



Fitch Retains India's Growth Forecast For FY24 At 6.3%, Flags Inflation Risks :-

Fitch Ratings maintained India's growth outlook for the current fiscal year at 6.3%, noting economic resilience amid tighter monetary policy and export difficulties, but increased year-end inflation projections due to the El Nino threat. The Indian economy expanded 7.8 percent in the April-June quarter of the current fiscal year, owing to robust demand and strong services sector activity. Fitch said in its September edition of the Global Economic Outlook that high-frequency indications indicate that the pace of expansion in the July-September quarter is likely to slow.



Wholesale price inflation drops to 12.41% in August :-

With the food sector being the only one to show higher inflation during the month at 9.93%, rising from a three-month low of 9.41% in July, India's wholesale price inflation plummeted to the lowest rate since September 2021 at 12.41% in August from 13.93% in July. August's wholesale inflation is the lowest in eleven months, but it is still higher than 10% for the seventeenth month in a row. Inflation in manufactured goods fell to 7.5%, while electricity and fuel inflation fell from 43.75% in July to 33.67%.

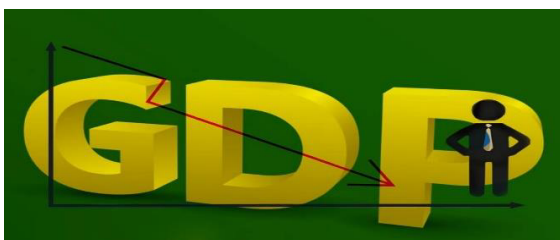


Hoysala Temples Now India's 42nd UNESCO's World Heritage Site :-

The Sacred Ensembles of the Hoysala – the ancient Hoysala temples of Belur, Halebid, and Somananthpura in Karnataka — have been added to the World Heritage list of the United Nations Educational, Scientific, and Cultural Organization (UNESCO). This is India's 42nd UNESCO World Heritage Site, and it comes just one day after Rabindranath Tagore's Santiniketan gained the same honor. The temples were finalised as India's nomination for consideration as World Heritage for the year 2022-2023.

**Infosys In TIME's 'The World's Best Companies Of 2023' List :-**

Infosys is the sole Indian firm on TIME Magazine's list of the top 100 'World's Best Companies 2023,' which is dominated by Big Tech. The professional services organization situated in Bengaluru was ranked 64th on the top 100 list. The formula for the ranking is based on revenue growth, employee satisfaction surveys, and rigorous environmental, social, and corporate governance (ESG, or sustainability) data. Big Tech has had a difficult year, laying off tens of thousands of employees since January. However, the world's largest technology businesses are also the best for investors, employees, and the environment.

**ADB Lowers FY24 GDP Forecast To 6.3%, India Ratings Raises It To 6.2% :-**

The Asian Development Bank (ADB) has lowered India's FY24 GDP prediction to 6.3%, a 10 basis point decrease, citing irregular monsoon patterns that are anticipated to harm agricultural output. Meanwhile, India Ratings and Research has increased its FY24 growth estimate for India to 6.2 per cent, up by 30 basis points, citing factors such as sustained government capital expenditure (capex), deleveraged corporate and banking balance sheets, and the likelihood of subdued global commodity prices.

**Biswanath Ghat In Assam, Has Been Chosen As The Best Tourism Village Of India In 2023 :-**

Assam Chief Minister Himanta Biswa Sarma announced that the Ministry of Tourism has chosen Biswanath Ghat in Sonitpur district as the Best Tourism Village of India 2023. "Happy to share that Biswanath Ghat has been selected as the Best Tourism Village of India 2023 by the Ministry of Tourism. Selected from amongst 791 applications from 31 States and UTs, Biswanath Ghat's selection reflects the huge efforts that our Govt have taken in promoting rural tourism in Assam," Sarma posted on X. The Assam cabinet last year approved the proposal to grant industrial status to the tourism sector.

**Afghani Currency emerged as The Best Performing Currency in the current quarter :-**

Afghani, the currency of conflict-ridden Afghanistan, has emerged as the best performing currency of the September quarter so far, with the surge being attributed to the massive dollar inflow in the form of humanitarian aid, as well as the currency control measures imposed by the ruling Taliban. The afghani was trading at around 78.25 against the US dollar on September 26. As per the quarterly data compiled by Bloomberg, the currency has climbed by 9 percent, outperforming the Colombian peso which recorded a 3 percent gain during the same period.



Indian Banks Attracting Increasing Global Investment: S&P Global Report :-

According to S&P Global Market Intelligence, Indian banks are projected to attract increased worldwide investment from investors seeking higher returns due to higher credit growth, improved profitability, and stable asset quality. According to S&P Global, the overall market value of foreign institutional investors' holdings in Indian banks has climbed in recent years, reaching \$8.36 trillion as of June 30, up from \$7.71 trillion the previous year. "This is a significant rise from the ₹6.73 trillion figure in June 2020," the market intelligence provider said.



Green-certified office space in India jumps 36% since 2019 :-

According to a Confederation of Indian Industry (CII) and CBRE report, the area covered by green-certified office buildings in the top six Indian cities increased by more than 36% to 342 million square feet in June 2023 from levels in 2019. According to the report titled Indian Real Estate: Taking Giant Strides - 2023 Mid-Year Outlook, released on September 27 at the CII Realty 2023 conclave in New Delhi, Bengaluru, the National Capital Region, and Mumbai were the top three cities, with a combined 68 percent share of green-compliant office spaces as of June.



India Ranks 40th In Global Innovation Index 2023:-

According to the government think tank NITI Aayog, India has been on a growing trajectory in the GII for several years, moving from 81st in 2015 to 40 this year. According to a survey released by the Geneva-based World Intellectual Property Organization, India maintained its 40th position out of 132 economies in the Global Innovation Index (GII) 2023 rankings. The consistent improvement in the GII ranking is owing to the immense knowledge capital, vibrant start-up ecosystem, and the amazing work done by the public and private research organisations, it added.



India Slips Four Spots To 56th Position In 2023 World Talent Ranking :-

The International Institute for Management Development (IMD) has issued its 2023 World Talent Ranking, which shows that India has dropped four places to 56th out of 64 economies, down from 52nd in 2022.

While acknowledging India's infrastructure advancements, the research emphasizes the need for further improvements in talent competitiveness. On the plus side, India's talent pool is acclaimed for its agility, technological savvy, and future readiness. Indians are seen as well-prepared for global roles, thanks to their linguistic diversity and international exposure.

14: Schemes & Committees

**MP Govt Hikes Financial Aid, 35% Reservation In Govt Jobs For Women :-**

According to media reports, Madhya Pradesh Chief Minister Shivraj Singh Chouhan has enhanced the financial support provided to women under the Ladli Behna Scheme from Rs 1,000 to Rs 1,250 per month. Apart from this, the MP CM also proclaimed 35 per cent reservation for them in government posts and said cooking gas cylinders will be handed to women for Rs 450 in August to mark 'Sawan'. According to official data, a total of 3,628.85 crore has been provided to qualified women as financial aid under the Ladli Behna Yojana, which began on June 10 this year.

**Cabinet Okays PRIP Scheme To Boost Research And Innovation :-**

The Union Cabinet has approved the National Policy on Research and Development and Innovation in the Pharma-MedTech Sector, which is a significant step. This decision is backed by the adoption of the Scheme for Promotion of Research and Innovation in Pharma-MedTech Sector (PRIP), which includes a significant allocation of Rs 5,000 crore over a five-year period from FY24 to FY28. The government launched the initiative earlier this month, believing that the Indian pharmaceutical industry has the ability to grow its current 3.4 percent share of the world market to 5% by 2030.

**Jal Jeevan Mission Achieves Milestone Of 13 Crore Rural Households Tap Connections:-**

The Jal Jeevan Mission (JJM) has reached yet another milestone by connecting 13 million rural households to running water. Using 'speed and scale,' the initiative has boosted rural tap connection coverage from 3.23 crore homes in August 2019 to 13 crore in just four years.

Prime Minister Narendra Modi announced the Jal Jeevan Mission on August 15, 2019. Six states, Goa, Telangana, Haryana, Gujarat, Punjab, and Himachal Pradesh, as well as three union territories (UTs) - Puducherry, D&D and D&NH, and A&N Islands - have reported 100% coverage.



Shri Dharmendra Pradhan Launches The Malaviya Mission :-

On September 5, Teachers' Day, the University Grants Commission (UGC) launched the Malaviya Mission—Teachers Training Programme. Dharmendra Pradhan, Union Minister for Education, Skill Development, and Entrepreneurship, launched the project at New Delhi's Kaushal Bhawan. This program, which aims to train over 15 lakh teachers across the country, is a collaboration between the commission and the Union Education Ministry. To assist with this, the UGC has established a dedicated registration portal at mmc.ugc.ac.in for teachers interested in participating in capacity-building programs.



Prayagraj Police Launches 'Savera' Scheme To Assist Senior Citizens :-

Prayagraj Police has widely implemented the 'Savera' system, which gives services during health and other emergencies in seven districts of the Prayagraj zone, in an effort to provide prompt response to older citizens. Safety and security are major concerns for the elderly who live alone. Under the initiative, police keep a record of those aged 60 and up and are available on the helpline number 112 for immediate reaction. Specifically, police officers will conduct regular checks on the houses of the elderly to ensure their safety and well-being.



Defence Minister Inaugurates 90 BRO Infrastructure Projects Valued At More Than Rs 2,900 Crore :-

Defence Minister Rajnath Singh inaugurated 90 border infrastructure projects across 11 states and union territories, ranging from the Nechiphu tunnel in Arunachal Pradesh's strategic Tawang region to the foundation stone for a key military airfield in eastern Ladakh's Nyoma. The Border Roads Organisation has 90 projects, 64 of which are in Arunachal Pradesh, Ladakh, and Sikkim. These initiatives will aid in the faster movement of troops and equipment to the Line of Actual Control in the event of an emergency, as well as improve overall connection for the populace.



MP Cabinet Approves Mob Lynching Victim Compensation Scheme 2023 :-

The Madhya Pradesh government has established a compensation plan for victims of mob lynching. According to Minister for Medical Education Vishwas Sarang, the Madhya Pradesh Cabinet approved the MP Mob Lynching Victim Compensation Scheme 2023 in accordance with Supreme Court orders to the states. Under this scheme, mob lynching has been specified as killing of any person or persons by a group of five or more persons on grounds of religion, caste, sex, place of birth, language, food habits, sexual orientation, political affiliation, ethnicity or other such ground or grounds, an official said.

**Cabinet Approves eCourts Phase III For 4 Years :-**

The Cabinet has approved Phase III of the e-Courts project with a budget outlay of Rs 7,210 crore, which includes intelligent scheduling, prioritizing cases for hearing, and applying artificial intelligence in decision-making for judges. The e-Courts project, which began in 2007, is a federally funded initiative that is part of the National e-Government Plan. The Supreme Court is in charge of policy formulation, strategic direction, and implementation, while the Department of Justice (DoJ) is in charge of funding.

**State Health Minister Balbir Singh Launches "Mission Intensified IndraDhanush" 5.0 In Mohali, Punjab :-**

The State Health Minister of Punjab, Balbir Singh, has started "Mission Intensified IndraDhanush" 5.0 from Dr. BR Ambedkar Medical College in Mohali. It was originally scheduled for August, along with the rest of the country, but was postponed owing to flooding in the state. The main purpose of the launch of this mission is to cover those pregnant women who are partially vaccinated or unvaccinated as well as children left out and drop out in the age group of 0-5 years. During total three rounds 6156 sessions will be organized throughout the state for this vaccination drive.

**Karnataka Rolls Out Rs 4 Lakh Insurance Cover To Gig Workers:-**

Karnataka Chief Minister Siddaramaiah has put forward the adoption of insurance coverage worth Rs 4 lakh for each gig worker. According to a post on social media platform X, the initiative will cover approximately 2.3 lakh gig workers. Siddaramaiah stated in his budget speech on July 7: "In order to provide social security to the 'Gig Workers' in the unorganized sector, i.e., employed as full time/part time delivery personnel in e-commerce companies like Swiggy, Zomato, Amazon, etc., insurance facility of total Rs.4 lakh will be provided which includes, life insurance of Rs. 2 lakh and accidental

insurance of Rs. 2 lakh. The entire insurance premium will be borne by the government.”



India Launches UPag: A Revolutionary Unified Portal For Agricultural Statistics :-

The Center recently launched the Unified Portal for Agricultural Statistics (UPag), an online platform for agricultural data management. Ramesh Chand, a member of the NITI Aayog, launched the UPag, which was designed by the Ministry of Agriculture and Farmers' Welfare (DA & FW). He called it an investment and a "giant step" forward in agriculture data management. Agriculture Secretary Manoj Ahuja stated on this occasion that the UPag Portal is being envisioned as a public good, with users benefiting from decreased search costs and frictions, as well as access to credible, granular, and objective data.



Govt Launches Kisan Rin Portal, Ghar Ghar KCC Campaign And WINDS Manual :-

Nirmala Sitharaman, Union Finance Minister, and Narendra Singh Tomar, Union Agriculture Minister, launched the Kisan Rin Portal (KRP) and KCC Ghar Ghar Abhiyaan programs, which aim to extend the benefits of the Kisan Credit Card (KCC) to every farmer across the country. The Union Ministers also unveiled the Weather Information Network Data Systems (WINDS) manual. These programs, according to government sources, aim to modernize agriculture, boost financial inclusion, optimize data utilization, and improve the lives of farmers across the country.

15: Science & Technology



ISRO-Developed Device For Fishers' Safety Successfully Tested At Neendakara :-

'Nabhmitra,' a device created by ISRO-Space Applications Centre (Ahmedabad) for the safety of fisherman, was successfully tested in Neendakara, Kollam city in Kerala. The satellite communication technology allows for two-way messages from and to the water. While weather and storm alerts will be issued in the local language, the boats will also be able to send distress signals to authorities. In an emergency, such as a capsized or a fire, fishers can click a button on the gadget to contact the control center.



Chandrayaan-3'S Pragyan Rover Confirms Sulphur Presence On The Surface Of Moon :-

The presence of sulphur on the Moon's surface has been confirmed by Chandrayaan-3's Pragyan rover module, according to the Indian Space Research Organisation (Isro), which shared the results of the first such in-situ recordings near the lunar south pole, which will be critical for understanding the Moon's elemental composition. Apart from sulphur, the agency said, the rover has detected elements including aluminium (Al), calcium (Ca), iron (Fe), chromium (Cr), titanium (Ti), manganese (Mn), silicon (Si), and oxygen (O). A search for Hydrogen is underway, the agency said.



Nitin Gadkari Launches World's First Ethanol-Run Toyota Innova Car :-

Nitin Gadkari, the Union Minister for Road Transport and Highways, has presented a 100% ethanol-fueled edition of Toyota's Innova HyCross vehicle. This is the world's first BS-VI (Stage-II) electric flex-fuel vehicle, according to the manufacturer. Flexible fuel vehicles (FFVs) have an internal combustion engine that may run on gasoline or a gasoline-ethanol combination. Until date, the highest

mixing limit has been set at roughly 83%, however this model claims to run on 100% ethanol. Biofuels have the potential to save India considerable foreign cash that would otherwise be spent on petroleum imports.



Hyderabad Firm Unveils India's First AI-Powered Anti-Drone System :-

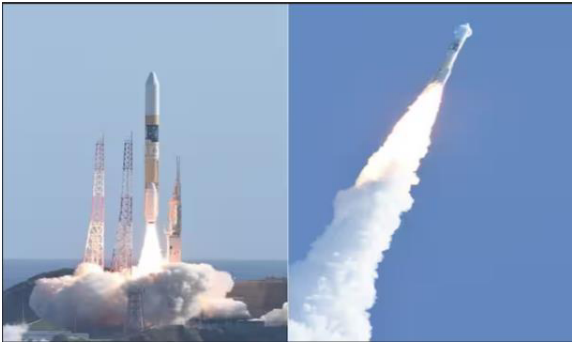
Hyderabad-based robotics firm, Grene Robotics has unveiled a state-of-the-art autonomous anti-drone system, powered by artificial intelligence. According to Wing Commander Sai Mallela, co-founder of Grene Robotics, the system is not only capable of safeguarding crucial facilities such as nuclear installations and oil rigs but can also identify and destroy various threats. This is the first time such a system has been developed in India. Named Indrajaal, it is said to be the world's only wide-area Counter-Unmanned Aircraft System (C-UAS).



India successfully launches its first mission to the Sun:-

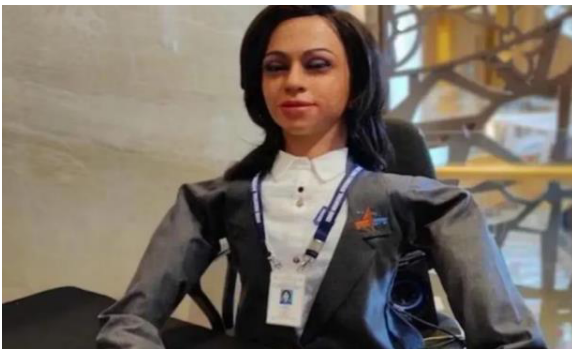
The Indian space agency, ISRO, successfully launched the country's first mission to the Sun on 2 September 2023. The Aditya-L1 mission took off from the Satish Dhawan Space Centre in Sriharikota in the state of Andhra

Pradesh at 11:50 local time via a PSLV rocket. Named after Surya — the Hindu god of the Sun who is also known as Aditya — the craft carries seven scientific instruments including spectrometers and particle analysers. It will use these to study solar activity, such as coronal mass ejections, and the effect the Sun can have on space weather on Earth.



Japan Launches 'Moon Sniper' Lunar Lander SLIM Into Space :-

Following three postponements due to bad weather conditions last month, Japan successfully launched the H-IIA rocket carrying the national space agency's lunar lander. This rocket is carrying JAXA's Smart Lander for Investigating Moon (SLIM) spacecraft, dubbed the "moon sniper" due to its experimental precision landing capabilities. SLIM's planned lunar landing is set to take place early next year. In addition to the lunar lander, the rocket also transported a research satellite developed by the Japan Aerospace Exploration Agency (JAXA), in collaboration with NASA and the European Space Agency.



Gaganyaan 2024 : ISRO's humanoid robot Vyommitra is prepping for lift-off :-

The Indian Space Research Organization (ISRO) is preparing to launch the first Gaganyaan mission, with Vyommitra, a female-looking space-faring humanoid robot, serving as the project's first tester. ISRO's mettle was demonstrated by Chandrayaan's soft landing near the moon's south pole. Gaganyaan, the first mission to transport humans into space, is scheduled to launch in 2024. The mission's intended launch date was 2022. However, it was postponed due to the COVID-19 epidemic. Union Minister Jitendra Singh provided an update to the public on India's first manned space mission, saying that trials would begin in October.



Vikram Lander & Pragyan Rover both asleep, Isro waits for September 22 :-

"Payloads are now switched off. Lander receivers are kept ON. Vikram will fall asleep next to Pragyan once the solar power is depleted and the battery is drained. Hoping for their awakening, around September 22," Isro said. Isro previously stated that Vikram has reached another critical milestone on the Moon by completing a hop, which could provide important learnings for future missions aimed at returning samples. Both Vikram and the lander Pragyan are now in sleep mode, with Isro hopeful that they will awaken on September 22 when the Sun rises again on the Moon.



India's first UPI-ATM unveiled for hassle-free, cardless cash withdrawals :-

Hitachi Payment Services established India's first UPI-ATM as a White Label ATM (WLA) in partnership with the National Payments Corporation of India (NPCI) to enable "seamless cash withdrawals," eliminating the need to carry traditional ATM cards. It provides an experience that allows some bank customers to enjoy "QR-based cashless withdrawals." The current card-less cash withdrawals depend on mobile numbers and OTPs, whereas UPI-ATM functions through QR-based UPI cash withdrawals. UPI-ATM is available to individuals using UPI who have installed a UPI application on their Android or iOS smartphones.



Sanchi Achieves Milestone As India's First Solar City :-

Shivraj Singh Chouhan, the chief minister of Madhya Pradesh, has designated Sanchi Nagar, a World Heritage site in Raisen district, as India's first solar city. An agreement was made under the program between the state department of renewable energy and IIT Kanpur to make Sanchi a net zero city. Chouhan stated that over

7,000 Sanchi residents have vowed to save power by installing solar stand lamps, solar study lamps, and solar lanterns in their houses. According to the energy department, Sanchi Solar City will reduce carbon dioxide emissions by more than 14,000 tonnes per year.



Country's First Underground Power Transformer In Bengaluru Installed:-

The city's civic administration and the electrical board collaborated to inaugurate Bengaluru's first underground electric transformer at Malleshwaram. The subterranean electric transformer was designed to safeguard people's safety while also preserving the aesthetics of India's garden city. KJ George, Karnataka's energy minister, stated that the government intends to install more underground electric transformers in the city. The minister also stated that this will allow the BBMP and BESCOM to deliver better service because they will no longer need to excavate the road or halt traffic during maintenance.



NASA's MOXIE Successfully Generates Oxygen On Mars:-

NASA, an American space agency has announced that the oxygen-generating experiment that accompanied the Perseverance rover has successfully fulfilled its mission and produced oxygen on Mars. A microwave-sized device called MOXIE (Mars Oxygen In-Situ Resource Utilisation Experiment) developed by the Massachusetts Institute of Technology (MIT) has created oxygen for the 16th and final time aboard the Perseverance rover, NASA said on its blog. MOXIE has been producing oxygen aboard the Perseverance rover since its arrival in 2021, according to the blog.



NASA Capsule With Largest Sample Ever Lands In Utah Desert :-

A NASA space spacecraft carrying the largest soil sample ever scooped up from an asteroid's surface sped through Earth's atmosphere before parachuting into the Utah desert, delivering the celestial specimen to scientists. OSIRIS-REx collected its sample from Bennu, a tiny,

carbon-rich asteroid discovered in 1999, three years ago. The space rock is classified as a "near-Earth object" because it passes relatively close to our planet every six years, though the odds of an impact are considered remote. Like other asteroids, Bennu is a relic of the early solar system.



Tata delivers first Hydrogen Fuel Cell bus to Indian Oil:-

Tata Motors has delivered the first-of-its-kind Hydrogen Fuel Cell-powered (FCEV) buses to the Indian Oil Corporation (IOCL). In June 2021, Tata Motors won a tender from IOCL to provide 15 FCEV buses to evaluate the potential of hydrogen-based PEM fuel-cell technology in India. It is built at a dedicated lap in Tata Motors' R&D centre in Pune. The Tata FCEV bus is 12 meters long and can seat 35 passengers. Tata's R&D facilities have also developed other alternate fuel technologies, including battery-electric, hybrid, CNG, LNG and Hydrogen ICE.

16: Sports



FIFA Lifts Ban On Sri Lanka Football Federation :-

FIFA, the world's governing body, has removed the suspension of the Sri Lanka Football Federation. The global governing body banned the Lankan FA on January 21 for administrative infractions of FIFA rules. In a letter dated August 28 by Fatma Samoura, the FIFA secretary General, it said that the FIFA bureau had decided on 27 August "to lift the suspension of the FFSL with immediate effect". FIFA stated that the Sri Lankan FA election on September 29th would be closely monitored. The ban

was the result of factional conflict and political intervention in the administration of the sport's governing body.



India win inaugural Women's Asian Hockey 5s World Cup Qualifier, beat Thailand 7-2 in final :-

India defeated Thailand 7-2 in the final to win the inaugural Women's Asian Hockey 5s World Cup Qualifier and secure a spot in the World Cup the next year. Mariana Kujur (2nd, 8th minutes) and Jyoti (10th, 27th minutes) each scored twice for India, with the other goal scorers being Monika Dipi Toppo (7th), skipper Navjot Kaur (23rd), and Mahima Choudhary (29th). Earlier in the day, Navjot scored three goals as India overcame Malaysia 9-5 to get to the final. Hockey India has promised a Rs 2 lakh prize for each member of the team, as well as a Rs 1 lakh reward for each member of the support crew.



Mohun Bagan SG defeats East Bengal at Durand Cup finals :-

Arch rivals in Indian football- Mohun Bagan Super Giant and East Bengal FC- faced off each other to clinch the Durand Cup finals win. In the match that took place at

Kolkata's Vivekananda Yuba Bharati Krirangan, Mohun Bagan SG emerged as winner, defeating East Bengal 1-0. According to Indian Super League (ISL) release, this is also the first time since 2010 that East Bengal and Mohun Bagan played off each other in the final of a major tournament. East Bengal FC beat Mohun Bagan 1-0 when they faced each other in the Federation Cup final in 2010.



India beats Pakistan to wins Men's Hockey 5s Asia Cup 2023:-

India beat Pakistan in penalty shootout in the final to win the inaugural Men's Hockey 5s Asia Cup 2023 in Salalah, Oman, on 2 September 2023. Pakistan led 3-2 at half-time but the men in blue managed to come back and level the score at 4-4 before the full-time whistle. India has secured their spot in the FIH Men's Hockey5s World Cup 2024 with the victory. Hockey India issued a monetary incentive of Rs 2 lakh for the players and Rs 1 lakh for each member of the support crew in the aftermath of the victory.



Amul Is Official Sponsor Of Indian Contingent At Hangzhou Asian Games :-

Amul will be the Official Sponsor of the Indian Contingent for the XIX Asian Games 2022, which will be held from

September 23 to October 8, 2023 in Hangzhou, China. The India contingent will field 634 athletes at the Asian Games 2022 in Hangzhou across 38 different sports with the largest contingent of 65 in athletics. Since the London 2012 Olympics, Amul has worked with Indian athletes through the Indian Olympic Association for all Indian contingents to the Olympics, Commonwealth Games, and Asian Games.



Nattaya Boochatham Becomes 1st Bowler From Associate Nation To Pick Up 100 Wickets In T20s :-

Nattaya Boochatham of Thailand made history by taking three wickets against Kuwait in the ICC Women's T20 World Cup Asia Region Qualifier. In the match, Boochatham finished with a figure of 3/3 to complete 100 wickets in T20Is, becoming the first player, male or female, from an Associate nation to get to the landmark in women's T20Is. She is the 11th bowler in women's T20Is to get to 100 wickets. Megan Schutt with 128 wickets leads the list in women's T20Is. Among bowlers with more than 100 women's T20I wickets, Boochatham is the only one with an average of less than 10.



Street 20: Street Child Cricket World Cup To Be Held In Chennai From Sept 22:-

For the first time, Street 20, a world cup cricket tournament specifically for street children, will be hosted in Chennai. The event will feature street children from 15 different nations, including the United Kingdom, Brazil, Hungary, Mexico, South Africa, Sri Lanka, and Rwanda. The competition will take place from September 22nd through October 1st. The star of the game will be Team India, the Cup's defenders. In 2019, the first-ever street child Cricket World Cup was held in London, and Indian children won the competition.



Kerala To Host Inaugural Zayed Charity Marathon In 2024 :-

The Higher Organising Committee of the Zayed Charity Marathon has announced that the marathon's debut edition in India will take place in Kerala in 2024. The marathon will be staged in partnership with Kerala State government and the Indian community in the UAE. It is expected to take place in a major Kerala city. The Zayed Charity Marathon is a large sporting event that provides funds for charitable organizations. The earnings from the Kerala marathon will be utilized to fund healthcare programs in the state.



Praggnanandhaa Finishes Third, Grischuk Takes Open Blitz Title :-

Runner-up in the World Cup R Praggnanandhaa was the best Indian, finishing third overall, while world champion Alexander Grischuk ruled supreme, winning the Tata Steel Chess India 2023 Open Blitz title in Kolkata. Unbeaten in four games, Praggnanandhaa was in the lead but he suffered defeats against Nodirbek Abdusattorov (13th round), Grischuk (15th) and Vidit Gujrathi (16th) that proved costly. Erigaisi was the second best Indian with an overall fourth finish with 10 and a half points.

**Prathamesh Jawkar Signs Off With Silver In The 2023 Archery World Cup :-**

Prathamesh Jawkar of India just missed out on gold in the men's compound event, settling for silver at the Archery World Cup Final 2023 in Hermosillo, Mexico. In the gold medal final, world No. 14 Prathamesh Jawkar faced 10th-ranked Mathias Fullerton of Denmark, which concluded in a 148-148 tie after five sets. While both archers hit a 10, Mathias Fullerton was declared the winner because his shot was closest to the center. Abhishek Verma, the first Indian men's compound archer to earn a silver medal at the Archery World Cup Final in 2015, was eliminated in the bronze medal match.

**Asia Cup 2023, Rohit Sharma Completes 10000 ODI Runs :-**

During the Asia Cup 2023 Super Four match against Sri Lanka in Colombo, Indian skipper Rohit Sharma reached 10,000 ODI runs. Rohit reached the milestone when he reached 23 with a six in his 241st innings in the format. The 36-year-old became the sixth Indian hitter to reach the milestone and the second-fastest overall, trailing only Virat Kohli in terms of innings played. He is also the third Indian opener to reach the milestone after Sachin Tendulkar and Sourav Ganguly. Rohit has amassed 30 ODI centuries and 50 half-centuries while averaging nearly 49 since making his debut against Ireland in Belfast in 2007.

**SAFF U16 Championship Final: India Crowned Champions After Beating Bangladesh In Final :-**

In a high-octane final, India's U-16 squad defeated Bangladesh 2-0 to claim the SAFF U-16 Championship

2023 title. Bharat Lairenjam scored in the first half, and Levis Zangminlun clinched the result with a second-half goal, assuring India's comfortable triumph. India won the last match versus Bangladesh thanks to tactical prowess and control. India continued to play aggressively in the second half. Its unwavering pursuit of another goal was rewarded in the 74th minute with a stunning shot.



Basketball Germany Beat Serbia To Win World Cup For First Time :-

Germany defeated Serbia 83-77 to win the 2023 FIBA World Cup. Germany won the competition 8-0, becoming the sixth unbeaten World Cup champion in a row. Dennis Schroder, the tournament's most valuable player, led Germany with a game-high 28 points, much over his 17.9 point per game average, and added two rebounds and two assists. The 2023 FIBA Basketball World Cup was the 19th tournament of the FIBA Basketball World Cup for men's national basketball teams. The 19th edition of FIBA's flagship event, co-hosted by the Philippines, Indonesia and Japan.



India's Kiran George Clinches Indonesia Badminton Masters Title :-

Kiran George, a young Indian shuttler, won the Indonesia Masters Super 100 men's singles title, defeating Japan's Koo Takahashi in two sets. The Indian shuttler, ranked 50th, overcame Takahashi, ranked 82nd, 21-19, 22-20. Kiran previously won the Odisha Open in 2022, his first Super 100 championship. Throughout the competition, the 23-year-old Indian shuttler has demonstrated tremendous skill as well as exceptional fitness. Kiran defeated Tommy Sugiarto of Indonesia in the semifinals, establishing himself as a big-stage player on the BWF World Tour.



India bag their 8th Asia Cup title :-

On September 17, 2023, India defeated Sri Lanka by ten wickets in the Asia Cup 2023 final at the R. Premadasa Stadium in Colombo. It was India's seventh Asia Cup championship in total, and their first since 2018. Sri Lanka was given the toss and chose to bat first. Sri Lanka were dismissed for 50 runs, the lowest total in an Asia Cup final. Mohammed Siraj was the best Indian bowler, capturing six wickets for 21 runs. In response, India chased the target down in 6.1 overs without losing a wicket. Shubhman Gill scored 27 runs off 19 balls, while Ishan Kishan scored 23 runs off 18 balls.



India Becomes No 1 Ranked Team In All Formats Of Cricket:-

India became the top-ranked team in all three formats of the game after defeating Australia in the series opener, which propelled them to the top of the ODI rankings. Following their five-wicket victory over Australia, India (116 rating points) surpassed archrival Pakistan (115) to take the top spot in the rankings. Already at the top of the Test and T20 rankings, India now leads in all formats. This is only the second time in men's cricket history that a team has held the top spot across all formats. Only South Africa had previously accomplished the feat in August 2012.



Inaugural Indian Grand Prix 2023: Marco Bezzecchi Secures Victory :-

Marco Bezzecchi, riding for the Mooney VR46 Racing Team, made his name in history as India's MotoGP champion in the first IndianOil Grand Prix, captivating the hearts of fans with his exciting performance at the Buddh International Circuit in Greater Noida. Meanwhile, in the Moto3 class, Jaume Masia of Leopard Honda won convincingly, with no meaningful challenges from the

chasing pack. Ayumu Sasaki, riding for Intact GP Husqvarna, held onto second place for most of the race but eventually relinquished it to Kaito Toba of SIC58 Honda in the closing stages. Sasaki settled for third place.



India Women Cricket Team wins Gold Medal at 2023 Asian Games:-

India won the Gold medal after defeating Sri Lanka by 19 runs in the Women's T20I final of the 19th Asian Games at Hangzhou, China. Meanwhile, Bangladesh won the 3rd Place Play-off against Pakistan to clinch Bronze. This marks the inaugural Gold medal victory for the Indian women's cricket team at the Asian Games, while the runners-up, Sri Lanka, secured the Silver medal. Bangladesh also finished on the podium in the women's cricket event. They won the Bronze medal against Pakistan in the 3rd Place Play-off, which was played between the losing semi-finalists..



Asian Games 2023, India Wins Gold Medal In Women's 25m Pistol Team Event :-

Manu Bhaker, Esha Singh, and Rhythm Sangwan won the women's 25m Pistol team event on Wednesday,

September 27 in Hangzhou, giving India their sixth shooting medal in Asian Games 2023. They won a close battle over China. Manu won the qualification round with a score of 590. Esha came in fifth place with 586

points. Rhythm finished seventh with 583 points, but because each country may only send two shooters to the final, she was unable to compete. It was also India's 16th medal in the current competition.

17: State



Chokuwa Rice: The Enchanting "Magic Rice" Of Assam Gets GI Tag :-

Chokuwa rice, often known as "Magic rice," was recently awarded the renowned Geographical Indication (GI) label, recognizing its extraordinary qualities and legacy. This extraordinary rice variety is profoundly entwined with Assam's culinary tradition and has a rich historical tie with the great Ahom empire. Chokuwa rice agriculture is unique to the Brahmaputra River region, which includes Tinsukia, Dhemaji, and Dibrugarh in Assam. This rice type is at the core of Assamese cuisine, playing a key part in the creation of regional delicacies such as Pithe and other traditional dishes.



Centre gives nod for implementing reservation in medical admission in Puducherry :-

According to Lt Governor Tamilisai Soundararajan, the Centre has approved the Puducherry government's intention to grant 10% reservation for government school students in medical entrance. According to a press statement issued by Dr. Tamilisai, the Union Ministry of Home Affairs has stated that it has no objections to the implementation of the 10% reservation policy recommended by the UT cabinet. She expressed gratitude to the Prime Minister, Union Home Minister, and Union Health Minister for their support of the cabinet decision. The previous Congress administration



Himachal Pradesh CM Launches Scheme For Specially-Abled Children :-

made a similar decision but did not carry it out due to a lack of MHA approval.



Odisha: GI Tags For Rayagada Shawls And Koraput's Kala Jeera Rice :-

Kapdaganda, the handwoven shawls of Rayagada district's Particularly Vulnerable Tribal Group (PVTG) Dongria Kondhs, is expected to be designated as a Geographical Indicator (GI). The Niyamgiri Dongria Kondh Weavers' Association (NDKWA), in cooperation with the Directorate of Scheduled Castes and Scheduled Tribes Research and Training Institute, sought for the GI tag for Kapdaganda after realizing its cultural value. In another move, the GI department has advertised for the GI recognition of Koraput district's 'kala jeera' rice, popularly known as the 'prince of rice'.



West Bengal Assembly Passed A Resolution On 'Poila Baisakh' As State Foundation Day :-

The West Bengal Assembly has voted 167-62 to pass a resolution to declare Poila Baishakh, the first day of the Bengali calendar, as statehood day and to make Rabindranath Tagore's Banglar Mati Banglar Jol the state anthem. Ms. Banerjee had summoned an all-party

meeting on August 29 to decide which day should be designated as the State's Foundation Day. The Speaker had also set up a committee and constituted historians including Professor Sugata Bose to deliberate on the issue. The West Bengal Assembly in 2018 passed a resolution to change the name of the State to 'Bangla' in three languages - Bengali, English and Hindi - and the proposal has been pending with the Centre since then.



Goa Governor Launches 'Mashaal' For 37th National Games :-

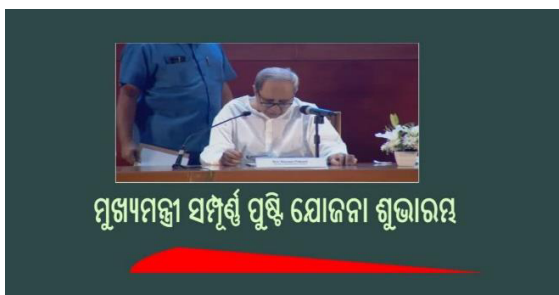
Shri. P.S. Sreedharan Pillai, Governor of Goa, officially launched the Mashaal (torch) to kick off the 37th National Games. The Department of Sports and Youth Affairs, in partnership with the Sports Authority of Goa, hosted this magnificent event at the Durbar Hall in Raj Bhavan, Donapaula. Governor Pillai also introduced the National Games' Anthem (theme song), which included the iconic voice of the legendary actor, Amitabh Bachchan. His presence added a sense of grandeur and distinction to the occasion.



Salem Sago Gets GI Tag :-

The Salem Starch and Sago Manufacturers Service Industrial Cooperative Society Ltd (abbreviated

SAGOSERVE) just got a Geographical indication tag (GI tag) for Salem sago. Sago, obtained from uncooked tapiocas, is pearl white in color and comes in the form of little firm globules or pearls. Tapioca is an important horticulture crop grown on roughly 3 lakh hectares in Tamil Nadu, yielding 60 lakh tonnes. Sago is made from moist starch powder extracted from tapioca roots. The wet starch powder is used to make sago, whereas the dry powder is used as a raw material in industry.



Odisha CM Launches 'Mukhyamantri Sampurna Pushti Yojana' :-

According to an official statement from the Odisha Government, Chief Minister Naveen Patnaik introduced the 'Mukhyamantri Sampurna Pushti Yojana' in the state to meet the nutritional needs of mothers, teenage girls, and children. He also launched the 'Pada Pushti Yojana'. Provisions have been created under the scheme to offer nutritional supplements to all adolescent girls aged 15 to 19 years, as well as supplemental dry food to pregnant women and expecting moms. On the occasion, the Chief Minister stated that nutrition is inextricably linked to prosperity.



Tamil Nadu CM Stalin Launches Kalaingar Women's Rights Fund Scheme :-

At Kanchipuram Pachayappa College, Tamil Nadu Chief Minister MK Stalin launched the 'Kalaingar Magalir Urimai Thogai Thittam' project (Kalaingar Women's Rights Fund project). All eligible women beneficiaries in Tamil Nadu will receive a monthly cash support of Rs. 1,000 under the scheme. CM Stalin also gave ATM cards to scheme participants. Devi Sampath, a recipient, was given the first ATM card in order to get the honorarium from the CM. The agreed amount will be transferred straight into the bank accounts of the intended recipients.



CM Chouhan Unveils 108-Ft Adi Shankaracharya Statue In MP's Omkareshwar :-

In the poll-bound state on September 21, Madhya Pradesh Chief Minister Shivraj Singh Chouhan launched Adi Shankaracharya's 108-foot-tall 'Statue of Oneness' in Omkareshwar. The statue depicts Shankaracharya as a 12-year-old child when he is said to have visited Omkareshwar. The government has invested Rs 2,200 crore to develop the temple town located on the Mandhata island of Khandwa district, which will form an important tourism circuit, along with Ujjain, Maheshwar and Mandu religious towns.



Arunachal Pradesh To Gain Three New Air Routes By October :-

Civil Aviation Minister Jyotiraditya Scindia declared that three new air routes would be active in Arunachal Pradesh by October of this year. Inaugurating the newly-developed infrastructure at the Tezu Airport in Lohit district of the northeastern state, Mr. Scindia said that under the Centre's UDAN-5 scheme, new flight services would begin between Itanagar and New Delhi from Donyi Polo Airport at Hollongi near here, besides a service between Itanagar and Jorhat in Assam and between Ruksin in East Siang district and Itanagar.



Goa Has Approved A New Beach Shack Policy To Promote Local Tourism Within The State:-

The Goa government has authorized the 'Goa State Beach Shack Policy 2023-2026' recently, which allows for the construction of temporary seasonal buildings such as beach shacks, deck beds, and umbrellas along beach stretches over the next three tourism seasons. Beach shacks, which are often constructed from environmentally friendly materials such as bamboo, wooden poles, and thatched palm fronds, have become a popular attraction for both local and international visitors to Goa. The Goa State Beach Shack Policy 2023-2026 has made provisions for the introduction of the 'digital coast' concept, wherein the tourism department will provide beach shack allottees with point of sale (PoS) machines.



India's First Lighthouse Festival Took Place In Goa:-

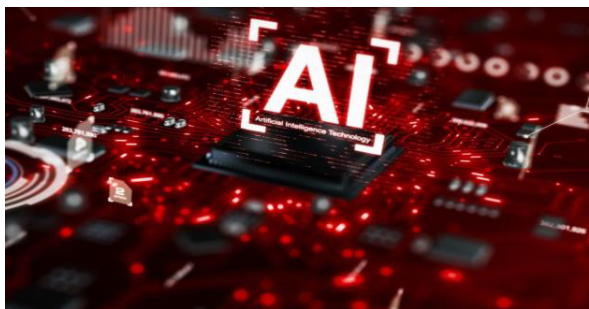
The Union Minister of Ports, Shipping & Waterways and Ayush Sarbananda Sonowal has inaugurated India's First Lighthouse Festival from the Fort Aguada Lighthouse in Panjim, Goa. The three days festival from 23 to 25 September, was celebrated across all the lighthouses in the country in an effort to transform these historic spots as tourist destinations. The inaugural session was also attended by the Chief Minister of Goa, Pramod Sawant, the Minister of State for Ports, Shipping & Waterways and Tourism, Shri Shripad Naik as well as Tourism Minister of Goa, Shri Rohan Khaunte among others.



Northeast's Mithun Gets 'Food Animal' Tag :-

The Food Safety and Standards Authority of India (FSSAI) officially designated the mithun as a 'food animal,' paving the way for commercial exploitation. The designation of Mithun as a "food animal," as well as initiatives to market its meat as a commercial product, can have substantial economic and cultural ramifications for the region. Mithun is an enthralling and culturally significant bovine species native to Northeast India. Its role in the livelihoods of indigenous communities, ecological balance, and local traditions make it a species of immense importance that warrants conservation and sustainable management efforts.

18: Summits & Conferences



India To Host First-Ever Global AI Summit In Oct, To Boost Innovation :-

The Centre government will host the 'Global India AI 2023' conference in October, with participation from top artificial intelligence (AI) players, researchers, entrepreneurs, and investors from India and around the world. The event will cover wide range of topics including Next Generation Learning and Foundation AI models, AI applications in healthcare, governance, and next-gen electric vehicles, future AI research trends and AI computing systems, the ministry of electronics and IT said in a statement. The steering committee of the conference is chaired by Rajeev Chandrasekhar, Union Minister of State for Skill Development, Entrepreneurship, Electronics, and Information Technology.



"Green Hydrogen Pilots In India" Conference Took Place In New Delhi :-

A day-long seminar on "Green Hydrogen Pilots in India" was organized in New Delhi on September 5, 2023, in

advance of the 18th G20 Summit. The seminar highlighted different Green Hydrogen Pilots being implemented in India by both public and private sector enterprises. The conference, held by NTPC Ltd., also featured cutting-edge innovative pilots and advancements in green hydrogen technology. Participants at the conference had the opportunity to observe pilot technologies and acquire vital insights into the future of sustainable energy.



The 10th Meeting Of The Ministers Of Law And Justice Of SCO Countries Took Place In New Delhi :-

The 10th meeting of the Ministers of Law and Justice of Shanghai Cooperation Organisation (SCO) countries was held on 05 September via video conferencing. Speaking on the occasion, Shri Arjun Ram Meghwal, Minister of State for Law and Justice, emphasized India's commitment to the SCO charter and its values of mutual trust, respect for sovereignty and territorial integrity, and mutual benefit. The 10th meeting of the SCO Justice Ministers opened with the reading of a message from People's Republic of China President Xi Jinping.



WHO Unveils Gujarat Declaration :-

The World Health Organization (WHO) has released the 'Gujarat Declaration,' the result paper of the inaugural WHO Traditional Medicine Global Summit 2023. According to an Ayush ministry release, the declaration reiterated worldwide commitments to indigenous knowledge, biodiversity, and traditional, complementary, and integrative medicine. The WHO emphasized the importance of using rigorous scientific methodologies to better understand, assess, and, where appropriate, apply more holistic, context-specific, complex, and individualized approaches to health and well-being for all.

**G20 Summit Held In New Delhi :-**

Leaders from the most powerful nations in the world arrived in New Delhi for the G20 Heads of State and Government Summit held on September 9-10. The culmination of India's year-long presidency of the G20, the summit concluded with the adoption of a G20 Leaders' Declaration, which will state the participating leaders' commitment towards the priorities discussed and agreed upon during the respective ministerial and working group meetings. PM Modi expressed disappointment that the leaders of China and Russia opted to skip the Group of 20 leaders' summit in New Delhi during a private meeting with Biden, said US Coordinator for Indo Pacific Kurt Campbell.

**Global Fintech Fest 2023 Held In New Delhi:-**

Global Fintech Fest 2023 (GFF 2023) finished on September 7, and the 5th edition will take place on October 8-10, 2024. The three-day conference brought together policymakers, regulators, bankers, industry leaders, academics, and fintech professionals from around the world on a single platform. In addition to conversations on a variety of issues, GFF 2023 featured an exhibition, investment pitches, master lectures, and workshops. The event hosted 900 speakers from 30+ countries, regulatory dignitaries from 100+ countries, 300+ exhibitors, 300+ investors.

**One Week One Lab programme of CSIR to be organised from 11th to 16th September 2023 :-**

The Council of Scientific and Industrial Research (CSIR) will hold its One Week One Lab programme from September 11th to September 16th this year. During the session, each of the 37 CSIR laboratories around the country will present their research findings and accomplishments. According to the Ministry of Science and Technology, it will open its doors to the public and welcome them to tour its departments and observe its

academic and research projects. Lectures, seminars, puppet plays, Vigyan Kavi Sammelan, quizzes, and exhibitions on various science topics will also be part of the program.



African Union Becomes Permanent Member Of G20 Under India's Presidency :-

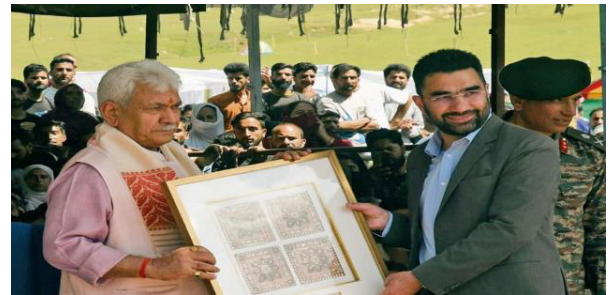
Prime Minister Narendra Modi announced at the opening session of the two-day G20 Summit that the African Union (AU) has been granted permanent membership in the Group of 20 major economies (G20) worldwide. According to PTI, this statement heralded the AU's admission as a new member of this significant worldwide organization, which currently has 55 members. Azali Assoumani, President of the Union of Comoros and AU Chairperson, took his place as a full member of the G20 shortly after the announcement.



Indian Coast Guard Participates In 19th Heads Of Asian Coast Guard Agencies Meeting:-

The Indian Coast Guard (ICG) participated in the 19th Heads of Asian Coast Guard Agencies Meeting (HACGAM) in Turkey's Istanbul, Which concluded on September 8. The ICG delegation, comprised of four

members, was led by Director General Rakesh Pal. According to reports, a number of critical topics, including maritime law enforcement, safety and security of life at sea, marine environment protection, illicit trafficking of narcotics, weapons, and individuals at sea, were discussed during the three-day meeting. The HACGAM is an annual event sponsored on a rotating basis by one of its member nations.



J&K L-G Inaugurates Bangus Valley Festival:-

On September 10, Lieutenant Governor of J&K Shri Manoj Sinha inaugurated the 'Bangus Adventure Festival' in the Kupwara region of North Kashmir. Speaking at the commencement of the Bangus Adventure Festival in Kupwara district, Lieutenant Governor Manoj Sinha expressed optimism that the tourism sector would soon become the driving force for the UT's growth. The state government of Jammu and Kashmir has announced plans to build 300 new tourist locations to provide a varied range of options for both domestic and foreign travelers, with the goal of transforming the region into a global tourism center.



PM Modi Launched Global Biofuels Alliance At G20 Summit :-

Prime Minister Narendra Modi has launched the Global Biofuel Alliance during the recently concluded 18th G20 summit held in Delhi. According to the MEA, the Alliance aspires to accelerate global biofuel adoption by promoting technological developments, increasing the use of sustainable biofuels, and defining strong standard setting and certification with the cooperation of a broad range of stakeholders. So far, 19 countries and 12 international organizations, including G20 members and non-members, have decided to join the alliance.



14th Edition Of Global Skills Summit Held in Delhi:-

The 14th Global Skills Summit was held in Delhi. The Summit's theme was "Building Skills, Empowering Youth, and Creating a Future." The Summit's goal was to provide the groundwork for a high-quality industry-led skilling ecosystem in India. Addressing the Summit, Ministry of Skill Development and Entrepreneurship Secretary Atul Kumar Tiwari said the country's dynamic workforce seeks immediate post-school opportunities. The Summit saw future-forward discussions and deliberations on the ways to make the youth of India skilled for the industry and navigate the skilling and education ecosystem in India.



Three-Day Festival 'Nadi Utsav' Commenced From 22nd To 24th September In Delhi :-

The 4th Nadi Utsav started from 22 September at the Indira Gandhi National Centre for the Arts (IGNCA) in New Delhi. This year's river-themed event will center on the Yamuna. The three-day event will include Cultural Performances, a book market, a documentary film festival, and a puppet show, among other things. It will also host exhibition events involving photographs, Sanjhi Art, and paintings by schoolchildren, all themed around river protection. Assistant Director of the National Mission on Cultural Mapping, Abhay Mishra, stated his hope for a large turnout and increased public knowledge of water bodies.



PM Modi Attends The 'International Lawyers Conference' In New Delhi :-

On September 23, Prime Minister Narendra Modi inaugurated the International Lawyers' Conference 2023 in New Delhi's Vigyan Bhawan. Chief Justice of India (CJI) DY Chandrachud and Union Law Minister Arjun Ram Meghwal also attended the inaugural ceremony. The Bar Council of India is hosting the International Lawyer's Conference 2023 on the theme 'Emerging Challenges in Justice Delivery System' on September 23 and 24. The program will feature notable judges, legal experts, and leaders from the worldwide legal community.



Quad Foreign Ministers Meet On The Sidelines Of UNGA:-

On the fringes of the United Nations General Assembly (UNGA) session in New York on September 22, the foreign ministers of the Quad Group, which includes India, Australia, Japan, and the United States, met. External Affairs Minister S Jaishankar, US Secretary of State Antony Blinken, Australian Foreign Minister Penny Wong, and Japan's new Foreign Minister Yoko Kamikawa also attended the conference. According to US Secretary of State Antony Blinken, they reiterated their commitment to support the goals and principles of the UN Charter throughout the meeting.



PM Attends 20th Anniversary Celebration Of Vibrant Gujarat Global Summit Event:-

On September 27, Prime Minister Narendra Modi spoke at the Vibrant Gujarat Global Summit's 20th anniversary celebration at Science City in Ahmedabad. This program was created to commemorate the summit's 20th anniversary. The Vibrant Gujarat Global Summit began 20 years ago on September 28, 2003, and has evolved into a genuinely global event, becoming one of India's leading business summits. The 10th edition of the Vibrant Summit is scheduled to take place from January 10 to 12, 2024, at the Mahatma Mandir in Gandhinagar.

SECTION 2

Practice Questions with Answers



PRACTICE QUESTIONS

1. Along with the ministry of defence which of the following company has signed a deal to acquire five indigenously built Fleet Support Ships (FSS) for the Indian Navy worth Rs.19,000 crore?

- A) Garden Reach Shipbuilders & Engineers
- B) Goa Shipyard Limited
- C) Hindustan Shipyard Limited
- D) Mazagon Dock Shipbuilders Limited

2. Along with Maptrusco, which of the following bank has completed the first "live" transaction of electronic Bills of Lading (eBL) for shipments between Singapore and India?

- A) Citi Commercial Bank
- B) DBS Bank
- C) HSBC Bank
- D) Standard Chartered Bank

3. To launch a co-branded corporate credit card, which of the following bank has partnered with Zaggie?

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

4. Which of the following cooperative Bank has agreed to sell Life Insurance Corporation of India (LIC) products under bancassurance tie-up?

- A) Abhyudaya Co-operative Bank
- B) Saraswat Co-operative Bank
- C) Shamrao Vithal Co-operative Bank
- D) Shri Anand Co-operative Bank

5. Emmerson Mnangagwa was re-elected as the president of which of the following country?

- A) Ghana
- B) Rwanda
- C) Tanzania
- D) Zimbabwe

6. On 28th August 2023, Pradhan Mantri Jan Dhan Yojana (PMJDY) has completed _____ years of successful implementation.

- A) 09
- B) 07
- C) 06
- D) 05

7. To construct and operate a solar photovoltaic power plant in Tirunelveli, Tamil Nadu, which of the following organisation has inked an agreement with the Fourth Partner Energy Private Limited?

- A) World Bank
- B) United Nations Development Programme
- C) Asian Infrastructure Investment Bank
- D) Asian Development Bank

8. 'Infinity Savings Account' was launched by which of the following bank?

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

9. Who among the following was appointed as the chairman of the Finance Industry Development Council (FIDC)?

- A) Ajay Kumar
- B) Atish Mathur
- C) Theepak Jain
- D) Umesh Revankar

10. Who among the following won the Formula 1 Dutch Grand Prix 2023?

- A) Charles Leclerc
- B) Fernando Alonso
- C) Max Verstappen
- D) Sergio Pérez

11. Along with India which of the following country has inked an agreement to boost cooperation in civil aviation?

- A) Australia
- B) France
- C) New Zealand
- D) United Arab Emirates

12. Along with NITI Aayog which of the following organisation has signed an agreement to speed up the India's the Sustainable Development Goals (SDGs)?

- A) World Health Organization India
- B) United Nations Environment Programme India
- C) United Nations Children's Fund India
- D) United Nations Development Programme

13. Along with Kenya Shipyard Limited which of the following ship manufacturing company has signed an agreement for collaboration of ship design and construction?

- A) Cochin Shipyard Limited
- B) Garden Reach Shipbuilders & Engineers Limited
- C) Goa Shipyard Limited
- D) Hindustan Shipyard Limited

14. The Union government has decided to extend the deadline of production linked incentive (PLI) scheme for automobile and auto component, by _____.

- A) 2027-28
- B) 2026-27
- C) 2025-26
- D) 2024-25

15. The Reserve Bank of India (RBI) has appointed which of the following bank as an authorised pension disbursement bank on behalf of the Central Pension Accounting Office (CPAO)?

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

16. Tata Power Renewable Energy Limited (TPREL) has tied up with Sanyo Special Steel Manufacturing to setup a 28.12 MW green energy plant in which of the following state?

- A) Bihar
- B) Himachal Pradesh
- C) Maharashtra
- D) Uttar Pradesh

17. Along with India which of the following country has launched the Renewable Energy Technology Action Platform (RETAP)?

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

18. To simplify the management and use of blockchains based on 'Hyperledger Fabric', the National Payments Corporation of India (NPCI) launched which of the following open-source project?

- A) Tron
- B) Iroha
- C) Falcon
- D) Corda

19. In which of the following company the Competition Commission of India (CCI) has approved the acquisition of shareholding by Orogen-Brunson L.P.?

- A) Accenture Technology Consulting
- B) Brillio Holdings Inc.
- C) Deloitte Technology
- D) IBM Global Business Services

20. The e-resource web portal of the Inter-State Council Secretariat was recently launched by which of the following union minister?

- A) Virendra Kumar
- B) Pralhad Joshi
- C) Nirmala Sitharaman
- D) Amit Shah

21. Which state has launched the 'Gruha Lakshmi' women's financial aid scheme?

- A) Bihar
- B) Himachal Pradesh
- C) Karnataka

D) Uttar Pradesh

22. Which country has signed an MoU with India to enhance cooperation in the civil aviation sector?)?

- A) Brazil
- B) France
- C) UK
- D) New Zealand

23. Who among these has been granted the status of a deemed university in September 2023?

- A) Jawahar Navodaya Vidyalaya
- B) Central Board of Secondary Education (CBSE)
- C) National Council of Educational Research and Training (NCERT)
- D) University Grants Commission (UGC)

24. When is the International Day of Charity celebrated?

- A) 4 September
- B) 5 September
- C) 6 September
- D) 7 September

25. Who has been appointed as the new President of FTII in September 2023?

- A) Virendra Kumar
- B) Pralhad Joshi
- C) Anupam Kher
- D) R Madhavan

26. What is the theme of the 2023 G20 Summit in New Delhi?

- A) "Global Unity for Prosperity"
- B) "One Earth · One Family · One Future"
- C) "Building Bridges for Tomorrow"
- D) "Sustainable Development for All"

27. Why did the Nobel Foundation reverse its decision to invite the Russian Ambassador to the award ceremony in Stockholm?

- A) To promote inclusivity and spread Nobel Prize values
- B) Due to ongoing conflict in Ukraine
- C) As a response to Russian diplomatic pressure
- D) To align with the Peace Prize ceremony in Oslo

28. Which South Asian country recently introduced stricter regulations for SIM card sales to enhance security?

- A) Bangladesh
- B) India
- C) Nepal
- D) Sri Lanka

29. Who is representing China at the 2023 G20 Summit in New Delhi?

- A) Xi Jinping
- B) Li Qiang
- C) Wang Yi
- D) Peng Liyuan

30. Which prestigious literary award was presented at the Kathmandu-Kalinga Literature Festival?

- A) Booker Prize
- B) Pulitzer Prize
- C) Yashaswi Sahitya Samman
- D) Nobel Prize in Literature

31. What is the purpose of the G20 Tourism and SDG Dashboard introduced by India's Ministry of Tourism and UNWTO?

- A) Promote international trade
- B) Showcase sustainable tourism practices
- C) Enhance e-commerce exports
- D) Regulate FM Radio broadcasting

32. With whom has India Post collaborated to enhance the country's e-commerce export ecosystem?

- A) UNWTO
- B) Bigfoot Retail Solution Pvt Ltd (Shiprocket)
- C) TRAI
- D) Telecom Regulatory Authority of India

33. What did the Telecom Regulatory Authority of India (TRAI) release recommendations on recently?

- A) Airport area planning
- B) FM Radio Broadcasting
- C) E-commerce exports
- D) Female prison conditions



34. What is the focus of the "Arunachal Pradesh Airport Area Planning and Development Authority Bill" passed by the Arunachal Pradesh Assembly?

- A) Regulation of coal emissions
- B) Development of airports to international standards
- C) Armoured recovery vehicles procurement
- D) Enhancement of e-commerce exports

35. How much did India's per capita coal emissions increase in 2022 compared to 2015, according to the Annual Report on 'Changes in Per Capita Coal Power Emissions of G20 Countries'?

- A) Decreased by 9%
- B) Increased by 29%
- C) Remained the same
- D) Increased by 1.6 tonnes

36. How many species were recognized as being of top conservation concern according to the 'State of India's Birds' (SoIB) report?

- A) 378
- B) 278
- C) 178
- D) 78

37. Prime Minister of which of the following country was conferred the 'Grand Cross of the Order of Honour' by Greece in August 2023?

- A) USA
- B) Ukraine
- C) India
- D) China

38. Who among the following headed the committee to establish 'Onshoring the Indian Innovation to GIFT IFSC'?

- A) D Subbarao
- B) G Padmanabhan
- C) Urjit Patel
- D) Viral Acharya

39. Which of the following state has been selected as the top state for exemplary performance in the India Smart Cities Award Contest 2022?

- A) Tamil Nadu

- B) Madhya Pradesh
- C) Karnataka
- D) Bihar

40. In partnership with Asian Development Bank (ADB), India is set to open a 'Climate change and Health hub' in which of the following city?

- A) Varanasi
- B) Pune
- C) New Delhi
- D) Chennai

41. Which of the following state government hiked the OBC quota from the existing 10% to 27% in the panchayats and urban local bodies?

- A) Assam
- B) Gujarat
- C) Jharkhand
- D) Madhya Pradesh

42. For capacity building and collaboration in ship design and construction the Goa Shipyard Ltd signed an agreement with which of the following country's ship manufacturer?

- A) UAE
- B) Kenya
- C) France
- D) Australia

43. A new mobile application named 'Share(dot)Market' was launched by which of the following company?

- A) BharatPe
- B) CRED
- C) Paytm
- D) PhonePe

44. Asia Cup 2023 is being held jointly in which of the following countries?

- A) India and Bangladesh
- B) Nepal and Bangladesh
- C) Pakistan and Afghanistan
- D) Sri Lanka and Pakistan



45. To recognize the nation's Indigenous people in its constitution which of the following country will hold a poll?

- A) Australia
- B) China
- C) Greece
- D) Sri Lanka

46. Where did President of India Droupadi Murmu recently Inaugurate a 12-foot-high statue of the Mahatma Gandhi and a 'Gandhi Vatika'?

- A) Delhi
- B) Gujarat
- C) Maharashtra
- D) Uttar Pradesh

47. To enable merchants to accept both mobile and card payments, which of the following payment company has launched Card Soundbox?

- A) Razorpay
- B) PhonePe
- C) Paytm
- D) BharatPe

48. For deploying new front-end banking applications and providing the bank with safe compute infrastructure, which of the following bank has collaborated with IBM Corporation?

- A) Bank of Baroda
- B) Indian Bank
- C) Punjab National Bank
- D) Union Bank of India

49. Sato Kilman was elected as Prime Minister of which of the following country?

- A) Palau
- B) Samoa
- C) Tuvalu
- D) Vanuatu

50. Who among the following was appointed as the chairperson of NASSCOM?

- A) Rishad Premji
- B) Rekha M Menon
- C) Rajesh Nambiar

D) R Chandrasekhar

51. To co-finance renewable energy projects which of the following banks have signed an agreement with Indian Renewable Energy Development Agency Limited (IREDA)?

- A) Bank of Baroda
- B) Indian Bank
- C) Union Bank of India
- D) Both A & C

52. Which of the following bank has launched UPI interoperability in Central Bank Digital Currency (CBDC) recently?

- A) State Bank of India
- B) RBL Bank
- C) Karnataka Bank
- D) IDBI Bank

53. Which of the following payment company has launched India's first UPI-ATM for cardless cash withdrawals?

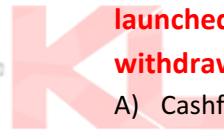
- A) Cashfree Payments Services
- B) SCCAvenue Payment Gateway
- C) Hitachi Payment Services
- D) Instamojo Payment Gateway

54. Which of the following bank has launched Central Bank Digital Currency (CBDC) and UPI interoperability recently?

- A) Indian Bank
- B) Karnataka Bank
- C) Punjab National Bank
- D) RBL Bank

55. To boost Short Range Air Defence Systems of India, along with Israel Aerospace Industries Ltd (IAI) which of the following company has signed an agreement?

- A) Bharat Dynamics Limited
- B) Bharat Electronics Limited
- C) Defence Research and Development Organisation
- D) Hindustan Aeronautics Limited



56. ISRO has successfully launched its Solar mission Aditya L1 via which of the following launch vehicle?

- A) PSLV C-54
- B) PSLV C-55
- C) PSLV C-56
- D) PSLV C-57

57. Which of the following state became the first Northeastern State to start Aadhaar-linked birth registration (ALBR)?

- A) Assam
- B) Meghalaya
- C) Mizoram
- D) Nagaland

58. Competition Commission of India (CCI) has approved the merger of Vistara-owner Tata Singapore Airlines Limited (SIA) Airlines with which of the following airline?

- A) Air India
- B) Go First
- C) Jet Airways
- D) Spice Jet

59. Which of the following Indian has won the Ramon Magsaysay Award 2023?

- A) Rajanikant Arole
- B) R Ravi Kannan
- C) Pramod Karan Sethi
- D) Palagummi Sainath

60. Which of the following US state has officially declared October as 'Hindu Heritage' month?

- A) California
- B) Florida
- C) Georgia
- D) Virginia

61. 'One nation, One election' committee launched by the union government is chaired by _____.

- A) Amit Shah
- B) Nitin Gadkari
- C) Rajnath Singh
- D) Ram Nath Kovind

62. Govt of India along with which of the following company has launched 'Education to Entrepreneurship' initiative?

- A) Alphabet
- B) IBM
- C) Meta
- D) Microsoft

63. Which of the following team has won the 2023 Durand Cup after the gap of 23-year?

- A) East Bengal
- B) Indian Army
- C) Kerala Blasters
- D) Mohun Bagan Super Giant

64. Which of the following country has elected Tharman Shanmugaratnam as its new President?

- A) Thailand
- B) Singapore
- C) Nepal
- D) Indonesia

65. Who among the following won the women's rapid title of Tata Steel Chess India tournament?

- A) Vantika Agrawal
- B) Koneru Humpy
- C) Dronavalli Harika
- D) Divya Deshmukh

66. India's first underground electric transformer was inaugurated in which of the following city?

- A) Bengaluru, Karnataka
- B) Chennai, Tamil Nadu
- C) Jodhpur, Rajasthan
- D) Kadapa, Andhra Pradesh

67. The Street Child Cricket World Cup will be held in which of the following city?

- A) Chennai
- B) Jaipur
- C) Lucknow
- D) Patna

68. In 2022 how much the global trade finance gap increased as per the 2023 Trade Finance Gaps,

Growth and Jobs Survey by Asian Development Bank (ADB)?

- A) USD 2.5 trillion
- B) USD 3.2 trillion
- C) USD 4.5 trillion
- D) USD 5.0 trillion

69. To make Business-to-Business (B2B) digital payments rewarding for both enterprises and sellers which of the following company has partnered with KredX?

- A) American Express
- B) Capital One
- C) Mastercard
- D) Visa

70. To develop largest District Cooling System (DCS) in Asia, which of the following state government has signed an MoU with Abu Dhabi-based cooling-as-a-service provider Tabreed?

- A) West Bengal
- B) Telangana
- C) Madhya Pradesh
- D) Karnataka

71. To boost India's aviation sector, which of the following company has signed an agreement with the Gati Shakti Vishwavidyalaya (GSV) Vadodara of Indian Railways?

- Airbus
- BAE Systems
- Boeing
- Lockheed Martin

72. What is the rank of India in the 2023 US News & World Report's annual Best Countries rankings?

- A) 30
- B) 31
- C) 29
- D) 28

73. Which of the following bank became the first foreign bank in India to offer an ONDC-enabled proposition?

- A) CSB Bank India

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

74. Which of the following bank became the first Public Sector Bank (PSB) to offer Metal Debit Card card serving High-Net-Worth Individuals (HNI)?

- A) Bank of Baroda
- B) Bank of India
- C) Punjab National Bank
- D) Union Bank of India

75. Which of the following defence sector/organization has tested Paratroopers Tactical Assault-Static Line (PTS-SL) system recently?

- A) Assam Rifles
- B) Indian Air Force
- C) Indian Navy
- D) National Security Guard

76. 'Koraput Kalajeera Rice' from which of the following state received Geographical Indication (GI) tag?

- A) Andhra Pradesh
- B) Kerala
- C) Odisha
- D) West Bengal

77. On expanding collaboration in legal education and research along with the National Judicial Academy (NJA) of India, Judicial College of which of the following country has signed an agreement?

- A) United States of America
- B) United Kingdom
- C) Singapore
- D) France

78. Along with Star Health and Allied Insurance and Bajaj Allianz Life Insurance which of the following small finance bank has entered into bancassurance agreements?

- A) AU Small Finance Bank
- B) Equitas Small Finance Bank
- C) ESAF Small Finance Bank



D) Utkarsh Small Finance Bank

79. To discover collaboration opportunities on 6G wireless technologies, which of the following alliance has inked an agreement with Bharat 6G Alliance?

- A) O-RAN Alliance
- B) Open Handset Alliance
- C) Next G Alliance
- D) Global Telco AI Alliance

80. To build large-scale artificial intelligence (AI) infrastructure in India, NVIDIA has partnered with which of the following company?

- A) Wipro Limited
- B) Tata Group
- C) Reliance Industries
- D) Both B and C

81. Which of the following company has partnered with the Indian Navy to offer mobility solutions to naval personnel, families across India?

- A) BlaBlaCar
- B) Ola Share
- C) Quick Ride
- D) Uber

82. An individual savings plan 'Income Laabh' was launched by which of the following Life Insurance company?

- A) Bajaj Allianz Life Insurance
- B) Bharti AXA Life Insurance
- C) ICICI Prudential Life Insurance
- D) Max Life Insurance

83. For the period of three years starting September 2023, the Reserve Bank of India (RBI) has approved the re-appointment of Sandeep Bakhshi as the MD and CEO of which of the following Bank?

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

84. For which edition of the National Games, P.S. Sreedharan Pillai, Governor of Goa, launched the Mashaal (torch), which is set to be held in Goa from October to November 2023?

- A) 35
- B) 37
- C) 38
- D) 40

85. Who among the following won a silver medal in the Archery World Cup Final 2023?

- A) Abhishek Verma
- B) Prathamesh Jawkar
- C) Satyadev Prasad
- D) Shyam Lal Meena

86. Along with Indian Institute of Corporate Affairs (IICA) & NSE which organisation has organised a workshop on Business Responsibility and Sustainability Reporting (BRSR) in Mumbai?

- A) International Monetary Fund
- B) United Nations Children's Fund
- C) United Nations Development Programme
- D) United Nations Educational, Scientific and Cultural Organization

87. Along with the National Payments Corporation of India (NPCI) which of the following payment company has partnered to launch 'AutoPay on QR'?

- A) BharatPe Limited
- B) Cashfree Payments
- C) Infibeam Avenues Limited
- D) Razorpay Software Private Limited

88. Along with the Invest India which of the following company has launched Priceless.com programme?

- A) American Express
- B) Capital One
- C) Mastercard
- D) Visa Inc

89. To provide personalised and hassle free on-ground experience for its passengers which of the



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following company has launched “Project Abhinandan”?

- A) Air India
- B) IndiGo
- C) SpiceJet
- D) Vistara

90. Along with the ISRO which institute has signed an agreement for capacity building the areas of mineral resources and disaster management under the framework National Natural Resources Management System programme?

- A) Central Institute of Mining and Fuel Research
- B) Geological & Metallurgical Institute of India
- C) Geological Survey of India Training Institute
- D) Indian Institute of Science, Bengaluru

91. To support the startup ecosystem, along with ICICI Bank which of the following Indian Institute of Technology (IIT) has recently signed an agreement?

- A) IIT Guwahati
- B) IIT Kanpur
- C) IIT Kharagpur
- D) IIT Madras

92. Which of the following bank has received the Reserve Bank of India’s approval for making staffing solutions firm i-Process its subsidiary?

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

93. Secure Earnings & Wellness Advantage (SEWA) Plan was launched by which of the following Insurance company?

- A) Bajaj Allianz Life Insurance
- B) Bharti AXA Life Insurance
- C) ICICI Prudential Life Insurance
- D) Max Life Insurance

94. To provide easy financing option for MSMEs, which of the following company has signed an agreement with Small Industries Development Bank of India (SIDBI)?

- A) Azure Power Global Limited
- B) ReNew Limited
- C) Suzlon Energy Limited
- D) Tata Power Solar Systems Limited

95. Which of the following company has signed an agreement with ISRO and IN-SPACe to support space-tech innovations through cloud computing in India?

- A) Oracle Cloud Infrastructure
- B) IBM Cloud
- C) Google Cloud Platform
- D) Amazon Web Services India

96. Along with LivQuik which of the following organization has partnered to launch India’s first contactless payment wearable ring ‘OTG Ring’?

- A) SBI
- B) Paytm
- C) NPCI
- D) IIT Indore

97. Space agency of which of the following country has launched Moon Sniper - a moon lander mission?

- A) Spain
- B) Japan
- C) France
- D) Brazil

98. Who among the following was crowned as the Miss International India 2023?

- A) Praveena Aanjna
- B) Simrithi Bathija
- C) Tanishqa Bhosale
- D) Zoya Afroz

99. Which of the following edition of the East Asia Summit was held in Jakarta, Indonesia?

- A) 30
- B) 21
- C) 18
- D) 10

100. Which of the following is the theme for the International Day of Clean Air for Blue Skies 2023?



- A) Clean Air for All
- B) Healthy Air, Healthy Planet
- C) The Air We Share
- D) Together for Clean Air

101. In the Asia Cup 2023 who among the following became the fastest Indian spinner to take 150 wickets in One Day International?

- A) Kuldeep Yadav
- B) Ravichandran Ashwin
- C) Shardul Thakur
- D) Yuzvendra Chahal

102. Who among the following team clinched the National Wheelchair Rugby Championship 2023 held at Balewadi, Pune?

- A) Bihar
- B) Maharashtra
- C) Rajasthan
- D) Uttar Pradesh

103. India has decided to open an embassy in Timor-Leste during which of the following summit?

- A) ASEAN-India Summit
- B) BRICS Summit
- C) G20 Summit
- D) SAARC Summit

104. The first-ever G20 summit was hosted by which of the following country in 2008?

- A) China
- B) Germany
- C) Italy
- D) USA

105. Which of the following was the theme of this year's World Suicide Prevention Day?

- A) Celebrating Hope Through Action
- B) Creating Hope Through Action
- C) Eradicating Suicide Globally
- D) Raising Awareness for Suicide Prevention

106. The government has extended tenure of Company Law Committee by _____.

- A) 15 October 2026
- B) 17 December 2025
- C) 16 September 2024

- D) 13 January 2024

107. A plug-in Software Development Toolkit (SDK) named 'HyperUPI' was launched by which of the following payment company in collaboration with YES Bank?

- A) BharatPe
- B) Juspay
- C) Paytm
- D) PhonePe

108. In partnership with Visa and Juspay which of the following bank has launched a "virtual commercial card"?

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

109. For the fiscal year 2023-24 (FY24), Fitch Ratings retained GDP growth forecast of India at _____.

- A) 6.9%
- B) 6.3%
- C) 6.0%
- D) 5.9%

110. What is the minimum age required to apply for PM Vishwakarma Yojana?

- A) 30 years
- B) 25 years
- C) 21 years
- D) 18 years

111. Along with the Department of Animal Husbandry & Dairying (AH&D) which of the following organisation has collaborated to Strengthen One Health Approach for Pandemic Preparedness?

- A) International Monetary Fund
- B) World Health Organization
- C) World Organisation for Animal Health
- D) World Wide Fund for Nature

112. 'Atreyapuram Pootharekulu' of which of the following state received the Geographical Indication(GI) tag recently?

- A) Andhra Pradesh
- B) Kerala
- C) Tamil Nadu
- D) Telangana

113. Which of the following bank has launched SAATHI (Sustainable Access and Aligning Technology for Holistic Inclusion) a financial inclusion solution?

- A) Bank of Baroda
- B) Indian Bank
- C) Punjab National Bank
- D) State Bank of India

114. Which of the following ministry has launched the dedicated web-portal for Swachhata Special Campaign 3.0?

- A) Ministry of Science and Technology
- B) Ministry of Rural Development
- C) Ministry of Housing and Urban Affairs
- D) Ministry of Home Affairs

115. Which of the following was the theme of the International Day for the Preservation of the Ozone Layer 2023?

- A) Global Cooperation Protecting Life on Earth
- B) Montreal Protocol – keeping us, our food and vaccines cool
- C) Montreal Protocol: fixing the ozone layer and reducing climate change
- D) Ozone for Life – 35 Years of Ozone Layer Protection

116. Which of the following Small Finance Bank has launched the Maxima Savings Account and Business Maxima Current Account for premium customer segments?

- A) AU Small Finance Bank
- B) Equitas Small Finance Bank
- C) Suryoday Small Finance Bank
- D) Ujjivan Small Finance Bank

117. Which of the following company Launched Indian cricket team Jersey for 2023 World Cup?

- A) Star Sport
- B) Puma
- C) Nike
- D) Adidas

118. Which of the following ministry has launched 'Skills on Wheels' initiative?

- A) Ministry of Finance
- B) Ministry of Rural Development
- C) Ministry of Skill Development and Entrepreneurship
- D) None of the above

119. Board of Control for Cricket in India (BCCI) has announced which of the following company as the official partner for BCCI Domestic & International Season 2023-26?

- A) Tech Mahindra
- B) Tata Power
- C) SBI Life
- D) Airtel India

120. Who among the following was appointed as the Director (Power) of Bharat Heavy Electricals Limited (BHEL)?

- A) Ajay Mehta
- B) Arindam Bagchi
- C) Tajinder Gupta
- D) Vishal Sinha

121. Who among the following inaugurated 'Udaan Bhawan,' an integrated office complex at Delhi's Safdarjung Airport?

- A) Arvind Kejriwal
- B) Rajnath Singh
- C) Jyotiraditya M. Scindia
- D) Nitin Gadkari

122. Along with which of the following IIT the United Nations World Food Programme (WFP) has inked an agreement to improve food security, nutrition, climate resilience, and livelihoods in India?

- A) IIT Madras



- B) IIT Bombay
- C) IIT Kanpur
- D) IIT Delhi

123. In October, 2023 Indian Navy is set to organize which edition of 'Swavlamban 2023'?

- A) 2nd
- B) 3rd
- C) 4th
- D) 5th

124. To promote and simplify co-lending and loan syndication for renewable energy projects which of the following bank has signed an MoU with IREDA?

- A) Union Bank of India
- B) Bank of Baroda
- C) Bank of India
- D) Both A and B

125. Which of the following insurance company has launched a new fund offering (NFO) after 13 years?

- A) Bharti AXA Life Insurance
- B) Exide Life Insurance
- C) HDFC Life Insurance
- D) SBI Life Insurance

126. What is the rank of India in the 2023 Digital Quality of Life (DQL) Index released by Surfshark Limited?

- A) 65
- B) 60
- C) 59
- D) 40

127. Vice President Jagdeep Dhankhar awarded how many artists with the Sangeet Natak Akademi Amrit Awards 2022?

- A) 84
- B) 75
- C) 70
- D) 55

128. As per its latest report in September 2023, Asian Development Bank (ADB) has dropped India's GDP projection for FY23 to _____ from 6.4%.

- A) 6.2%
- B) 6.3%
- C) 6.0%
- D) 5.9%

129. India finished fifth in the medal tally with how much medals at the ISSF World Cup 2023 held in Rio de Janeiro, Brazil?

- A) Two
- B) Three
- C) Four
- D) Five

130. When the World Alzheimer's Day was observed?

- A) 18 September
- B) 19 September
- C) 20 September
- D) 21 September

131. What is the name of the exhibition inaugurated by Defence Minister Rajnath Singh at the Hindon airbase in September 2023?

- A. Bharat Drone Shakti 2022
- B. Bharat Drone Shakti 2023
- C. Hindon Air Show 2023
- D. Drone Federation India Expo

132. In which country was the prehistoric giant spider species, Megamonodontium mccluskyi, discovered?

- A. Brazil
- B. Australia
- C. India
- D. South Africa

133. What unusual event occurred in Eastern Antarctica in September 2023?

- A. Snowstorm
- B. Hurricane
- C. Heatwave
- D. Earthquake

134. Which organization launched Phase II of the 'Amazon Future Engineer Programme' in September 2023?



KL UNIVERSITY

- A. Amazon Inc.
- B. Indian Ministry of Education
- C. National Education Society for Tribal Students
- D. Indian Navy

135. What is the objective of Maruti Suzuki India Limited's 'Khamree Mo Sikkim' outreach program?

- A. Promoting tourism in Sikkim
- B. Raising awareness about career opportunities in Northeastern India
- C. Protecting the environment in Sikkim
- D. Promoting indigenous art and culture in Sikkim

136. The retail sale of ultra-processed foods in India grew at a compound annual growth rate (CAGR) of _____ between 2011 and 2021, as per the report by World Health Organization (WHO).

- A) 12.34%
- B) 13.37%
- C) 14.34%
- D) 15.31%

137. As part of IN-SLN Divex 23, which Indian Naval Ship (INS) has conducted vital Mixed Gas Diving training sessions?

- A) INS Astradharani
- B) INS Nireekshak
- C) INS Nirupak
- D) INS Sarvekshak

138. Along with which of the following initial payment partners, Meta announced the launch of UPI payments for WhatsApp Business in India?

- A) RazorPay
- B) PayU
- C) BharatPe
- D) Both A & B

139. Along with which of the following company the Power Finance Corporation Ltd (PFC) has signed an MoU to finance renewable and thermal energy projects worth ₹1,18,826 crore?

- A) National Thermal Power Corporation Limited
- B) NLC India Limited
- C) Rural Electrification Corporation Limited

- D) SJVN Limited

140. For a period of _____ years, the National Medical Commission (NMC) of India has received the Recognition Status by the World Federation for Medical Education (WFME)?

- A) 10
- B) 05
- C) 04
- D) 03

141. Which of the following was the cause for striking a penalty on Baramati Sahakari Bank by the Reserve Bank of India (RBI)?

- A) For non-compliance with the directions issued by RBI
- B) Failure to maintain adequate liquidity
- C) Non-compliance with anti-money laundering regulations
- D) Unauthorized lending to non-banking financial institutions

142. Following the successful trial operation at the Telangana Super Thermal Power Project, what is the total power generation capacity achieved by the state-run power major NTPC Group?

- A) 73,824 MW
- B) 57,838 MW
- C) 50,000 MW
- D) 100,000 MW

143. Compared to August 2022 how much India's trade deficit decreased in August 2023?

- A) Decreased by 6.86%
- B) Decreased by 2.8%
- C) Decreased by 5.23%
- D) Decreased by 2.8%

144. Which of the following Independent Director of Dhanlaxmi Bank Ltd. has resigned from the board recently?

- A) Sridhar Kalyanasundaram
- B) Nirmala Padmanabhan
- C) Ravindran Pillai
- D) Shivan JK

145. Which of the following is the theme for this year's World Patient Safety Day?

- A) Promoting Healthcare Access
- B) Engaging Patients for Patient Safety
- C) Celebrating Medical Breakthroughs
- D) Advancing Healthcare Technology

146. The 30th SIMBEX bilateral maritime exercise was conducted by the Indian Navy (IN) along with which of the following country's navy?

- A) Bangladesh
- B) Indonesia
- C) Seychelles
- D) Singapore

147. 'NEO For Business' banking platform for MSMEs was launched by which of the following bank?

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

148. Who among the following was appointed as the Director of Bhabha Atomic Research Centre (BARC)?

- A) Vivek Bhasin
- B) Umesh Dani
- C) Tapan Kumar
- D) Archana Sharma

149. The maiden Indian Lighthouse Festival was held in which of the following state?

- A) Goa
- B) Karnataka
- C) Kerala
- D) Odisha

150. In the maiden India-Indonesia-Australia trilateral Maritime Partnership Exercise which of the following Indian Naval Ship (INS) participated?

- A) INS Trishul
- B) INS Shivalik
- C) INS Satpura
- D) INS Sahyadri

ANSWERS

1. Correct Answer: C

The defence ministry has sealed a Rs 19,000 crore deal with Hindustan Shipyard Ltd (HSL) for acquisition of five fleet support ships for the Indian Navy. The ships of 44,000 tons category will be the first of its kind to be built in India by an Indian shipyard, officials said.

2. Correct Answer: B

DBS, in partnership with commodities trader Maptrusco, announced the completion of the first "live" transaction of electronic Bills of Lading (eBL) for shipments between Singapore and India. The transaction was implemented under the TradeTrust framework, an initiative by the Infocomm Media Development Authority (IMDA) and supported by Enterprise Singapore.

3. Correct Answer: D

Yes Bank has launched a co-branded corporate credit card in partnership with Zaggle, which specializes in spend management. The card targets corporations that allocate a substantial portion of their company's budget to travel and entertainment expenditures.

4. Correct Answer: B

Life Insurance Corporation of India (LIC) and Mumbai-headquartered Saraswat Cooperative Bank have entered into a partnership under which the bank will sell the insurance major's products. The partnership is part of efforts to increase penetration of life insurance through the bancassurance channel, LIC said.

5. Correct Answer: D

Zimbabwean President Emmerson Mnangagwa was re-elected for a second and final term. Mnangagwa won 52.6 per cent of the vote, the Zimbabwe

Election Commission said. Main opposition leader Nelson Chamisa won 44 per cent of the vote.

6. Correct Answer: A

The Pradhan Mantri Jan Dhan Yojana (PMJDY) on 28th August 2023 completed nine years of successful implementation, the Finance Ministry said. The PM Jan Dhan Yojana was announced by Prime Minister Narendra Modi in his Independence Day address on August 15, 2014.

7. Correct Answer: D

The Asian Development Bank (ADB) and Fourth Partner Energy Private Limited (Fourth Partner) signed a long-term loan of up to Rs 120 crore (about USD 14.7 million) to construct and operate a 25-megawatt solar photovoltaic-based power plant. The power plant, located in Tirunelveli district in Tamil Nadu, is expected to generate about 50.7 gigawatt-hours of electricity annually.

8. Correct Answer: A

Axis Bank, a private sector lender, launched its 'Infinity Savings Account', offering special features for its customers, including no domestic transaction charges in exchange for monthly fees. The move aims to appeal to those who frequently adopt subscription-based models.

9. Correct Answer: D

The Finance Industry Development Council (FIDC), the representative body for asset and loan financing of Non-Banking Finance Companies (NBFCs), has appointed Umesh Revankar as its new chairman. He is currently serving as the Executive Vice Chairman for Shriram Finance.

10. Correct Answer: C

Max Verstappen won a chaotic, deluge-hit and red-flagged Dutch Grand Prix to match Sebastian Vettel's record run of nine consecutive victories. Fernando Alonso for Aston Martin took second with Alpine's Pierre Gasly completing the podium at Zandvoort.

11. Correct Answer: C

India and New Zealand have signed a Memorandum of Understanding (MoU) to boost cooperation in civil aviation, which will cover the scheduling of new routes, code share services, traffic rights and capacity entitlement. The open sky policy has been put in place and the point of calls has been increased, Civil Aviation Minister Jyotiraditya Scindia said.

12. Correct Answer: D

NITI Aayog and the United Nations Development Programme (UNDP) will create a framework to better cooperate in various areas to help progress India's sustainable development goals (SDGs). The two organisations signed a memorandum of understanding (MoU) to formalise the cooperation on areas including SDG localisation, data-driven monitoring, and aspirational districts & blocks, among others.

13. Correct Answer: C

State-owned Goa Shipyard Ltd and Kenya Shipyard Ltd has signed an MoU for capacity building and collaboration in ship design and construction following Defence Minister Rajnath Singh and Kenyan Cabinet Secretary for Defence Aden Bare Duale's bilateral meeting to promote military industry cooperation and deepen maritime security in the Indian Ocean Region.

14. Correct Answer: A

Meeting the industry demand, government has decided to extend the deadline of production linked incentive (PLI) scheme for automobile and auto component, by another year to 2027-28. The government has also decided to agree with the industry stakeholders to disburse the incentives on a quarterly basis, instead of an annual plan, as per the scheme earlier.

15. Correct Answer: B

Private sector lender Bandhan Bank said it has been appointed by Reserve Bank of India as an authorised pension disbursement bank on behalf of the Central Pension Accounting Office (CPAO) for the civil

pensioners. The bank will soon be integrating with the office of CPAO, Ministry of Finance, to operationalise the disbursement process, it said in a release.

16. Correct Answer: C

Tata Power Renewable Energy Limited (TPREL) has partnered with Sanyo Special Steel Manufacturing India Private Limited (SSMI) to set up a 28.12-megawatt green energy plant in Maharashtra. In a statement TPREL, an arm of Tata Power, said it has signed the Power Delivery Agreement (PDA) with SSMI through its Special Purpose Vehicle (SPV) TP Alpha Limited.

17. Correct Answer: D

India and the United States have taken a bold step towards fostering renewable energy technology innovation by launching the Renewable Energy Technology Action Platform (RETAP) under the umbrella of the Strategic Clean Energy Partnership. RETAP's initial focus will revolve around the development of green and clean hydrogen, wind energy, and long-duration energy storage solutions.

18. Correct Answer: C

The National Payments Corporation of India (NPCI), on August 29, announced the launch of Falcon — an open-source project that aims to simplify the management and use of blockchains based on 'Hyperledger Fabric'. This offering from the NPCI is expected to help blockchain developers to use the distributed ledger technology to facilitate efficient, reliable, and automated deployment of network as well as Web3 solutions.

19. Correct Answer: B

The Competition Commission of India (CCI) has approved the acquisition of certain shareholding in Brillio Holdings Inc. by Orogen-Brunson L.P. Orogen-Brunson L.P. is a limited partnership formed in the US to facilitate the combination. It is part of the group of Orogen Holdings LLC and the Atairos Group, Inc.

20. Correct Answer: D

In Gandhinagar, Gujarat the Union Minister for Home and Cooperation Amit Shah inaugurated an e-resource web portal <https://iscs-eresource.gov.in> of Inter State Council Secretariat, MHA. This portal will facilitate functioning of zonal councils. This digital resource can be used by the Central ministries/department as well as state governments/UTs for policy intervention.

21. Correct Answer: C

Karnataka has launched Gruha Lakshmi guarantee scheme providing financial aid of ₹2,000 to women head of families in Mysuru on August 30. The scheme was launched by Mallikarjun Kharge and Rahul Gandhi at a function presided over by Chief Minister Siddaramaiah.

22. Correct Answer: D

India and New Zealand have signed a Memorandum of Understanding (MoU) to boost cooperation in civil aviation. This will cover the scheduling of new routes, codeshare services, traffic rights, and capacity entitlement.

23. Correct Answer: C

On September 1, 2023, the Union Education Minister announced that the National Council of Educational Research and Training (NCERT) has been granted the status of a deemed university. This announcement was made during an event celebrating the 63rd foundation day of NCERT in the national capital.

24. Correct Answer: B

International Day of Charity is celebrated every year on 5 September. The day has been established by the United Nations with an intention to promote and encourage charity and philanthropy across the globe. It was declared by the United Nations General Assembly in 2012.

25. Correct Answer: D

The Ministry of Information and Broadcasting (MIB) appointed actor R Madhavan as the president of the

Film and Television Institute of India (FTII). The actor replaced veteran filmmaker Shekhar Kapur, whose tenure ended in March 2023.

26. Correct Answer: B

The theme of the 2023 G20 Summit in New Delhi is "One Earth · One Family · One Future," drawing inspiration from the ancient Sanskrit text of the Maha Upanishad.

27. Correct Answer: B

The Nobel Foundation reversed its decision due to the ongoing conflict in Ukraine, which initially led to the exclusion of the Russian Ambassador.

28. Correct Answer: B

India has implemented stricter regulations for SIM card sales to enhance security, including background checks for retail store employees.

29. Correct Answer: B

Premier of the State Council, Li Qiang, is representing China at the 2023 G20 Summit in New Delhi.

30. Correct Answer: C

The Kathmandu-Kalinga Literature Festival featured the presentation of the 'Yashaswi Sahitya Samman' awards to notable literary figures.

31. Correct Answer: B

The dashboard is designed to showcase exemplary sustainable tourism practices.

32. Correct Answer: B

India Post has partnered with Bigfoot Retail Solution Pvt Ltd (Shiprocket).

33. Correct Answer: B

TRAI released recommendations on FM Radio Broadcasting.

34. Correct Answer: B

The bill emphasizes developing airports and adjoining areas to international standards.

35. Correct Answer: B

India witnessed a significant 29% increase in per capita coal emissions in 2022.

36. Correct Answer: C

A report on India's bird population has painted a grim picture for many of the country's species. The State of India's Birds (SoIB) report showed worrisome declines, with 178 species of wild birds identified as needing immediate priority for conservation, including several previously thought to be common and widespread.

37. Correct Answer: C

Prime Minister Narendra Modi was conferred with the Grand Cross of the Order of Honour by Katerina N. Sakellaropoulou, President of Greece on 25 August 2023. He is the first foreign Head of Government to receive this honour.

38. Correct Answer: B

The Committee of Experts appointed by the International Financial Services Centres Authority (IFSCA) to explore 'Onshoring the Indian Innovation to Gujarat International Finance Tec-city International Financial Services Centre (GIFT IFSC)' has presented its findings to the chairperson of IFSCA. Chaired by G. Padmanabhan, former executive director of the RBI, the committee consisted of representatives from prominent venture capital funds, startups, fintechs, law firms, tax firms, and domain experts.

39. Correct Answer: B

Indore has been adjudged the best Smart City while Madhya Pradesh has been chosen as the top State for exemplary performance in the Smart Cities Mission. Surat and Agra are the second and third-place winners among cities, while Tamil Nadu is the second in the State category followed by Rajasthan and Uttar Pradesh in the India Smart Cities Award Contest (ISAC), 2022.

40. Correct Answer: C

In collaboration with the Asian Development Bank (ADB), India is gearing up to open a climate change

and health centre in the national capital Delhi. Previously, India received the first WHO Centre for Global Traditional Medicine. In Jamnagar, Gujarat, the WHO Centre for Global Traditional Medicine was established.

41. Correct Answer: B

The Gujarat government on August 29 hiked reservations for Other Backward Classes (OBCs) from the existing 10% to 27% in the panchayats and urban local bodies. On August 23, the Congress held a day-long sit-in in Gandhinagar to demand reservations for OBC communities. Various leaders at the event slammed the BJP government for not fixing the quotas of OBCs in panchayats and not increasing the welfare budget for them.

42. Correct Answer: B

Goa Shipyard Ltd and Kenya Shipyard Ltd has signed a memorandum of understanding for capacity building and collaboration in ship design and construction, with the development coming on a day defence minister Rajnath Singh and Kenyan cabinet secretary for defence Aden Bare Duale held talks in Delhi to boost defence cooperation.

43. Correct Answer: D

PhonePe announced its foray into stock broking business with the launch of a new mobile application called 'Share(dot)Market', under its subsidiary PhonePe Wealth Broking. It will be available as a mobile app and a dedicated web platform, enabling retail investors to buy stocks, engage in intraday trades, buy curated WealthBaskets and mutual funds.

44. Correct Answer: D

The 2023 Asia Cup is the 16th edition of the Asia Cup, with matches scheduled to be played as One Day Internationals (ODIs), and will be held jointly by Pakistan and Sri Lanka. Six teams are competing in the competition.

45. Correct Answer: A

Australians will vote on October 14 in a referendum that would enshrine in the nation's constitution a mechanism for Indigenous people to advise parliament on policies that affect their lives. Supporters say embedding what is known as the 'Voice to Parliament' in the constitution would recognise Indigenous people's special place in Australian history while giving them input into government policies.

46. Correct Answer: A

The President of India, Droupadi Murmu unveiled the 12 feet high statue of Mahatma Gandhi- Father of the Nation and inaugurated 'Gandhi Vatika' at Gandhi Darshan Museum in New Delhi. Speaking on the occasion, the President said that Gandhi's ideals and values have given a new direction to the whole world.

47. Correct Answer: C

One97 Communications Limited (OCL) that owns the brand Paytm announced the launch of Card Soundbox. The company in a statement said that empowers merchants to accept both mobile and card payments across all Visa, Mastercard, American Express and RuPay networks through its iconic Soundbox with 'tap and pay' that will help merchants scale their business.

48. Correct Answer: B

Hybrid cloud platform provider, IBM and Indian Bank have collaborated for deploying new front-end banking applications and providing the bank with safe compute infrastructure, the company announced. With this partnership, the public sector bank wanted to consolidate its Front Branch Servers for better manageability and availability at both Data Centres (DC) and Disaster Recovery (DR) centers in Mumbai and Chennai.

49. Correct Answer: D

Vanuatu's parliament elected Sato Kilman as the nation's new prime minister after a court upheld a vote of no-confidence in the nation's former leader

and amid China-US rivalry in Pacific Islands. Kilman, a former prime minister and leader of the People's Progressive Party, was elected prime minister 27/23 in a secret ballot by MPs.

50. Correct Answer: C

National Association of Software and Service Companies (NASSCOM) has appointed Rajesh Nambiar as Chairman and Managing Director, Cognizant India as its chairperson. Nambiar takes on the new role from his previous role as Vice Chairperson succeeding Anant Maheshwari, Former President, Microsoft India.

51. Correct Answer: D

Renewable Energy Development Agency Ltd. (IREDA) has signed MoUs with Union Bank of India (UBI) and Bank of Baroda (BoB) to co-finance renewable projects in the country. The agreements will empower IREDA to collaborate with UBI and BoB, in co-lending and loan syndication for a wide range of renewable energy projects, including both established and emerging RE technologies.

52. Correct Answer: A

The State Bank of India (SBI) announced it has implemented Unified Payments Interface (UPI) interoperability in Digital Rupee also called as Central Bank Digital Currency (CBDC). This feature, accessible through the 'eRupee by SBI' application, empowers SBI CBDC users to effortlessly scan any merchant UPI QR code, facilitating swift and secure transactions.

53. Correct Answer: C

Hitachi Payment Services, a subsidiary of Japan-based Hitachi Ltd has announced the launch of India's first-ever UPI-ATM as a White Label ATM (WLA) named Hitachi Money Spot UPI ATM, with the National Payments Corporation of India (NPCI). In the announcement, the company said the ATM will offer cardless cash withdrawals, eliminating the need for physical cards.

54. Correct Answer: C

State-owned Punjab National Bank (PNB) has announced the launch of Central Bank Digital Currency (CBDC) with Unified Payments Interface (UPI) interoperability feature in its digital rupee mobile application. This move is in line with the RBI's CBDC pilot project and unleashes a new potential in India's payment ecosystem, PNB said in a statement.

55. Correct Answer: B

Navratna Defence PSU Bharat Electronics Limited (BEL) and Israel Aerospace Industries (IAI), Israel's leading aerospace and defence company, have inked an MoU for co-operation in addressing India's requirements in the domain of Short Range Air Defence Systems. The MoU aims at leveraging IAI and BEL's capabilities and is in sync with the 'Atmanirbhar Bharat' and 'Make in India' policies of the Government of India.

56. Correct Answer: D

The Indian Space Research Organisation (ISRO) launched its solar mission, Aditya L1. India's first solar space observatory mission was launched on the Polar Satellite Launch Vehicle (PSLV) C57 from the Satish Dhawan Space Centre in Sriharikota. Aditya L1 is the first space-based Indian observatory which aims to study the Sun.

57. Correct Answer: D

Nagaland on August 31 became the first among the eight States in the northeast to start Aadhaar-Linked birth registration (ALBR). The ALBR procedure will play a vital role in enrolling newborn babies and also cover children below the age of five years, according to the Commissioner, Nagaland.

58. Correct Answer: A

The Competition Commission of India (CCI) has approved the merger of Tata SIA Airlines into Air India, subject to certain conditions. The deal is part of Tata Sons chairman N Chandrasekaran's effort to simplify the conglomerate's businesses and make them more efficient.

59. Correct Answer: B

The Assam-based surgical oncologist Dr. R Ravi Kannan has won Ramon Magsaysay Award 2023. He won the award for revolutionising the treatment of cancer in Assam through his people-centered and pro-poor programmes, the Ramon Magsaysay Award Foundation said.

60. Correct Answer: C

The state of Georgia in the United States has formally designated October as "Hindu Heritage Month" to recognize and appreciate the valuable contributions made by the vibrant Hindu-American community residing in the state. In an official proclamation, Governor Brian Kemp has declared October as 'Hindu Heritage' month.

61. Correct Answer: D

It was announced on September 2, that the government has formed an eight-member committee to examine the 'One nation, One election' possibility. Former President Ram Nath Kovind was appointed as chairman of the committee.

62. Correct Answer: C

Meta (formerly Facebook) has partnered with the Ministry of Education and the Ministry of Skill Development & Entrepreneurship to launch an initiative called "Education to Entrepreneurship: Empowering Students, Educators, and Entrepreneurs." The goal of the initiative is to encourage young individuals to transform their education into successful businesses.

63. Correct Answer: D

The Durand Cup 2023 final saw Mohun Bagan Super Giant triumph over East Bengal with a score of 1-0, marking their 17th victory in the prestigious tournament. This win not only broke their 23-year title drought but also made them the most successful team in the history of the Durand Cup.

64. Correct Answer: B

Singapore's former deputy Prime Minister Tharman Shanmugaratnam was elected president, earning a landslide victory in the city-state's first contested vote for the largely ceremonial position in more than a decade. He won 70.4% of the vote to win a six-year term.

65. Correct Answer: D

The 17-year-old Women's Grandmaster, Divya Deshmukh claimed the women's rapid title of Tata Steel Chess India tournament at the Bhasha Bhawan in the National Library of India campus. A member of the Online Chess Olympiad team in 2020, Divya maintained her lead in all the three days and ended on top in a thriller.

66. Correct Answer: A

Claimed to be the first-of-its-kind in India, Bangalore Electricity Supply Company (Bescom) and Bruhat Bengaluru Mahanagara Palike (BBMP) have installed a 500 KV underground distribution transformer, which was inaugurated on September 5. The total cost of the project was Rs 1.97 crore with Bescom contributing Rs 1.33 crore.

67. Correct Answer: A

Street 20, a world cup cricket, exclusively for Street Children will be held in Chennai for the first time. Street children from 15 countries including the United Kingdom, Brazil, Hungary, Mexico, South Africa, Sri Lanka and Rwanda will participate in the tournament which precedes ICC World Cup Cricket in India.

68. Correct Answer: A

The global trade finance gap grew to a record USD 2.5 trillion in 2022 from USD 1.7 trillion two years earlier, as rising interest rates, poor economic prospects, inflation, and geopolitical issues reduced the banks' financing capacity, according to a report by the Asian Development Bank (ADB).

69. Correct Answer: C

Mastercard has partnered with KredX, a supply chain finance platform, in a strategic move aimed at revolutionising Business-to-Business (B2B) digital payments, ensuring benefits for both enterprises and vendors. This partnership involves Mastercard seamlessly integrating its commercial card services into the KredX platform, effectively streamlining the intricacies commonly associated with B2B payments, especially those involving cards.

70. Correct Answer: B

Tabreed, an Abu Dhabi-based cooling-as-a-service provider, has announced investments to the tune of \$200 million to develop 1,25,000 refrigeration tons (RT) of cooling infrastructure for the Hyderabad Pharma City. Tabreed entered into an MoU with the Telangana government to facilitate the establishment of the facility.

71. Correct Answer: A

The Indian Railways' Gati Shakti Vishwavidyalaya (GSV) Vadodara and Airbus have signed a Memorandum of Understanding (MoU) aimed at strengthening the Indian aviation sector. The industry-academic partnership aims to foster the collaborative development and delivery of skill-enhancing courses and programs tailored to the needs of both regular students and working professionals.

72. Correct Answer: A

Switzerland has once again claimed the title of the world's best country, according to the latest US News & World Report's annual Best Countries rankings. This marks Switzerland's second consecutive year at the pinnacle and its sixth time overall as the No. 1 nation on the list. With an overall score of 40.8, India, which was at the 31st position in the 2022 rankings, improved one spot to claim the 30th rank in 2023.

73. Correct Answer: C

HSBC India announced the launch of 'ONDC in a Box', a one-stop-shop proposition for corporates towards seamless enablement on Open Network for Digital

Commerce (ONDC). With this launch, HSBC India becomes the first foreign bank in India to offer an ONDC-enabled proposition, the lender said in a statement.

74. Correct Answer: D

Union Bank of India has introduced two new Debit Card variants - a Metal Card for Ultra High-Net-Worth Individuals (HNI) and one with benefits targeted at women. Both the cards are issued on the Rupay network. Both cards are equipped with near field communications (NFC) and can be enabled for tap and pay in transit.

75. Correct Answer: B

Indian Air Force successfully conducted a test of the Paratroopers Tactical Assault-Static Line system, showcasing its advanced features for tactical operations. The Paratroopers Tactical Assault-Static Line (PTS-SL) system, an advanced iteration of the existing PTA (M) personnel parachute, was introduced by the Indian Air Force (IAF) to enhance their operational capabilities.

76. Correct Answer: C

'Koraput Kalajeera Rice,' an aromatic rice variety with nutritional value, has got Geographical Indications (GI) status. The Odisha government supported Jaivik Sri Farmers Producer Company Limited at Pujariput had applied on January 11, 2022, for the registry of Koraput Kalajeera Rice.

77. Correct Answer: C

The National Judicial Academy of India has signed a memorandum of understanding (MoU) with the Singapore Judicial College of the Supreme Court of the island city-state on advancing cooperation in judicial education and research.

78. Correct Answer: A

AU Small Finance Bank has entered into two distribution partnerships with two insurance companies – Bajaj Allianz Life Insurance and Star Health and Allied Insurance. The Jaipur-

headquartered small finance bank will distribute the insurance products of these two companies through its network of 1,038 touchpoints.

79. Correct Answer: C

A Memorandum of Understanding (MoU) to explore collaboration opportunities on 6G wireless technologies in India and other parts of the world was signed between Bharat 6G Alliance and Next G Alliance, an initiative of the Alliance for Telecommunications Industry Solutions (ATIS). The MoU was signed by the Bharat 6G Alliance Chair N. G. Subramaniam and the President and CEO of the ATIS's Next G Alliance Susan Miller.

80. Correct Answer: D

The U.S.-based chipmaker NVIDIA has entered into partnerships with Reliance Industries Ltd. and the Tata Group to build infrastructure-as-a-service and platform for AI services. Reliance Industries and NVIDIA will develop India's own large language model, trained on regional languages for tailored Generative AI apps.

81. Correct Answer: D

Uber has partnered with the Indian Navy to become its exclusive mobility partner to offer transportation solutions for official travel and commute of naval officers, staff, and families across the country, its officials said. This partnership will deliver reliable, convenient, and safe mobility solutions to the esteemed Indian Navy officers, staff and their families.

82. Correct Answer: B

Bharti AXA Life Insurance has announced a new product, Bharti AXA Life Income Laabh with an aim to simplify insurance and deliver maximum protection to its consumers. The plan provides financial protection and a steady income stream to consumers.

83. Correct Answer: C

ICICI Bank Limited said that it has received Reserve Bank of India's (RBI) nod to reappoint Sandeep Bakhshi as Managing Director and CEO, said the lender through its exchange filing. The private sector bank has added that Bakhshi has been reappointed for three years, from October 4, 2023 to October 3, 2026.

84. Correct Answer: B

Shri. P.S. Sreedharan Pillai, Governor of Goa, officially lit the Mashaal (torch) to kick off the 37th National Games. The Department of Sports and Youth Affairs, in partnership with the Sports Authority of Goa, hosted this magnificent event at the Durbar Hall in Raj Bhavan, Donapaula.

85. Correct Answer: B

India archer Prathamesh Jawkar missed out on the gold medal by the barest of the margins and settled for silver in the Archery World Cup Final 2023. The game ended in a 148-148 tie after five sets. While both archers hit a 10 in the shoot-off, but Fullerton was declared the winner as his shot was closer to the centre.

86. Correct Answer: B

Indian Institute of Corporate Affairs (IICA), organised a workshop on Business Responsibility and Sustainability Reporting (BRSR) in collaboration with UNICEF and National Stock Exchange at the NSE premises in Mumbai on September 12, 2023. The workshop aimed to provide a comprehensive understanding of the BRSR framework, which is based on the nine principles of the National Guidelines for Responsible Business Conduct (NGRBC).

87. Correct Answer: B

Cashfree Payments has launched 'AutoPay on QR' in collaboration with the National Payments Corporation of India (NPCI). This solution enables subscription-based businesses to enhance customer acquisition, supporting retention and facilitating rapid growth.

88. Correct Answer: C

Mastercard and Invest India announced the launch of an enhanced priceless.com programme in India. Mastercard said the programme is aimed at 'redefining' experiential travel in India and has been launched with the support and guidance from the tourism ministry.

89. Correct Answer: A

Air India has rolled out 'Project Abhinandan' to provide a personalised and hassle free on-ground experience to passengers, said the company in a press release. As part of the project, Air India has deployed specially trained Service Assurance Officers at 16 major Indian airports, who will offer on-ground assistance across airport touchpoints to Air India guests who may require it.

90. Correct Answer: C

The Geological Survey of India Training Institute (GSITI), Hyderabad has signed a memorandum of understanding with ISRO, Bengaluru under the National Natural Resources Management System programme. The scope of this project is to conduct a series of trainings for the capacity building in the areas of mineral resources and disaster management under the National Natural Resources Management System programme.

91. Correct Answer: B

The Indian Institute of Technology (IIT), Kanpur has signed a Memorandum of Understanding (MoU) with the ICICI Bank to provide startups with a comprehensive support system. The aim is to empower startups and innovators at the Startup Incubation and Innovation Centre (SIIC) IIT Kanpur with essential tools and knowledge.

92. Correct Answer: C

ICICI Bank said it has received the Reserve Bank of India's approval for making I-Process Services (India) Pvt Ltd (I-Process) its wholly owned subsidiary, subject to certain conditions, per the Bank's latest regulatory filing. Started in 2005, i-Process was set

up to provide staffing solutions services for some of India's top financial institutions.

93. Correct Answer: D

Max Life Insurance, a private life insurer, has ventured into the health and wellness segment with the launch of a new plan, SEWA. The Secure Earnings & Wellness Advantage (SEWA) plan covers hospitalisation, ICU stay, surgeries, critical illness, and disability, besides life cover.

94. Correct Answer: D

Tata Power Solar Systems (TPSSL), wholly owned subsidiary of Tata Power Renewable Energy (TPREL) has signed a Memorandum of Understanding (MoU) with Small Industries Development Bank of India (SIDBI) to offer an easy financing option for MSMEs.

95. Correct Answer: D

Amazon Web Services (AWS) India said it has signed a strategic Memorandum of Understanding (MoU) with the Indian Space Research Organisation (ISRO) and the Indian National Space Promotion and Authorisation Centre (IN-SPACe) to support space technology innovations through cloud computing.

96. Correct Answer: C

The National Payments Corporation of India (NPCI) has unveiled the 'OTG Ring,' a revolutionary contactless payment wearing ring. This ground-breaking technology was created in partnership with the Indian financial startup LivQuik.

97. Correct Answer: B

Japan has launched a rocket carrying a lunar exploration spacecraft as the country looks to become the world's fifth to land on the moon. The Japanese Aerospace Exploration Agency (JAXA) said the homegrown H-IIA rocket took off from Tanegashima Space Center in southern Japan and successfully released the Smart Lander for Investigating Moon (SLIM) dubbed the "Moon Sniper".

98. Correct Answer: A

The grand finale of the prestigious Miss Divine Beauty pageant took place at the iconic Jawaharlal Nehru Stadium in New Delhi on August 26, 2023. Priyan Sain and Praveena Aanjna emerged triumphant as the reigning queens of Miss Earth India 2023 and Miss International India 2023, respectively.

99. Correct Answer: C

The 18th East Asia Summit was held in Jakarta, Indonesia on 07 September. Prime Minister Narendra Modi and other leaders discussed ways to further strengthen the East Asia Summit mechanism, as well as exchange views on matters of regional and international interest.

100. Correct Answer: D

The theme of the fourth annual International Day of Clean Air for Blue Skies was "Together for Clean Air." The subject intends to emphasize the critical need for greater cooperation, more investment, and shared responsibility in the fight against air pollution.

101. Correct Answer: A

In the Asia Cup Super Four match Kuldeep Yadav played a pivotal role in India's 41-run victory over Sri Lanka in Colombo, returning impressive figures of 4/43 in 9.3 overs. The left-arm spinner's sensational effort also saw him become the fastest Indian spinner to take 150 ODI wickets in 88 matches.

102. Correct Answer: B

Maharashtra beat Karnataka with the final score of 31-10 in the finals at the recently concluded 5th National Wheelchair Rugby Championship 2023 held at Balewadi, Pune from September 10 to September 11, 2023. The championship was conducted by The Indian Rugby Football Union (Rugby India).

103. Correct Answer: A

Prime Minister Narendra Modi announced the opening of India's embassy in Dili, Timor-Leste while addressing the 20th ASEAN-India Summit in Jakarta. Dili is the capital city of Timor-Leste, or East Timor,

on the country's north coast. The city holds importance as it recalls the nation's struggles for independence from Portugal as well as Indonesia.

104. Correct Answer: D

The first G20 Summit was held in 2008 in Washington DC (USA). It set the scene for the most dramatic reform of global finance in over 60 years. At the follow-up summit in 2009 in London (UK), the G20 agreed to blacklist states that refused to cooperate on efforts to tackle tax evasion and avoidance.

105. Correct Answer: B

Every year on September 10, World Suicide Prevention Day is observed. The day is dedicated to educating and raising awareness about ways to prevent suicides, which are increasing at an alarming rate around the world. "Creating Hope Through Action" is the theme of World Suicide Prevention Day 2023.

106. Correct Answer: C

The government has extended the tenure of the Company Law Committee by one year. The tenure of the panel, set up by the Corporate Affairs Ministry in September 2019, was extended last year. "The tenure of the company law committee is hereby further extended by one year i.e till September 16, 2024," the corporate affairs ministry said in a statement.

107. Correct Answer: B

Yes Bank has partnered with Juspay to launch HyperUPI, a NPCI's plug-in service that allows merchant apps to build in-app UPI payments. Merchants onboarded by Yes Bank can now offer their customers a one-click UPI experience without opening their UPI app.

108. Correct Answer: A

IndusInd Bank announced the launch of the 'Virtual Commercial Card', a credit card to allow cross-border transactions for corporates and travel agents. In a tie-up with Visa and Juspay, this virtual card has

additional layers of security that can be defined for each transaction, which grants the users complete control over their international expenses, making it a safe and hassle-free experience for the customers.

109. Correct Answer: B

Fitch Ratings has retained India's growth forecast for the current fiscal at 6.3 percent saying the Indian economy continues to show resilience despite tighter monetary policy and weakness in exports, but upped year-end inflation projection on El Nino threat.

110. Correct Answer: D

Prime Minister Narendra Modi's flagship Vishwakarma scheme has been launched to support those engaged in traditional crafts. PM Vishwakarma yojana has been fully funded by the Centre with an outlay of ₹ 13,000 crore. The applicant should be above 18 years of age on the date of registration.

111. Correct Answer: C

In a proactive move to bolster pandemic preparedness and reinforce the interconnectedness of human, animal, and environmental health, the Department of Animal Husbandry & Dairying, Ministry of Fisheries Animal Husbandry & Dairying, Government of India, partnered with the World Organisation for Animal Health (WOAH) to organize a groundbreaking workshop.

112. Correct Answer: A

Damodaram Sanjivayya National Law University, Visakhapatnam, Andhra Pradesh organised a national workshop on 'Geographical Indications and GI Certificate Handover Ceremony for Atreyapuram Pootharekulu,' at Sanjivayya National Law University. A Memorandum of Understanding (MoU) to give GI tag for Madugula Halwa in Anakapalli district was also signed on the occasion.

113. Correct Answer: B

Indian Bank has unveiled IB SAATHI (Sustainable Access and Aligning Technology for Holistic

Inclusion), a financial inclusion solution, aimed at providing basic banking services to stakeholders through the business correspondent (BC) channel.

114. Correct Answer: A

Union Minister of State (Independent Charge) Science & Technology, Dr Jitendra Singh has launched the dedicated web-portal for Swachhata Special Campaign 3.0, <https://scdpm.nic.in>, at a function in New Delhi for monitoring of the Swachhata campaign.

115. Correct Answer: C

The theme of World Ozone Day 2023 was "Montreal Protocol: Fixing the Ozone Layer and Reducing Climate Change." This theme highlights the Montreal Protocol's critical role in not just safeguarding the ozone layer but also mitigating climate change.

116. Correct Answer: D

Ujjivan Small Finance Bank has launched Maxima Savings Account and Business Maxima Current Account for the premium customer segment. These new offerings aim to improve the banking experience for both new and existing customers by providing a variety of services and benefits.

117. Correct Answer: D

Adidas, the official kit sponsor of the Indian team, has launched the jersey through a video anthem created for the Indian cricket team for the World Cup. The anthem, aptly titled "3 ka dream", serves as a testament to India's relentless pursuit of their third men's ODI World Cup.

118. Correct Answer: C

With the aim to equip rural youth, especially women, with key digital skills and make them job and future-ready, Union Education and Skill Development and Entrepreneurship Minister Dharmendra Pradhan launched the 'Skills on Wheels' initiative. Under the initiative, 60,000 youth will be empowered over a period of five years

119. Correct Answer: C

The Board of Control for Cricket in India (BCCI) has announced SBI Life as one of the official partners for the BCCI Domestic and International Season 2023-2026. SBI Life has signed a 3-year deal with the BCCI and their partnership will begin with the upcoming three-match ODI series against Australia, starting September 22.

120. Correct Answer: C

Tajinder Gupta has assumed charge as Director (Power) of Bharat Heavy Electricals Limited (BHEL), the company said in an official statement. Prior to joining BHEL, Gupta was serving as Chief General Manager at NTPC Limited.

121. Correct Answer: C

Civil Aviation Minister Jyotiraditya M. Scindia has inaugurated 'Udaan Bhawan,' an integrated office complex at Delhi's Safdarjung Airport and pilot e-wallet facility. The officials said that Udaan Bhawan has been constructed at Safdarjung Airport, New Delhi which will facilitate better coordination between various regulatory authorities under Ministry of Civil Aviation (MoCA).

122. Correct Answer: B

United Nations World Food Programme (WFP) and the Indian Institute of Technology, Bombay have signed a Memorandum of Understanding (MoU) for contributing towards improving food security, nutrition, climate resilience and livelihoods.

123. Correct Answer: A

The Indian Navy is preparing for the second edition of its Naval Innovation and Indigenisation Seminar, 'Swavlamban-2023,' to be held on October 4-5. The first edition was successful, with the launch of the 'SPRINT Challenges' initiative by the Prime Minister.

124. Correct Answer: D

Indian Renewable Energy Development Agency Ltd. (IREDA) has signed Memorandums of Understanding (MoUs) with Union Bank of India (UBI) and Bank of Baroda (BoB), on September 5, 2023. These

agreements will empower IREDA to collaborate with UBI and BoB, in co-lending and loan syndication for a wide range of renewable energy projects, including both established and emerging renewable energy technologies.

125. Correct Answer: A

Private life insurance provider Bharti AXA Life Insurance has unveiled an Emerging Equity Fund for long-term capital appreciation. This is the first NFO launched by the insurer in more than 13 years. The fund will invest in a portfolio of mid-cap companies.

126. Correct Answer: C

India has been ranked 59 out of 110 in global research conducted to measure digital well-being. According British Virgin Islands' based VPN service company Surfshark's Digital Quality of Life (DQL) Index 2021, it has performed fairly on e-governance and electronic security- cybersecurity and data protection laws. But it has shown poor performance on the parameters of electronic infrastructure and quality of the internet.

127. Correct Answer: A

Vice President Jagdeep Dhankhar has presented the one-time Sangeet Natak Akademi Amrit Awards to 84 artistes from varied fields of performing arts. The award was constituted to honour Indian artistes aged above 75 years who have not been accorded any national honour in their career so far.

128. Correct Answer: B

The Asian Development Bank (ADB) has reduced its GDP forecast for India for the fiscal year 2023-2024 by 10 basis points bringing it down from 6.4 percent to 6.3 percent. This downward revision is attributed to a slowdown in exports and potential disruptions in agricultural output due to unpredictable rainfall patterns.

129. Correct Answer: A

India's Nischal won the silver medal in women's 50m rifle 3 positions at the ISSF World Cup 2023 in Rio de

Janeiro, Brazil. The podium finish by the 19-year-old Indian shooter on the final day of the ISSF World Cup took India's tally to two medals. Earlier, Elavenil Valarivan won the gold medal in the women's 10m air rifle event.

130. Correct Answer: D

World Alzheimer's Day is observed on September 21 every year. This day is a global effort to raise awareness about Alzheimer's disease. It also aims to eradicate the stigma around Alzheimer's disease as well as other types of dementia.

131. Correct Answer: B

The exhibition inaugurated by Defence Minister Rajnath Singh is called "Bharat Drone Shakti 2023."

132. Correct Answer: B

Megamonodontium mccluskyi, a prehistoric giant spider, was discovered in Australia.

133. Correct Answer: C

Eastern Antarctica experienced an unprecedented heatwave in which temperatures soared to 39 degrees Celsius above the monthly average.

134. Correct Answer: C

Phase II of the 'Amazon Future Engineer Programme' was launched by the National Education Society for Tribal Students (NESTS).

135. Correct Answer: B

The 'Khamree Mo Sikkim' outreach program aims to raise awareness about career opportunities among youth in Northeastern India.

136. Correct Answer: B

According to a WHO India study, the retail sale of ultra-processed foods in India grew at a compound annual growth rate (CAGR) of 13.37% between 2011 and 2021. Quite evident that the market has penetrated the poor sections of society in India.

137. Correct Answer: B

Indian Naval Ship 'Nireekshak' successfully conducted vital Mixed Gas Diving training sessions as

part of IN-SLN Divex 23. Earlier, the vessel arrived at Sri Lanka's Trincomalee port where Commanding Officer Jeetu Singh Chauhan, held productive discussions with Rear Admiral PS De Silva.

138. Correct Answer: D

Meta CEO Mark Zuckerberg announced that India would get access to payments via WhatsApp Business messaging, allowing customers to pay businesses on the app with the UPI option of their choice. The initial payment partners are RazorPay and PayU.

139. Correct Answer: D

State-run Power Finance Corporation (PFC) and SJVN Ltd have signed a Memorandum of Understanding (MoU) for providing financial support for renewable energy (RE) projects of 12,178 megawatt (MW) capacity. The projects also include a 660 MW thermal generation plant. The estimated cumulative project cost is around ₹1,18,826 crore, the power sector lender said.

140. Correct Answer: A

The National Medical Commission (NMC) has been awarded the World Federation for Medical Education (WFME) Recognition Status for 10 years, the highest standards in medical education and accreditation. Indian medical graduates will now be able to practice or pursue post-graduation in countries including the USA, Canada, Australia and New Zealand.

141. Correct Answer: A

The Reserve Bank of India (RBI) has imposed a monetary penalty of ₹2 lakh on Baramati Sahakari Bank Ltd for non-compliance with the directions issued by RBI on 'Maintenance of Deposit Accounts - Primary (Urban) Co-operative Banks,' according to an order dated August 22, 2023. The order was uploaded on September 14.

142. Correct Answer: A

The state-run power major NTPC Limited announced that it has completed Unit-1 of 800 megawatts (MW) of the Telangana Super Thermal Power project. The installed capacity of NTPC Limited and NTPC group has reached 57,838 MW and 73,824 MW, the company said in an exchange filing on September 12.

143. Correct Answer: B

India's trade deficit widened to a 10-month high of \$24.16 billion in August, down 2.8 per cent year-on-year, government data showed. Owing to falling imports and exports, India's trade deficit in July had narrowed to \$20.67 billion.

144. Correct Answer: A

An independent director of private sector Dhanlaxmi Bank, Sridhar Kalyanasundaram, who was appointed to the board in December last year, has resigned from the bank's board citing factionalism on the board as well as unethical conduct of the bank's businesses which includes misusing the one-time settlement mechanism for bad loan resolution.

145. Correct Answer: B

Every year on September 17, World Patient Safety Day is observed. "Engaging Patients for Patient Safety" is the theme for World Patient Safety Day this year. The goal of the day is to recognize the critical role that patients, families, and caregivers play in ensuring the safety of health care.

146. Correct Answer: D

The 30th Singapore India Maritime Bilateral Exercise (SIMBEX) took place in Singapore from September 21 to September 24, 2023. Since 1994, the Indian Navy and the Singapore Navy have performed an annual

naval exercise. It is the Indian Navy's longest ongoing bilateral maritime exercise with any other country.

147. Correct Answer: A

Axis Bank announced the launch of 'NEO for Business', a distinctive Transaction Banking platform specially curated for Indian Micro, Small, and Medium Enterprises (MSMEs). This is a first-of-its-kind comprehensive digital proposition that caters to the real, current, and emerging Transaction Banking needs of MSMEs.

148. Correct Answer: A

Senior nuclear scientist Vivek Bhasin has assumed charge as the director of Bhabha Atomic Research Centre (BARC) recently. He succeeds Ajit Kumar Mohanty, who was appointed as the Secretary, Department of Atomic Energy and Chairman Atomic Energy Commission earlier this year.

149. Correct Answer: A

The Union Minister of Ports, Shipping & Waterways and Ayush, Shri Sarbananda Sonowal inaugurated the maiden edition of Indian Lighthouse Festival at the historic Fort Aguada in Panjim, Goa on 23rd Sept 2023. The festival is aimed at rejuvenating the rich maritime history of India's 75 iconic lighthouses and unravel the illustrious stories to the world.

150. Correct Answer: D

Indian Navy's indigenously built warship INS Sahyadri, mission deployed in Indo-Pacific, participated in the maiden trilateral Maritime Partnership Exercise with the ships and aircraft from the Royal Australian Navy (RAN) and Indonesian Navy from 20 - 21 Sep 2023.

SECTION 3

Detailed Analysis of Important Events



Economics

Sanchar Saathi: Empowering Citizens



Cybercrime and financial fraud prevention are the focus of recent improvements in the Indian telecom sector. The revisions are concentrated on updating the standards for purchasing bulk SIM cards and registering final places of sale (PoS). The goal is to increase the efficiency of the citizen-focused portal Sanchar Saathi, which was started previously for the same reason.

Sanchar Saathi: Empowering Citizens

- Sanchar Saathi gives users the power to control mobile connections and stop abuse.
- The IMEI allows users to check their registered connections, prevent stolen or lost phones, report connections that seem suspect, and confirm the device's authenticity.
- The system makes use of the Telecom Analytics for Fraud Management and Consumer Protection (TAFMCP) and Central Equipment Identity Register (CEIR) modules.
- 52 lakh connections were removed after Sanchar Saathi already examined 114 crore active mobile connections and found 66 lakh questionable ones.
- In addition, 66,000 WhatsApp accounts have been blocked, and 8 lakh fraudulent bank and wallet accounts have been frozen.
- Under the campaign, more than 1,700 dealers have been the targets of more than 300 FIRs.

Point of Sale (PoS) Reforms

- SIM card franchisees, agents, and distributors (PoS) must register with telecom providers under new regulations.
- Operators are responsible for doing thorough PoS verification, which must include required police verification.
- Sales of SIM cards via PoS and licensees now require written agreements.
- Existing SIM card vendors have one year to abide with the new registration requirements.
- Termination, a 3-year blacklist, and a Rs. 10 lakh fine are the consequences of non-compliance.

Addressing Bulk SIM Card Misuse

- The new strategy substitutes "business connections" for "bulk procurement."
- Numerous connections can be obtained by businesses, but KYC is required for every end-user.
- End-user verification is part of KYC, and the SIM card is only activated upon successful completion of KYC and address verification.
- By scanning the QR code, demographic information must be obtained in order to prevent misuse of printed Aadhaar.
- For SIM replacement, subscribers must complete a thorough KYC process; at this time, outgoing and incoming SMS services are suspended for 24 hours.
- We introduce several biometric identification methods, such as thumb impression, iris, and facial recognition.
- For 90 days, disconnected mobile numbers cannot be allocated to new users.

Challenges and Considerations

- Examining local enforcement that is effective for smaller establishments is necessary.
- Infrastructure and security measures for processing sensitive data are a source of concern.

- Agent requirements for data collection, processing, and storage must be made clear.
- Even with Aadhaar-based KYC, there are still problems with fraud prevention that require attention.
- The collection of data must be used only for the intended purpose.

Conclusion

- The telecom reforms are designed to improve financial security and cybersecurity.
- Effective data collecting must be balanced with privacy protection.
- A strong cybersecurity architecture must be always vigilant and flexible.

VGF Scheme for Battery Infrastructure



The Union Cabinet recently granted approval for a viability gap funding (VGF) scheme worth ₹3,760 crore to advance battery energy storage systems (BESS) development.

Viability Gap Funding (VGF) Scheme

- A project that is economically justified but not financially viable is supported by a VGF grant.
- In order to fund initiatives that fall under public-private partnerships, the VGF plan was introduced in 2004.
- The program is envisioned as a plan scheme to be managed by the Ministry of Finance, and budgetary allocations are made on an annual basis.

- A grant of this kind under the VGF is given as a capital subsidy to entice private sector participants to take part in PPP projects that would not otherwise be commercially feasible.
- Due to their lengthy development cycles and low expected future revenue streams, projects might not be commercially feasible.

VGF for Battery Infrastructure

- By providing financial support of up to 40% of the capital cost in the form of VGF, this program seeks to develop 4,000 megawatt hours (MWh) of BESS projects by the years 2030–31.
- It is anticipated to reduce the price of battery storage, increasing its usefulness.
- The plan, which makes use of renewable energy sources including solar and wind power, intends to give the general public access to safe, dependable, and affordable electricity.

How would it work?

- The program aims to achieve a levelized cost of storage (LCoS) of between \$5.50 and \$6.50 per kilowatt-hour (kWh) by providing VGF support.
- Thus, it would make using stored renewable energy a practical solution for controlling the nation's peak power demand.
- Five stages of the VGF disbursement will correspond to major BESS project milestones.

Benefits to Consumers and Infrastructure

- Distribution firms (Discoms) will get a minimum of 85% of the BESS project capacity in order to guarantee consumer advantages.
- This approach avoids waste and improves the use of the transmission network, improving the integration of renewable energy into the electrical grid and obviating the need for expensive infrastructure modifications.
- By encouraging healthy competition and the expansion of the BESS ecosystem, this strategy attracts significant investment and creates opportunities for allied businesses.

NPCI Unveils Innovative UPI Features



The National Payments Corporation of India (NPCI) has introduced a range of groundbreaking features on the popular Unified Payments Interface (UPI) platform.

Hello! UPI: Voice-Enabled UPI Payments

- Hello! The addition of UPI, which is amazing, allows both Hindi and English voice-enabled UPI payments.
- Users can use voice instructions to make UPI payments using apps, telecom calls, and IoT devices.
- Future plans call for adding support for numerous regional languages, which would significantly improve accessibility.

Credit Line on UPI: Streamlined Access to Credit

- An effort to promote financial inclusion and innovation called Credit Line on UPI was unveiled by the governor of the RBI.
- This service makes it easier to obtain credit by enabling consumers to access pre-approved credit from banks using UPI.
- Interest-free credit periods, clear costs, and smooth client engagement channels are among the features.
- The purpose is to speed the loan access procedure, driving economic growth and digital banking efficiency.

UPI LITE X: Offline Money Transfers

- Offline money transfers are made available via UPI LITE X, allowing users to send and receive money even without an internet connection.
- Transactions in places with limited network coverage are made possible by this functionality.

- Users favor UPI LITE payments because of their speed and effectiveness, which makes them a popular choice.

UPI Tap & Pay: Convenience Redefined

- A brand-new method of making payments at merchant locations is provided by UPI Tap & Pay.
- Users can now tap QR codes that support Near Field Communication (NFC) in addition to the more conventional scan-and-pay method.
- This feature improves convenience by facilitating quick and simple transactions.

Conversational Payments: AI-Enabled Transactions

- An important paradigm change in human-machine interaction is represented by conversational UPI payments and conversational bill payments.
- The purpose of these AI-powered transactions is to broaden India's acceptance of digital payments.
- Through UPI Apps, telecom calls, and IoT devices, users can make voice-enabled UPI payments in Hindi, English, and regional languages.
- NPCI and AI4Bharat at IIT Madras worked together to create language models for Hindi and English payments.

BillPay Connect: Simplified Bill Payments

- The nationalized number for bill payments in India is introduced by BillPay Connect.
- With a simple "Hi," customers may easily retrieve and pay bills through messaging apps.
- Even those without smartphones or immediate internet access can pay their bills with a missed call and a follow-up confirmation call.
- Smart home gadgets that support voice assisted bill payments provide additional convenience and immediate confirmation.
- With this innovation, both clients and collection agencies can feel more secure and confident.

Self-Regulatory Organizations (SROs) in the Fintech Sector

RBI's SRO push



In the rapidly evolving landscape of the fintech sector, the Reserve Bank of India (RBI) Governor has called upon fintech entities to establish Self-Regulatory Organizations (SROs).

What is an SRO (Self-Regulatory Organization)?

- An SRO is a non-governmental organization tasked with creating and enforcing the rules and regulations governing the conduct of players in a certain industry.
- An SRO's main goals are to protect consumer interests, preserve moral standards, advance equality, and foster professionalism in the sector.
- SROs typically work together with all industry stakeholders to develop and implement regulations.

Key Characteristics of an SRO

- SROs provide impartial oversight mechanisms for self-regulatory procedures, ensuring that industry participants act within rules and accept sanctions when appropriate.
- Beyond Industry Interests: SROs go above and beyond the constrained objectives of the industry. They seek to safeguard not only key

actors in the sector but additionally employees, clients, and other ecosystem constituents.

- Addendum to Current Regulations: While SROs develop rules, benchmarks, and enforcement procedures, they do not take the place of pertinent legislation or administrative rules. Instead, they supplement already-in-place legal systems.

Functions of an SRO

- Communication Channel: SROs act as a conduit for information exchange between their members and regulatory bodies like the RBI.
- Setting Standards: SROs aim to create industry norms and minimum requirements, encouraging professionalism and sound business practices among its members.
- Training and Awareness: To promote industry best practices, SROs teach the personnel of their members and hold awareness campaigns.
- Grievance Redressal: To address problems within the industry, they create standard grievance redressal and conflict management frameworks.

Why is an SRO Necessary?

- SROs can be crucial in ensuring the fintech sector's ethical standards are upheld and responsible growth as it continues to develop.
- They deal with important issues like risk management, data privacy, cybersecurity, and market integrity.
- SROs help consumers, investors, and regulators develop a sense of trust.

RBI's Expectations from Fintech Players

- The Reserve Bank of India expects fintech companies to:
 1. Evolve industry best practices and privacy/data protection norms in compliance with local laws.
 2. Set standards to prevent mis-selling and promote ethical business practices.
 3. Ensure transparency in pricing.
- RBI Governor has encouraged fintechs to establish an SRO voluntarily.

Benefits of an SRO

- SROs have extensive industry knowledge, making them ideal participants in educational programs and industry debates.
- Standardized Conduct: SROs support a uniform code of conduct that promotes moral business behaviour, ultimately enhancing industry confidence.
- SROs play the watchdog role in the sector, stopping unethical and unprofessional behavior.

\$1.8 billion recovered under Fugitive Economic Offenders Act



Assets worth over \$12 billion have been attached since 2014 under the Prevention of Money Laundering Act (PMLA). Additionally, assets exceeding \$1.8 billion have been recovered in the past four years under the Fugitive Economic Offenders Act (FEOA), 2018.

About the Fugitive Economic Offenders Act, 2018

- The FEOA is a key piece of legislation created to deal with the problem of economic offenders who leave the nation to avoid being prosecuted or who refuse to come forward to answer for their actions.
- Among other things, this act gives authorities the right to seize these people's illicit assets and prevent them from bringing or defending civil claims.

Key Provisions of the Fugitive Economic Offenders Act:

(1) Definition of Fugitive Economic Offender:

- An individual for whom an arrest warrant has been issued for committing one of the Act's enumerated offenses and the value of the

offense is at least Rs. 100 crore is referred to as a "fugitive economic offender."

- The statute lists many offenses, such as forging official stamps or money, dishonoring checks, money laundering, and creditor fraud.

(2) Declaration of a FEO:

- A special court (established under the Prevention of Money Laundering Act, 2002) may designate someone as a fugitive economic offender after taking into account their application.
- The court has the authority to seize any property, whether it is located in India or elsewhere, including benami properties and proceeds of crime.
- All ownership rights and titles to the property pass to the central government upon confiscation, free from any liens.
- An administrator may be chosen by the central government to oversee and dispose of these holdings.

(3) Bar on Filing or Defending Civil Claims:

- According to the Act, a declared fugitive economic offender may neither bring or defend a civil claim in any civil court or tribunal.
- Additionally, any corporation or limited liability partnership in which such a person holds a controlling stake, serves as a promoter, or serves in a senior executive capacity may be prohibited from bringing or defending civil lawsuits.
- As long as the application is pending before the Special Court, authorities may temporarily seize an accused person's property.

(4) Powers:

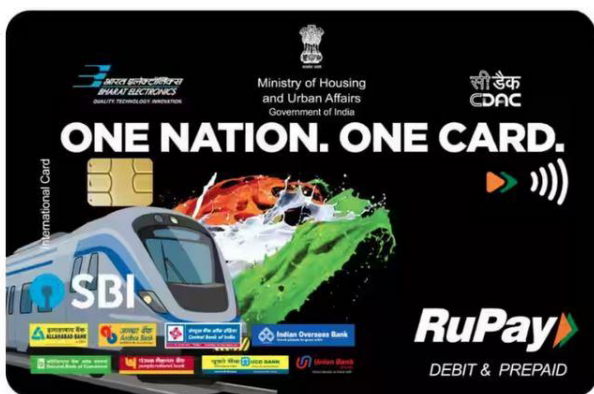
- The powers granted to them by the Fugitive Economic Offenders Act will be used by the authorities under the Prevention of Money Laundering Act, 2002.
- These powers, which are comparable to those of a civil court, include the ability to search individuals suspected of having records or proceeds of crime, search locations on the

suspicion that a person is a fugitive economic offender, and seize papers.

Other laws related to FEOs

- The existing laws under which such fugitive economic offenders are tried include:
 1. Recovery of Debts Due to Banks and Financial Institutions Act (RDDBFI)
 2. Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002, (SARFESI)
 3. Insolvency and Bankruptcy Code (IBC).

Nation First Transit Card for digital fare payments



State Bank of India (SBI) unveiled the 'Nation First Transit Card' for seamless and convenient digital fare payments. The card is designed to enhance the commuting experience by facilitating digital ticketing across various modes of transport and parking, all within one card.

Nation First Transit Card

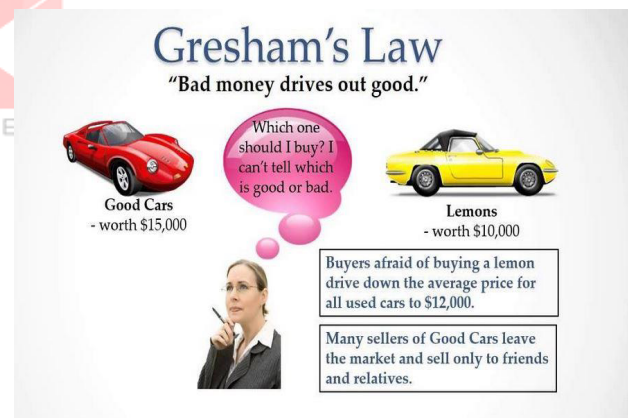
- Aims to make it easier for customers to commute and pay digital fares for parking, buses, water ferries, and the metro with a single card.
- Allows for both retail and online business payments, offering flexibility.
- Powered by the National Common Mobility Card (NCMC) and RuPay systems.

Key Facts about the National Common Mobility Card (NCMC)

- Launched on March 4 of this year.

- Enables SBI users to use their debit cards as transportation in places that accept it for buses and metro rail.
- The Reserve Bank of India (RBI)-established Nandan Nilekani committee is credited with developing the idea.
- An endeavor to promote cashless transactions and a centralized payment system for commuters by the Indian Ministry of Housing and Urban Affairs.
- Utilizes the RuPay platform, created by the National Payments Corporation of India (NPCI), to provide a single contactless transit solution.
- Transforms cellphones into interchangeable transportation cards for metro, bus, and suburban railway services. Operates as an automatic fare collection system.

Greshams Law: What happens when governments fix Currency Exchange Rates?



The law, named after English financier Thomas Gresham, came into play most recently during the economic crisis in Sri Lanka last year. The Central Bank of Sri Lanka has fixed the exchange rate between the Sri Lankan rupee and the U.S. dollar

About Gresham's Law

- The statute bears the name Thomas Gresham, an English businessman who provided financial guidance to the English crown. It applies to commodities currencies as well as a variety of things and goes beyond paper money.

- This adage describes a situation that happens when exchange rates set by the government diverge from market rates, causing undervalued money to be removed from circulation.
- Gresham's Law comes into play anytime governments arbitrarily set prices, resulting in a commodity's undervaluation in relation to its market exchange rate. The commodity is forced off the official market by this undervaluation.
- Black Market: In these situations, since the undervalued good is no longer accessible through official channels, the only option for purchasing it is through the black market.
- Items Outflow: When a nation's prices are artificially depressed by the government, certain items may leave the country.

Application to Commodity Money

- When a government controls the exchange rate of commodity money, such as gold and silver coins, considerably below their market value, Gresham's Law is particularly obvious. In reaction, some people may hoard or melt these coins in order to sell them for their higher intrinsic value than the rate set by the government.

Recent Example in Sri Lanka

- Gresham's Law was observed during Sri Lanka's economic crisis, when the country's central bank regulated the exchange rate between the Sri Lankan rupee and the dollar.
- Rupee Overvaluation: Despite the black market rate suggesting a higher value, the government regulated that the price of the US dollar should not surpass 200 Sri Lankan rupees. The U.S. dollar was forced out of the official foreign currency market as a result of the overvaluation of the rupee, which also caused a decrease in the availability of dollars.
- Black Market Deals: People who needed US dollars for international transactions were forced to buy them on the black market for more than 200 Sri Lankan rupees each dollar.

Conditions for Gresham's Law to Apply

- Gresham's Law is in effect whenever fixed exchange rates between currencies are established and enforced by the government.
- Effective Enforcement: For the law to take effect, authorities must effectively enforce these rates.

Anti-thesis Concept: Thiers' Law

- In the absence of governmental-imposed exchange rate fixings, the converse of the adage "Good Money Drives Out Bad" takes place. People frequently switch from currencies they think to be of lower quality to those they believe to be of higher quality, which results in the domination of "good money."
- Thiers' Law: Thiers' Law is a complementary principle to Gresham's Law and is named for the French statesman Adolphe Thiers.

Establishment of GST Appellate Tribunals across India



For the Goods and Services Tax (GST), the Finance Ministry has legally constituted 31 Appellate Tribunals that span 28 States and 8 Union Territories. With this important action, the Revenue Department hopes to address the growing number of taxpayer complaints.

What is GST Appellate Tribunal?

- A quasi-judicial entity called the GST Appellate Tribunal is being considered for creation to handle cases involving the Goods and Services Tax (GST) in India.

- It will serve as an impartial body to hear appeals against decisions made by the Appellate Authority or the GST authorities.
- The tribunal will have a national bench as well as several regional benches, and its chair will be chosen by the federal government.
- The new tribunal is anticipated to lessen the workload on the judiciary and speed up the adjudication of GST-related disputes.

Under GST, if a person is not satisfied with the decision passed by any lower court, an appeal can be raised to a higher court, the hierarchy for the same is as follows (from low to high):

1. Adjudicating Authority
2. Appellate Authority
3. Appellate Tribunal
4. High Court
5. Supreme Court

Need for such Tribunal

- Judges will be relieved of their workload thanks to the GST Appellate Tribunal, which will assist in resolving the growing number of issues arising from the 68-month-old indirect tax system that are now cluttering High Courts and other judicial fora.
- Improve GST System Efficiency: Overall, it is anticipated that the creation of the GST Appellate Tribunal will increase the effectiveness and efficiency of the GST system in India.

- Independent process: The proposed Tribunal will offer an impartial and effective process for addressing GST-related complaints.
- Avoiding tax evasion will speed up dispute resolution, ease the load on the justice system, and encourage more confidence and predictability in the GST system.

Issues with present litigation

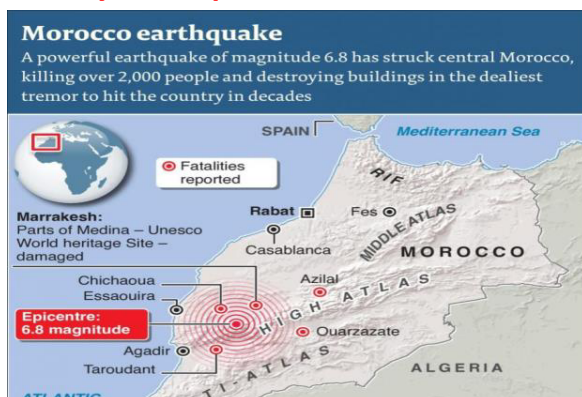
- Issues with compliance: Since the GST system was introduced in India in 2017, there have been a number of problems with compliance and the interpretation of laws.
- An intricate adjudication hierarchy As indicated above, the GST officer is the first level of adjudication in the existing dispute settlement system.
- Time-consuming process: For taxpayers, particularly small and medium-sized businesses, this process may be time-consuming, expensive, and burdensome.

Significance

- Since the beginning of the GST regime on July 1, 2017, plans for the establishment of these tribunals have been underway.
- Over 14,000 taxpayer complaints concerning central GST taxes were still ongoing as of June 2023.

Environment & Diversity

Deadly Earthquake strikes Morocco



A devastating earthquake struck Morocco, resulting in significant casualties and damage.

Details of the Moroccan Earthquake

- Shallow Epicentre: The earthquake's epicentre occurred about 70 kilometers southwest of Marrakech, close to the village of Ighil. With different depth estimations, it was thought to be relatively shallow.
- Higher Energy: Compared to deeper quakes, shallow earthquakes are usually more deadly since they are more energetic.

Major Causes

- Tectonic convergence: An intricate plate boundary that connected the African and Eurasian tectonic plates in a northward convergence caused the earthquake.
- The Moroccan High Atlas Mountain range's oblique-reverse faulting at a shallow depth was the cause of the earthquake, according to the USGS.
- Classification of Faults Oblique-slip faults, which develop in regions of compression when tectonic plates converge, have traits of both dip-slip and strike-slip faults.

What is an Earthquake?

- An earthquake is a severe shaking of the ground brought on by underground movement.
- It occurs when two earthen bricks unexpectedly slip past one another.
- This causes seismic waves, which propagate through the earth and cause the ground to tremble, to be released as "elastic strain" energy.

What exactly causes Earthquakes?

- As we all know, the crust of the earth is broken up into tectonic plates.
- Plate borders, which are composed of faults, are the edges of the plates.
- The tectonic plates continuously travel slowly past one another and collide with one another.
- The plates' rough edges cause them to become glued to one another while the rest of the plate continues to move.
- When the plate has shifted sufficiently and one of the faults' edges unsticks, an earthquake occurs.
- The epicenter, which is located just above the hypocenter on the earth's surface, is where the earthquake begins, which is located below the surface of the planet.

Assistance to States during Natural Disasters: How It Works



In the wake of natural disasters, states often request assistance from the central government. Himachal Pradesh CM recently requested for a special disaster relief package and urged the designation of the calamity as a 'national disaster.'

Natural Disaster Mitigation in States

- Legal Framework: The 2005 Disaster Management Act establishes the rules for handling both natural and man-made disasters.
- It defines a "disaster" as an occurrence that results in a significant loss of life, human suffering, property damage, or environmental degradation that exceeds the community's capacity to cope.
- The Act established the State Disaster Management Authorities (SDMAs), led by Chief Ministers, as well as the National Disaster Management Authority (NDMA), which is presided over by the Prime Minister. In India, a comprehensive system of disaster management is comprised of several organizations and district-level agencies.
- The National Disaster Response Force (NDRF), which consists of multiple battalions or teams in charge of on-the-ground relief and rescue operations in different states, was established as a result of the Act.

Understanding the National Disaster Relief Force (NDRF)

- The 2005 Disaster Management Act makes reference to the NDRF, which is important to

providing disaster aid and is mentioned in the Act.

- State Disaster Relief Funds (SDRFs): Each state has its own SDRF, which serves as the main source of funding for disaster response. In general states and northeastern and Himalayan states, the Central Government provides 75% and 90%, respectively, to SDRFs.
- Utilization of SDRFs: Following notification of calamities such as hurricanes, droughts, earthquakes, fires, floods, tsunamis, and more, SDRFs are allotted for emergency relief operations.
- Central help: The National Disaster Response Fund (NDRF) may offer additional central help in cases of severe disasters where state SDRF funds are insufficient.

Who determines a Severe Calamity?

- Procedure: States follow a particular process to designate a disaster as "severe." This entails sending a document outlining sector-specific harm and funding needs. On-site damage assessment is performed by an interministerial central team.
- Specific committees analyze these evaluations and provide reports for committee approval. The immediate relief amount that will be provided

from the NDRF requires approval from a High-Level Committee.

- Criteria: A calamity is categorized as "severe" based on a number of variables, including its intensity, scope, aid requirements, and more.

Additional Funds for Disaster Mitigation

- Allocation of Funds: Budgetary allocations include funds for NDRF and SDRFs that are designated for readiness, mitigation, and reconstruction.
- The 15th Finance Commission introduced a new system for allocating funds on a state-by-state basis that takes into account elements like prior spending, risk exposure, hazard, and vulnerability.
- Utilization: Funds from the NDRF and SDRF are distributed in two equal installments, usually with conditions such as Utilization Certificates. However, these conditions may be waived in cases of extreme urgency.
- State Disaster Mitigation Fund (SDMF): This fund promotes initiatives including public education and forest restoration. The 15th Finance Commission provided an allocation of Rs 32,030 crore for it.
- The Rs 13,693 crore National catastrophe Mitigation Fund (NDMF) is devoted to national catastrophe mitigation operations.

Governance

Vidya Samiksha Kendras (VSKs) for Education Data Management



Under the National Digital Education Architecture (NDEAR), the Ministry of Education is spearheading the establishment of Vidya Samiksha Kendras (VSKs) across Indian states.

What are Vidya Samiksha Kendras (VSKs)?

- VSKs are information storage facilities created to compile data from numerous educational initiatives and programs managed by the Ministry of Education.
- These repositories seek to improve decision-making in the field of education by streamlining

data administration, fostering data analysis, and doing so.

Key Components of VSKs:

1. **Comprehensive Data:** VSKs will aggregate data from diverse educational programs, including:
 - PM-POSHAN mid-day meal programs
 - Teacher training records from the National Initiative for School Heads' and Teachers' Holistic Advancement portal
 - Textbook content from Digital Infrastructure for Knowledge Sharing
 - School dropout and attendance data via Unified District Information System for Education (UDISE+)
 - Students' learning outcomes from National Achievement Survey
 - Performance Grading Index evaluating state-level school education systems.
2. **Centers at the national and state levels:** At the national level, VSK operations are situated on the National Council for Educational Research and Training (NCERT) campus in the Central Institute of Educational Technology building. These operations are managed by the international IT firm Ernst and Young.
3. **Advisory Role:** Nandan Nilekani, a former chairman of the Unique Identification Authority of India (UIDAI), co-founded the non-profit organization EkStep, which offers guidance on the implementation of the VSK project.
4. **Data entry is currently done manually and is accessible for download in Excel format.** However, there are plans to automate data entry through the integration of Application Programming Interfaces (APIs). This change will allow for smooth data integration and communication between various systems at the federal, state, and local levels.

State-Level Initiatives

- Each state has received funding from the federal government ranging from Rs 2 to Rs 5 crore for the establishment of VSKs. These grants cover both human resources and pre-configured open-source gear and software.
- **States Taking Action:** Gujarat, Maharashtra, Odisha, and Jharkhand are among the states that have already started setting up these technological platforms.

Benefits of VSKs:

- **Data Analysis and Correlation:** The main goal of VSKs is to make correlation possible for data analytics. VSKs work to integrate diverse data points with large amounts of data from numerous educational programs in order to generate valuable conclusions.
- **Example Scenarios:**
 - *Attendance Patterns:* Analyzing attendance data alongside student dropout rates to identify potential correlations.
 - *Mid-Day Meals Impact:* Investigating whether consistent mid-day meal provision in certain regions leads to increased school attendance.
 - *Student Improvement Tracking:* Monitoring students' progress over time using data from weekly tests to tailor educational support.
- Maps showing schools' locations will be made possible by VSKs using demographic data to calculate the Gross Access Ratio. This knowledge can aid in the planning of higher education based on demand and future projections, support industrial clusters in determining skilling needs, and influence the creation of new schools.

History

Ancient India-Europe Maritime Trade Route



The India-Middle East-Europe Economic Corridor, announced at the G20 Summit, traces its historical roots to an ancient maritime trade route connecting the Indian subcontinent and the Europe.

India- Europe: Glimpse into Historical Trade Route

- **Early Discoveries:** Early digs helped to establish the commercial routes between Rome and India in antiquity. The 1930s and 1940s investigation at Arikamedu by Sir Mortimer Wheeler provided evidence of Indo-Roman trade in the first century CE.
- **Recent excavations:** Ongoing archaeological digs, including those at Berenike in Egypt and Muziris in Kerala, continue to produce new information.
- However, early interpretations frequently ignored the role of Indian traders and ship owners in this commerce. Our understanding of this prehistoric commerce network has been widened and rectified by recent finds.
- The staggering size of the Red Sea commerce is shown by recent estimations. Up to one-third of the money coming into the Roman exchequer may have come from customs taxes on products coming from Ethiopia, Persia, and India.

Trade details

- **Peak Period:** Through the Red Sea, the Roman Empire and India were connected during the first and second century CE. Every year, this

waterway saw hundreds of ships traveling in both directions.

- **Traded Goods:** The Romans had a high demand for exotic creatures like elephants and tigers as well as perfumes, ivory, pearls, and jewels that were produced in India. The popular Indian export of pepper, which was used in Roman cooking, was highly sought-after.
- Rome was not a major source of trade, but gold was a notable export from Rome to India. One prominent exception was Indians' appreciation of Roman wine.

Pre-Common Era Trade

- **Early Indian Diaspora:** There is evidence that throughout the Indus Valley Civilization (c. 3300–1300 BCE), an Indian diaspora existed in the Middle East. Early trade was limited to lesser quantities of goods and largely coastal.
- **Trade Expansion in the Roman Period:** The Romans directly connected the subcontinent and the Roman Empire, which allowed for a tremendous increase in trade. Romans were crucial in the industrialization of this trade.
- **Peak after Conquest:** The opening of the road to India by the Romans in the first and second century CE resulted in a significant growth in trade.

Organization and Duration of Journeys

- **Highly Organized Trade:** Agreements were made between shippers in Alexandria and Indian merchants in Kerala. Similar to contemporary methods, goods were transported in containers with references to insurance.
- **Understanding Monsoons:** Indians were able to traverse the route well by recognizing the seasonal cycles of the monsoon winds. It took roughly six to eight weeks to get to Egypt, depending on how well the winds were blowing.
- **Extended Stays:** The Indian diaspora rented homes in Egyptian ports while they waited for

the wind to change so that Indian culture might be incorporated into these areas.

Roles of Indians in the Trade

- **Indian Seafaring Culture:** The Ajanta paintings and early Indian coin designs with ships show that Indian dynasties were interested in seafaring.
- **Indian Sailors:** In the Hoq caves on the island of Socotra, graffiti written by Indian sailors, particularly Gujaratis from Barigaza (modern-day Bharuch), has been found, highlighting their active participation in the trade network.

Comparing with the Silk Road

- **Indian Centrality:** The Indian subcontinent, which served as ancient Asia's economic and cultural center, and its ports were important sites for East-West maritime trade. The idea of the "Silk Road" is somewhat modern, and it represents the old trading routes incorrectly.
- **History Ignorance:** The Silk Road idea was developed in the late 19th century; it was not present in the ancient or medieval periods. It rose to prominence in the 20th century, promoting idealized notions of East-West connectedness.
- **Recent politicization:** The Belt and Road Initiative, led by Chinese President Xi Jinping, has politicized the Silk Road and made it a focal point of Chinese foreign policy.

Operation Polo: Integrating Hyderabad



Operation Polo, a key military operation carried out by the Indian Army in 1948 to integrate the princely state of

Hyderabad, will commemorate its 75th anniversary on September 13, 2023. The Nizam of Hyderabad's soldiers were forced to surrender to the Indian Army by September 18, 1948, as a result of this operation, also known as the "Police Action." To fully grasp Operation Polo's historical significance, one must be aware of the circumstances and events that led up to it.

Context of Operation Polo

(1) The Nizam's Stand:

- After India's independence in 1947, Mir Osman Ali Shah, the Nizam of Hyderabad, was hesitant to join either India or Pakistan.
- He took advantage of India diverting resources to the Kashmir dispute by agreeing to a stalemate in November 1947, retaining the status quo in Hyderabad.

(2) Growing Tensions:

- Hyderabad, a populated and rich Deccan state, was ruled by Muslims despite having a large Hindu population.
- The state and Pakistan did not share a boundary, but the Nizam wanted to have good relations with Pakistan.
- The acts of the Nizam's army, particularly the Razakars, including cross-border incursions and overtures to Pakistan, increased tensions.

The Military Campaign: Operation Polo

(1) Hyderabad's Forces and Situation:

- Hyderabad's military consisted of approximately 25,000 troops, with limited training and readiness.
- The Razakars, though numerous, posed a minor military challenge.

(2) Indian Army's Leadership:

- Major General Jayanto Nath Chaudhuri, the General Officer Commanding of 1 Armoured Division, led the Indian forces.

(3) Multi-Directional Offensive:

- 1 Armoured Division, supported by forces from the north, south, and east, led the main assault from the west.

- The Smash Force, Kill Force, and Vir Force were important components of the western assault.
- The eastern front, Jabalpur, and Aurangabad all launched additional thrusts.
- From Vijayawada, the southern drive was initiated.

Conclusion: Surrender and Significance

(1) Ceasefire and Surrender:

- On September 17, 1948, the Nizam declared a cease-fire.
- Major General El Edroos submitted to him after Major General Chaudhuri arrived Hyderabad on September 18.
- The Military Governor of Hyderabad was thereafter named as Major General Chaudhuri.

(2) Honoring a Hero:

- Due to his contribution to Operation Polo, Havildar Bachhitar Singh of the 2 Sikh was posthumously given the first Ashoka Chakra of Independent India.
- On September 13, 1948, he gave his life in order to advance toward Naldurg, a region of Hyderabad state.

M Visvesvaraya: India's pioneering Civil Engineer



September 15 marks the birthday of Sir Mokshagundam Visvesvaraya (1861-1962), celebrated for his pivotal role as a civil engineer and administrator during colonial India.

About M. Visvesvaraya

- Early life: Visvesvaraya began his education in his hometown after starting out there as a child. He

was born on September 15, 1861, in the Karnataka village of Muddenahalli.

- Academic pursuits: He enrolled in the University of Madras' Bachelor of Arts program before beginning a diploma program in civil engineering at the College of Science in Pune.

Career Achievements

- Engineering Pioneer: Visvesvaraya began his career as an assistant engineer in the Public Works Department (PWD) of the Government of Bombay at the age of 22 after completing his engineering education at Poona College of Science.
- Projects of Note: One of his first initiatives was to build a pipe syphon over a channel of the Panjra River.
- He joined the Mysore service as the Chief Engineer in 1909 and finally rose to the position of Dewan of Mysore, the 19th.
- Voluntary Retirement: Visvesvaraya retired voluntarily in 1918 because he opposed the idea of allocating state posts based on caste.
- Committees and Contributions: After retiring, he chaired or participated in a number of committees, including the Cauvery Canal Committee, the Bombay University Committee for Promoting Chemical Industries, and the Bombay Technical and Industrial Education Committee.

Significant Works

- Block System of Irrigation: He improved the fair distribution of irrigation benefits among multiple communities in 1899 by introducing the block system of irrigation in the Deccan canals.
- Water Quality Improvement: In Sukkur, a city on the banks of the Indus River, Visvesvaraya addressed the issue of "muddy and discolored" water.
- He created automatic gates to control the water flow in reservoirs, and he received a patent for this invention.

- Implementation at Krishnaraja Sagar Dam: In the 1920s, the Karnataka-based Krishnaraja Sagar Dam became the first to use these gates.

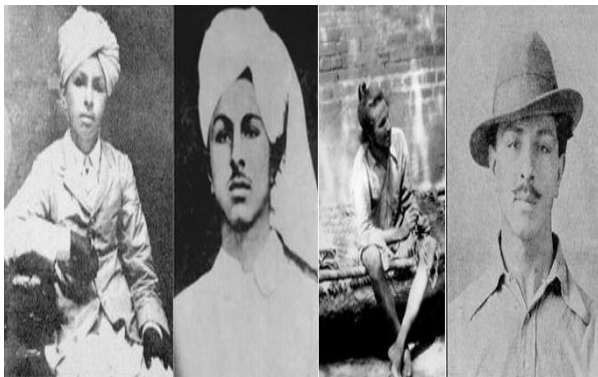
Global Perspective

- International Study: Visvesvaraya visited different nations to research various facets of their political systems. He looked at irrigation and drainage issues and soil erosion issues while visiting Italy.
- He argued against the notion that only British officers could supervise complex engineering projects, pointing out that Indian talent was valuable provided it was backed up by training and commitment.

Impact on Education

- The importance of education in influencing an economy was realized by Visvesvaraya on his 1898 tour to Japan.
- He was instrumental in creating the University of Mysore in 1916 while serving as the Dewan of Mysore, stressing the importance of educational institutions reflecting real-world circumstances.

Lesser-Known Facets of Bhagat Singh's Life



Bhagat Singh, born on September 28, 1907, in the village of Banga (now in Faisalabad, Pakistan), is celebrated as a charismatic revolutionary who sacrificed his life for the cause of Indian independence at the young age of 23.

Five Lesser-Known Aspects of Bhagat Singh's Life

[1] A Family of Progressive Freedom Fighters

- An ardent participant in anti-British actions were Bhagat Singh's uncle Ajit and father Kishan. For publishing seditious literature, Kishan risked

prison time in 1910, while Ajit was exiled to Mandalay in 1907 for his vehement statements opposing the Punjab Colonization Bill. Both made crucial contributions to the liberation movement, which influenced Bhagat Singh's anti-colonial upbringing.

- Dissension among the Family: Bhagat Singh publicly attacked his father for pleading for mercy to the Viceroy while he and other revolutionaries faced the death penalty, demonstrating his steadfast dedication to the revolutionary cause despite the family's strident anti-British position.

[2] A Scholar and Writer

- Prolific Author: In the 1920s, Bhagat Singh published pamphlets and 'seditious' writings in Amritsar's Urdu and Punjabi publications that denounced British colonial control.
- Eclectic Reading: His prison diaries showed he read widely from a variety of authors, including William Wordsworth, Mirza Ghalib, Rabindranath Tagore, and Iqbal, as well as writings by other well-known poets and authors like Wajid Ali Shah and Rabindranath Tagore.

[3] An Atheist and Marxist with Anarchist Leanings

- Bhagat Singh, an outspoken atheist, denounced religion in his 1930 essay "Why I Am An Atheist," rejecting the idea that there is only one real religion. He saw religion as a source of conflict and discouragement.
- Inspirations: Marxist philosophers like Lenin, Bakunin, Trotsky, and Bakunin served as models for Bhagat Singh. He argued for "social reconstruction on new, i.e., Marxist, basis" in his last will and testament, "To Young Political Workers" (1931). He did not, however, totally concur with traditional Marxist viewpoints, particularly when it came to authoritarianism.

[4] Support from Jinnah

- Mahatma Gandhi chose not to speak out during the trial of Bhagat Singh, whereas MA Jinnah vehemently defended him. A planned Bill that

would have permitted trials in absentia was fiercely opposed by Jinnah, who in 1929 made a powerful address in the Central Assembly.

- Successful opposition: Jinnah's unwavering stance prevented the bill from being passed, but Bhagat Singh's trial went forward under questionable conditions, leading to his death sentence in 1930.

[5] Jawaharlal Nehru's Support

- Jawaharlal Nehru denounced both the injustice done to Bhagat Singh and the British legal

system. He was inspired by Bhagat Singh's bravery and selflessness.

- Nehru met Bhagat Singh in prison alongside other influential figures including Subhash Chandra Bose. Nehru's admiration for Bhagat Singh persisted despite the fact that their approaches were different.
- Congress Resolution: Despite the Congress' professed rejection of using violence to achieve independence, Nehru moved a formal resolution in a Congress session condemning Bhagat Singh's death and calling for commutation.

International Relations

Armenia and Azerbaijan Conflict



Three Armenian soldiers have been killed in firing from Azerbaijan as tensions between the two countries persist.

What is the dispute?

- Armed forces were mobilized in Armenia and Nagorno-Karabakh, an occupied enclave in Azerbaijan that has declared independence and is governed by ethnic Armenians.
- Armenia said that Azerbaijan had attacked Nagorno-Karabakh with artillery and aircraft.

Epicentre: The Nagorno-Karabakh region

- Conflict erupted in 1991 as the Soviet Union fell apart, leading to the secession of Nagorno-Karabakh from Azerbaijan.
- After tens of thousands of people were slain and countless more were displaced, a ceasefire was reached in 1994.

- Attacks near Nagorno-Karabakh and along the distinct Azeri-Armenian border are routinely blamed on one another by Azerbaijan and Armenia.

Economics behind the clashes

- The fights sparked a frenzy of diplomatic activity to stop a further escalation of a long-running dispute between predominately Muslim Azerbaijan and Armenia, which is populated by Christians.
- Near Nagorno-Karabakh are the pipelines that transport Caspian oil and natural gas from Azerbaijan to the rest of the world.
- Conflicts have sparked worries about instability in the South Caucasus, a route for pipelines carrying gas and oil to international markets.

Reforming H-1B Visa Program: Vivek Ramaswamy's Pledge



Indian-American Republican presidential contender Vivek Ramaswamy vows to overhaul the H-1B visa program. The H-1B visa, highly sought-after among Indian IT professionals, permits US companies to employ foreign workers for specialized roles requiring theoretical or technical expertise.

Why in news?

- Indian professionals in the US employ the H-1B visa category, which is highly sought after because many use it as a stepping stone to permanent residency.
- However, the waiting times for Indians to receive an employment-based green card might last for decades.
- Over 9 lakh non-immigrant visas have already been processed by the US embassy in India, and the number is going to surpass one million.

Understanding H-1B Visa Program

- The H-1B visa program is designed to make it easier for qualified foreign workers to enter the country and work for American businesses.
- Indian IT experts are particularly interested in it since it enables American businesses to hire overseas labor for specialized positions requiring theoretical or technical competence.

- Despite being well-liked, the H-1B visa program is criticized for having lengthy waiting times and using a lottery system to pick applicants.

Ramaswamy's Perspective

- Ramaswamy acknowledged his own experience as an immigrant and argued that the H-1B system is bad for all parties involved.
- He argued for a merit-based admittance procedure to take the place of the lottery system, portraying the lottery as a type of indentured slavery that largely benefited sponsoring firms.
- Eliminating Chain Migration: He also stressed the importance of doing away with chain migration, noting that relatives who accompany immigrants do not make merit-based contributions to the nation.

Historical Context and Comparisons

- Similarities to Trump: Ramaswamy's position on H-1B visas has similarities to Donald Trump's 2016 presidential campaign.
- Hard position: Trump first took a hardline stance on these employees despite employing foreign workers on H-1B visas for his enterprises. However, he later softened his rhetoric.

Polity

Special Session of Parliament

The Union government of India has announced a special session of Parliament to be held in the newly constructed building. This session holds particular significance as it marks the first official use of the new parliamentary facility.

Special Session of Parliament:

- A special session of Parliament refers to a unique meeting convened outside of the regular parliamentary sessions.
- The term "special session" is not explicitly mentioned in the Constitution of India.
- Its convening is carried out as per the provisions of Article 85(1) of the Constitution.

Procedure of calling such Session

- Article 85(1) of the Indian Constitution stipulates the procedure for summoning Parliament.
- This constitutional provision grants the President the authority to call Parliament into session, including special sessions, as deemed necessary.
- It says:

"The President shall from time to time summon each House of Parliament to meet at such time and place as he/she thinks fit, but six months shall not intervene between its last sitting in one session and the date appointed for its first sitting in the next session."

Historical Context of Special Sessions:

Special sessions of Parliament have varied in their focus and format over the years:

[A] Special Sessions with Debates:

- **2015:** A special session commemorated Dr. B.R. Ambedkar's 125th birth anniversary.
- **1997:** Parliament convened to mark India's 50th anniversary of independence.
- **1962:** The agenda included a discussion on the India-China war situation.

[B] Midnight Special Sessions (Without Debates):

- **1972:** A session was held to celebrate 25 years of India's independence.
- **1992:** A special session marked the 50th anniversary of the Quit India Movement.
- **2017:** A session was convened to mark the rollout of the Goods and Services Tax (GST).

Relevance of Constitution Benches in the Supreme Court



CJI D.Y. Chandrachud, took a moment to address a lawyer's misconceptions regarding the purpose of Constitution Benches in the Supreme Court.

What is a Constitution Bench?

- The constitution bench is the name given to the benches of the Supreme Court of India.
- The Chief Justice of India has the power to constitute a Constitution Bench and refer cases to it.

Constitution benches are set up when the following circumstances exist:

1. **Interpretation of the Constitution:** According to Article 145(3), any issue "involving a substantial question of law as to the interpretation" of the Constitution of India shall be decided by a court consisting of at least five judges.
 2. **Indian President seeks SC's view when,** in accordance with Article 143 of the Constitution, the President has requested the Supreme Court's judgment on a factual or legal issue. The Constitution's Article 143 grants the SC advisory jurisdiction. According to the Article, the President has the authority to ask the Supreme Court any issues he determines to be crucial for the general welfare.
 3. **Conflicting Judgments:** When two or more Supreme Court benches of three judges issue conflicting rulings on the same legal issue, a larger bench must provide a clear explanation and interpretation of the law.
- The Constitution benches are set up on ad hoc basis as and when the above-mentioned conditions exist.
 - Constitution benches have decided many of India's best-known and most important Supreme Court cases, such as:
 1. K. Gopalan v. State of Madras, 1950 (Preventive detention)
 2. Ashoka Kumar Thakur v. Union of India, 1972 (OBC reservations) etc.
 3. Kesavananda Bharati v. State of Kerala, 1973 (Basic structure doctrine)

Critique and Response

- **Concern from a Lawyer:** A lawyer had expressed worries in a letter to the secretary general of the supreme court, claiming that the court was devoting too much time to Constitution Bench cases while ignoring public interest petitions that directly affected ordinary people.

- Legal Defense: This idea was refuted by CJI, who emphasized that not all Constitution Bench cases concern constitutional interpretation.
- Examples Are Vital He gave the recent Constitution Bench case as an illustration, which dealt with the question of whether a holder of a light motor vehicle license could operate a commercial vehicle. Numerous drivers across the country will see a direct impact on their way of life.

CJI Dispelling Misconceptions

- Not Just "Fancy" Matters: CJI made it clear that the Supreme Court doesn't hold Constitution Benches sessions exclusively to discuss issues unrelated to the common worries of ordinary citizens.
- He emphasized instances, like as the Article 370 abrogation case, where the court heard the "voice of the nation." Participants from the Valley eagerly took part in the lengthy proceedings.

Arguments against such hearings

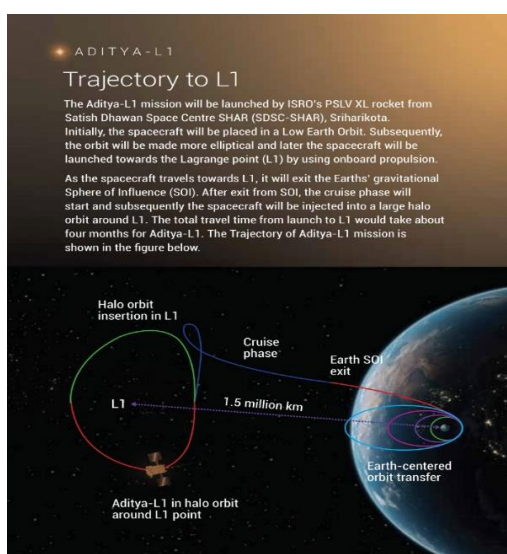
- People's Perspective: The advocate made it clear that his opposition to the court considering Constitution Bench cases was instead to the court's involvement in areas of public policy without receiving sufficient input from the public.
- Court's Reaction: CJI refuted this claim by pointing to the Article 370 case as an instance in which various Valley interveners actively conveyed their viewpoints to the court.

Conclusion

- Balancing Act: The Supreme Court's agenda must strike a delicate balance between constitutional issues and problems of public interest, as highlighted by the Chief Justice of India's words.
- Justice for All: The conversation between the Chief Justice and the attorney highlights how crucial it is to make sure that the court takes into account the opinions and worries of the general public when making decisions, especially when those decisions will have a substantial influence on society.

Science, Technology, Art & Culture

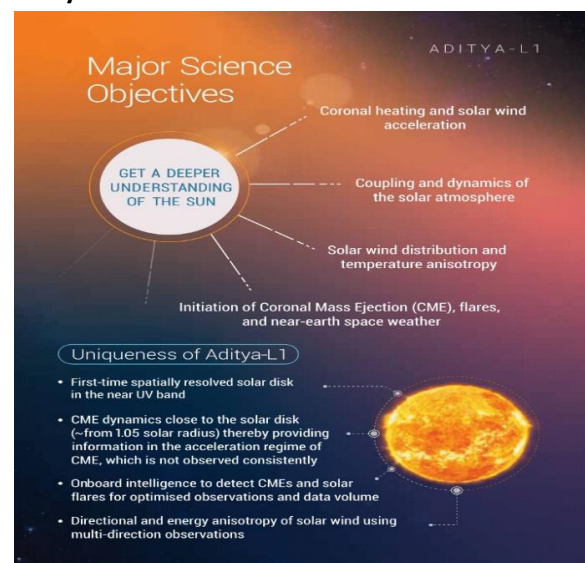
Unveiling the Sun's Secrets: ISRO's Aditya-L1 Mission



The Indian Space Research Organisation (ISRO) has announced a pioneering venture—the Aditya-L1 mission.

This mission marks India's first endeavour into space-based solar observation, with the launch scheduled for September 2 from Sriharikota.

Aditya-L1 Mission



- The Aditya-L1 project, a cutting-edge space-based observatory intended for studying the Sun, is unveiled by ISRO.
- The spacecraft will be situated roughly 1.5 million kilometers from Earth in a halo orbit around the Lagrange point 1 (L1) in the Sun-Earth system.
- The strategic location of the L1 point allows for uninterrupted solar observation free from eclipses, providing priceless insights into solar activity and its immediate effects on space weather.
- Aditya will travel 1.5 million kilometers to the Lagrange point L1 after leaving Earth's sphere of influence.

Significance of Lagrange Point 1

- Lagrange points are points of equilibrium where centripetal and gravitational forces balance one another, providing a stable environment for satellites.
- The spacecraft will be positioned so that it may see the Sun undisturbed because it will have a clear view of L1.
- The Solar and Heliospheric Observatory Satellite (SOHO) has shown that each Lagrange point has distinct advantages, such as a steady view of the Sun at L1.

Aditya-L1's Scientific Endeavors

- Aditya-L1 is equipped with seven payloads that use a variety of detectors to study the photosphere, chromosphere, and corona.
- Instruments like the Solar Ultraviolet Imaging Telescope (SUIT), Solar Low Energy X-ray Spectrometer (SoLEXS), and others are included in the payloads.
- Coronal heating, mass ejections, and space weather are a few examples of phenomena that can be better understood thanks to payloads that study solar dynamics in the interplanetary medium.

Significance of Solar Study

- Solar Influence on the System: The Sun has a tremendous influence on planetary weather and evolution, as well as on satellites, electronics, power systems, and even the environment on Earth.
- Continual solar observations are necessary for monitoring Earth-bound solar storms and forecasting their potential effects.
- All solar storms that are traveling towards Earth must pass through L1, making it an important location to watch.

Key Feature: Mighty LAM Engine

- The Aditya-L1 mission's success depends on the Liquid Apogee Motor (LAM) engine, which was created by ISRO's Liquid Propulsion Systems Centre (LPSC).
- LAM has been essential to projects like Chandrayaan-3 and the Mars Orbiter Mission (Mangalyaan).
- LAM engines provide orbital changes for satellites and spacecraft, saving fuel and assuring ideal location.

Japan discovers Earth-like Planet in Kuiper Belt



Possible proof that our solar system has a "Earth-like planet" has been found by two Japanese astronomers. It is thought that this mystery planet once existed in the Kuiper Belt, an area of the circumstellar disk beyond Neptune's orbit that is made up of material from the

outer solar system. Like planets, the Kuiper Belt revolves around the Sun.

What is the Kuiper Belt?

- A flat ring of tiny, frozen bodies orbiting the Sun beyond Neptune's orbit is known as the Kuiper Belt, sometimes known as the Edgeworth-Kuiper belt.
- Astronomer Gerard Kuiper, who is Dutch-American, first proposed the idea in the 1950s.
- Millions of ice objects, also known as Kuiper Belt objects (KBOs) or trans-Neptunian objects (TNOs), are found in this belt.
- It is seen as a holdover from the early solar system's existence.
- Many short-period comets with orbits around the Sun of less than 20 years are considered to originate from the Kuiper Belt.
- Small icy bodies like comets, asteroids, and dwarf planets make up the majority of it.
- One of the most well-known objects in the Kuiper Belt, Pluto, which was formerly categorized as the ninth planet, was reclassified as a dwarf planet by the International Astronomical Union (IAU) in 2006, in part because of its position within the belt.

The Astronomers' Findings

- According to the Japanese scientists, the size of this new planet, if it exists, would be 1.5 to 3 times that of Earth.
- The discovery disproves earlier theories of a far-off "Planet Nine" and suggests that there may be a planet within the Kuiper Belt that is closer to Earth.
- The astronomers postulate the existence of an Earth-sized planet as well as a number of trans-Neptunian objects (TNOs) on distinctive orbits that would act as observational indicators of this hypothetical planet's disturbances.
- They predict that this planet might be tilted at around a 30 degree angle and could be located anywhere between 200 and 500 astronomical

units (AU) from the Sun. Pluto's distance from Earth is 39 AU for reference.

Lab-Grown Human Embryos: A Breakthrough in Science



Without utilizing conventional sperm or egg cells, researchers have successfully created a "human embryo" in a lab. A structure mimicking an early human embryo was created using a mixture of stem cells, which have the capacity to develop into multiple cell types.

Creating Human Embryo artificially

- This model is regarded as one of the most complete depictions of a human embryo at 14 days old.
- Around six comparable embryo-like models have been released this year, the result of the work of numerous research teams across the globe.
- Even while none of them perfectly duplicate early embryonic development processes, they all add to our knowledge of science.

Challenges in Creating the Model

- Only a small percentage of the stem cells and chemical components used by Israeli researchers spontaneously organized into various cell types.
- The technique was ineffective since this spontaneous assembly only occurred in about 1% of the mixture.

Importance of Embryo Models and Research

- Direct investigation into early embryo development following uterine implantation is prohibited by ethical restrictions.
- It is essential to comprehend the early stages of embryo development because this is the time

when the majority of miscarriages and birth abnormalities occur.

- Understanding genetic and hereditary disorders is aided by this study.
- Understanding why certain embryos grow properly and implant effectively may increase the success rates of in vitro fertilization.

Potential of Embryo-Like Models

- These models make it possible to investigate how genes, epigenetics, and the environment affect embryo development.
- They make it easier to look into genetic flaws and create potential genetic treatments.

Limits of Lab-Grown Embryos

- Embryos created in a lab are only used to research the earliest phases of fetal development.
- It is forbidden to try to implant these models, and within 14 days they are usually destroyed.
- The 14-day restriction was first proposed by a UK committee in 1979, and it corresponds with the end of spontaneous embryo implantation.
- After this stage, embryos start to show signs of individuality and can no longer divide into twins.
- As embryos develop from a collection of cells to individuals with unique potential, frequently identified by the Primitive Streak, the ethical considerations change.

Insights from Embryo Models

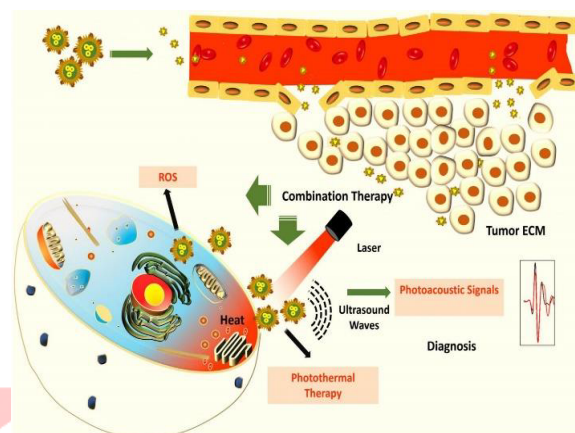
- Models like the one created in Israel provide insight into chromosome imbalances and DNA duplication mistakes.
- It is now known that these mistakes happen early in the course of development, with continuing DNA duplication.
- These models make it possible to manipulate genes for research by defining the roles that various genes play in embryonic development.

Conclusion

- Human embryo models created in a lab are a huge scientific advance.

- They offer a special view into the early stages of embryonic development and help us comprehend genetic and developmental processes.
- These models show potential for advancing genetic and medical studies even though they are not suited for reproduction.

IISc develops Hybrid Nanoparticles to detect and kill cancer cells



Researchers at the Indian Institute of Science (IISc) have pioneered a novel approach with the potential to detect and eradicate cancer cells, particularly those forming solid tumour masses.

Gold and Copper Sulfide Nanoparticles

- Innovative Nanoparticles: IISc researchers created multifunctional hybrid nanoparticles by fusing copper sulfide with gold, with implications for early cancer diagnosis and treatment.
- These nanoparticles have photothermal properties, which allow them to absorb light and turn it into heat, thereby killing cancer cells. They also have oxidative properties. Additionally, they generate singlet oxygen atoms, which heighten the toxicity of the cells.
- Combining Mechanisms: The nanoparticles efficiently target and destroy cancer cells by using both photothermal and oxidative mechanisms.

Revolutionizing Cancer Diagnosis

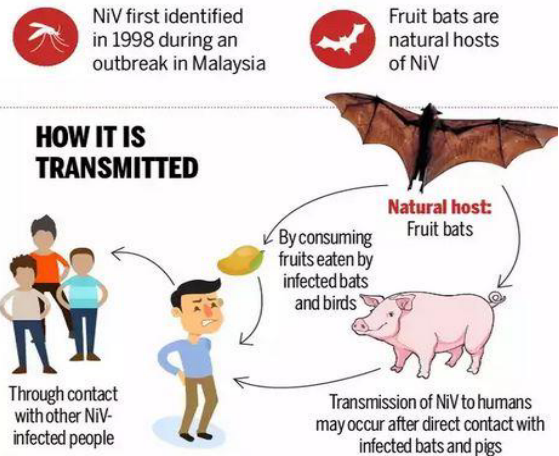
- **Ultrasound waves:** These hybrid nanoparticles have the potential to be used for cancer diagnosis in addition to cancer treatment. They can generate ultrasonic waves and absorb light thanks to their photoacoustic characteristic.
- **High Contrast Detection:** Once the nanoparticles have reached the cancer cells, the ultrasonic waves increase the contrast to detect them. Compared to conventional CT and MRI scans, this approach provides images with a higher resolution.
- **Clarity and Oxygen Saturation Measurement:** Ultrasound-generated scans have better clarity and can measure the oxygen saturation of tumors, increasing the accuracy of cancer identification.
- **The nanoparticles can be easily incorporated with existing detection and treatment systems.** Integration with Existing Systems. For instance, concentrated illumination from endoscopes used for cancer screening might cause nanoparticle-induced heat generation.

Overcoming Size Limitations

- **Size Advantages:** These hybrid nanoparticles have a crucial benefit in terms of mobility inside tissues and their capacity to approach tumors, measuring less than 8 nm.
- **Potential Safe Elimination:** Because these nanoparticles are so small, scientists believe they will naturally leave the body without building up. To prove their fitness for internal usage, however, substantial safety investigations are required.
- **Successful Lab Testing:** The researchers successfully tested the potential of these nanoparticles on lung and cervical cancer cell lines in the laboratory.
- **Clinical Development:** The nanoparticles are getting closer to clinical development according to this study's encouraging results.

Nipah breaks out again in Kerala

NIPAH VIRUS (NiV) INFECTION IS A NEWLY EMERGING ZOOONOSIS THAT CAUSES SEVERE DISEASE IN BOTH ANIMALS AND HUMANS



Concerns about this deadly viral disease have been aroused by the recurrence of Nipah infection in Kerala, which has resulted in two confirmed fatalities and two people who are receiving treatment. Nipah is substantially more lethal than COVID-19, while not being as contagious as it is. Case mortality rates range from 40% to 75%.

What is Nipah Virus Infection?

- Nipah is a zoonotic illness, which means that sick animals or tainted food can spread it to people.
- Also feasible is direct person-to-person transmission through close contact with an infected person.
- Fever, headache, cough, sore throat, breathing difficulties, and vomiting are among the symptoms.
- When Nipah infection is severe, it can cause coma and death by causing confusion, sleepiness, seizures, and encephalitis (brain swelling).

Transmission of Nipah Virus

- **Historical Outbreaks:** The Nipah virus, which takes its name from a Malaysian hamlet where it was initially identified, was first detected in Malaysia (1998) and Singapore (1999). Consuming tainted food is the main way that diseases spread from animals to people. This can happen if you eat fruit that has been tainted with

bat saliva or urine, uncooked date palm sap, or both.

- **Host Reservoir for Animals:** The virus's known hosts are fruit bats, also referred to as flying foxes. They spread it to pigs, dogs, cats, goats, horses, sheep, and other animals. Human infection typically happens as a result of close contact with these animals or eating food that has been tainted by their saliva or urine. There is also evidence of human-to-human transmission, particularly in contexts like families and hospitals.

Nipah Virus Spread and Mortality

- **Slow Spread:** The Nipah virus spreads more slowly than the SARS-CoV-2, which spreads quickly. However, a major worry is the high death rate.
- **High fatality:** Nipah has demonstrated a fatality rate as high as 68-75% during outbreaks. For instance, during the Siliguri outbreak in 2001, 45 of the 66 affected people perished from the virus. Similar to the Kerala epidemic in 2018, 17 of the 18 confirmed cases passed away.
- **confined epidemics:** It is noteworthy that Nipah epidemics have stayed confined and have been rapidly contained. This confinement is made possible by the virus's low level of human-to-human transmission and restricted infectiousness.
- **Reproductive Number (R0):** According to studies, Nipah outbreaks have a R0 of roughly 0.48, indicating a modest rate of population transmission. If the R0 number is less than 1, it is possible that an infected person does not spread the disease to more than one other person, which would result in a reasonably quick end to the outbreak.
- **High Mortality Rates Limit Transmission:** The virus's high mortality rates also contribute to limiting its spread.

Monoclonal Antibody for Nipah



In an effort to obtain monoclonal antibody doses for containing the Nipah virus outbreak in Kerala, India has contacted Australia. The monoclonal antibody has been given to 14 people worldwide after passing phase one studies satisfactorily.

Why use it for Nipah?

- Symptom alleviation is the only available treatment for Nipah virus infection at this time.
- The virus poses a serious concern due to its high fatality rate, which ranges from 40% to 75%.
- Comparatively, the case fatality ratio (CFR) maintained at about 3% even at the height of the Covid-19 pandemic.

What are Monoclonal Antibodies (mAbs)?

- Therapeutic proteins known as monoclonal antibodies (mAbs) have revolutionized medicine and healthcare.
- They have a wide range of uses, including treating illnesses, identifying disorders, and carrying out scientific study.

Structure of mAbs

- Proteins known as monoclonal antibodies are created by a specific type of immune cell called a B cell.
- They are known as "monoclonal" because they have a single, cloned parent cell as their source.
- The Y-shaped structure of these antibodies is unique and is made up of two identical heavy chains and two identical light chains.
- The antibody's variable region precisely binds to a particular antigen.

Applications of Monoclonal Antibodies

- There are several uses for monoclonal antibodies in science, medicine, and diagnostics:

- MAbs are used to treat a wide range of illnesses, such as cancer, autoimmune conditions, infectious infections, and more.
- They help identify particular molecules like antigens or antibodies in diagnostic procedures like ELISA (enzyme-linked immunosorbent assay).
- mAbs are tools used by scientists to examine and influence biological processes. They are essential tools in the study of cell biology and molecular biology and can be marked with fluorescent markers for imaging.
- PET (positron emission tomography) scans, which are a type of diagnostic imaging, can be performed using monoclonal antibodies that have been labeled with radioactive isotopes or fluorescent markers.
- In order to reduce harm to good cells during cancer treatment, they can target particular chemicals on cancer cells.

Challenges and Advancements

- Monoclonal antibodies can have drawbacks despite their considerable advantages, such as high production costs and the possibility of immunological reactions.
- Technology advancements have solved some of these issues, such as the creation of humanized antibodies (antibodies incorporating human components to lessen immunological reactivity).

Santiniketan gets UNESCO's World Heritage

List tag



The little town of Santiniketan, which is located in West Bengal's Birbhum district, has been added to the

UNESCO World Heritage List. Rabindranath Tagore, the recipient of the Nobel Prize, lived a significant portion of his life here.

About Santiniketan

- Santiniketan is a well-known cultural and heritage attraction in West Bengal, India, with a long history. It is located in the Birbhum District.
- Due of its connection to Nobel laureate Rabindranath Tagore, it has gained popularity.

Significance of Santiniketan

- Santiniketan served as Rabindranath Tagore's home, where he not only lived but also produced a large number of creative works, including songs, poems, and novels.
- Beautiful sculptures, frescoes, murals, and paintings by renowned painters like Rabindranath Tagore, Nandalal Bose, Ramkinkar, Binodbehari Mukhopadhyay, and others adorn the Santiniketan campus.
- Cultural Festivals: Santiniketan is located in the larger Birbhum District, which is known for hosting lively fairs and festivals. Poush Mela (December), Joydev Mela (January), Basanta Utsav (Holi) in March, and the legendary mystic Baul Singers are noteworthy festivities.
- Unusual Events: Rabindra Janmotsav, or the anniversary of Rabindranath Tagore's birth, is celebrated with great fervor throughout Bengali New Year at Santiniketan, as well as during the Bengali month of Boisakh.
- Unique Festivals: On the 22nd and 23rd days of Sravana (August), respectively, the region celebrates unique festivals like Briksharopan (the Festival of Planting Saplings) and Halakarshan (the Festival of Plowing the Fields). Varshamangal, the festival of the showers, is also observed in August and September.
- Poush Mela: Beginning on the seventh day of the Poush month, Santiniketan conducts the yearly Poush Mela. While the event is only supposed to last three days, vendors are free to stay longer. Live performances of Bengali folk music and

tribal dances like Santali are highlights of the festival, which is well-known for both.

West Bengal's Presence on the World Heritage List

- The second cultural icon from West Bengal to be added to the prestigious UNESCO list is Santiniketan.
- In order to highlight the rich cultural history of West Bengal, UNESCO inscribed "Durga Puja in Kolkata" to its list of Intangible Cultural history of Humanity in 2021.

Moonquakes and its Apollo 17 connection



A study that showed how the lunar lander abandoned by the Apollo 17 crew might be affecting seismic activity on the moon using seismic data gathered between 1976 and 1977. The study underlines that these moonquakes are caused by vibrations produced by the lunar module descent vehicle, which was positioned on the moon's surface in 1972, rather than by natural processes.

About Apollo 17 Mission

- Apollo 17 was the sixth lunar landing and the last of the Apollo missions to the Moon.
- In a first for the Apollo program, it was launched by night on December 6, 1972.
- This mission, which set out to collect crustal samples from the ancient highlands and look into the likelihood of recent lunar volcanic activity, had distinct scientific goals that set it apart from other missions.
- On July 20, 1969, Neil Armstrong, the first person to walk on the moon, took part in the Apollo 11 mission.

Understanding Moonquakes

- Similarities to Earthquakes: Since both earthquakes and moonquakes include seismic vibrations, they are comparable.
 - Four different forms of moonquakes have been found by researchers, three of which are quite harmless. The most damaging moonquakes are shallow ones, which occur the closest to the surface.
1. **Deep Moonquakes:** Occur approximately 700 kilometers below the lunar surface.
 2. **Shallow Moonquakes:** Take place at depths of only 20 to 30 kilometers, lasting up to 10 minutes.
 3. **Vibrational Moonquakes:** Typically result from meteorite impacts.
 4. **Thermal Quakes:** Caused by the moon's crust expanding as it warms following subzero temperatures during the night.
- Moonquakes can happen as frequently as every 27 days and average 7,000 in a decade, mostly as a result of temperature changes between lunar day and night.

Moonquakes vs. Earthquakes

- Although moonquakes often have smaller magnitudes than earthquakes, they are renowned for their prolonged duration.
- Apollo astronauts have captured shallow moonquakes with a magnitude as high as 5.5.

Human Lunar Landings

- India was the most recent nation to launch a lunar mission in 2023, following the United States, Russia, and China.
- Seismometer on India's Chandrayaan-3 mission picked up a moonquake, providing crucial information for further investigation.

Significance of Monitoring Moonquakes

- Future lunar missions may benefit from an understanding of moonquakes, especially if NASA decides to build a permanent lunar colony.
- For better understanding lunar geology and assuring the security of upcoming lunar

explorers, seismometers, like those used on the moon, are essential.

- For creating experiments and missions intended to solve the secrets of Earth's nearest celestial

neighbor, monitoring lunar seismic activity is essential.

- Beyond Earth, the moon offers a singular chance for in-depth planetary study.

Security Issues

C-295 Transport Aircraft



An important milestone was reached when the Indian Air Force (IAF) was presented with its first C-295 cargo aircraft at a ceremony in Seville, Spain. With a first order for 56 aircraft, the C-295 fleet of the IAF is expected to grow to be the largest in the world.

About C-295

- The payload capacity of the C-295MW transport aircraft ranges from 5 to 10 tonnes.
- It offers a lot of flexibility because it can hold up to 71 troops or 49 parachutists.
- The aircraft's 260 knot maximum cruising speed ensures prompt deployment.
- Even at modest speeds as low as 110 knots, its remarkable low-level flight characteristics make tactical missions possible.
- The C-295 has a rear ramp door that makes quick troop and cargo deployments possible.
- An indigenous Electronic Warfare Suite created by Bharat Electronics Ltd. and Bharat Dynamics Limited is installed on each aircraft.
- The plane is powered by two PW127G turboprop engines made by Pratt & Whitney Canada.
- The C-295 may use airstrips that aren't ready because of its short takeoff and landing (STOL) capability.

Significance of the aircraft

- India will join a small club of countries that can produce C-295 aircraft as a result of its entry into the aircraft manufacturing industry.
- The US, UK, Russia, France, Italy, Spain, Ukraine, Brazil, China, and Japan are among the nations that make up this group.
- As a result of the project, a large number of MSMEs throughout India will be involved in the production of airplane components.
- This includes key strategic locales like the Andaman & Nicobar archipelago and the China border.

Defence Ministry nods to buy Pralay Ballistic Missiles

PRALAY: Surface-to-Surface Missile

Pralay is a canisterised tactical, surface-to-surface, and short-range ballistic missile for battlefield use developed by the Defence Research and Development Organisation of India

ENGINE: Two stage rocket motor with third stage MaRV

SPEED: Mach 1 to 1.6

RANGE: 150-500 km

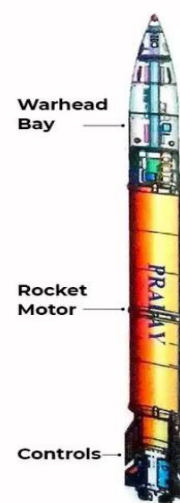
TRAJECTORY: low

GUIDANCE SYSTEM: Inertial navigation system

LAUNCH PLATFORM: 8x8 BEML-Tatra transporter erector launcher

MASS: 5 tonnes (4.9 long tons; 5.5 short tons)

OPERATIONAL RANGE: 150-500 km (93-311 mi)



Can change its path after covering certain range mid-air and is difficult to be tracked

It is capable of being launched from a mobile launcher and has latest navigation system and integrated avionics

It has the capability to defeat interceptor missiles

TOI FOR MORE INFOGRAPHICS, DOWNLOAD THE TIMES OF INDIA APP

The purchase of a regiment of Pralay ballistic missiles, intended for deployment along the Line of Actual Control (LAC) and the Line of Control (LoC), has been approved by the Defense Ministry. A ballistic missile will be introduced to the services for conventional operations for the first time.

Pralay Missile: Key Features

Strike Range	150 to 500 kilometers
Payload Capacity	350 kg to 700 kg conventional warhead
Warhead Variability	High explosive preformed fragmentation warheads, penetration-cum-blast (PCB) warheads, runaway denial penetration submunitions (RDPS)
Classification	Quasi-ballistic surface-to-surface missile
Maneuverability	Mid-flight trajectory alteration capability

Propulsion	Solid propellant rocket motor with advanced guidance systems
Global Comparisons	Comparable to China's Dong Feng 12 and Russia's Iskander missile
Development History	Development was initiated around 2015, with significant progress during the tenure of General Bipin Rawat as Chief of Army Staff

Strategic significance

- Longest Range: 'Pralay' will end up being the Army's surface-to-surface missile with the greatest range.
- Strategic Role: The BrahMos supersonic cruise missile and "Pralay" will play key roles in India's proposed rocket force, enhancing the country's strategic stance.
- Imperative: Ballistic missiles have already been deployed by China and Pakistan for tactical objectives, leading India to purchase "Pralay" missiles.

Trivia

2023 Ramon Magsaysay Award to Indian Oncologist



One of the 2023 recipients of the Ramon Magsaysay Award is the surgical oncologist Dr. R. Ravi Kannan, director of the Cachar Cancer Hospital and Research Centre (CCHRC) in Assam. His innovative work prioritizes healthcare solutions that are pro-poor and people-centric, revolutionizing cancer treatment in Assam.

Dr. Kannan's Inspiring Work

- The CCHRC expanded from having a small number of departments to having 28 under Dr. Kannan's direction, including oncology, pathology, radiology, microbiology, epidemiology, and palliative care.
- In order to address patients' difficulties in completing treatment owing to poverty and distance, the hospital implemented pro-poor policies such as free treatment, accommodation, and food, as well as ad hoc employment for carers and a homecare program.
- The hospital staff went above and above to help by giving free medication to patients and their families and training them in pain management and palliative care.
- As a result, from 28% to 70%, the compliance rate for cancer therapy significantly rose.

About Ramon Magsaysay Award

- The 1958-founded Ramon Magsaysay Award is a noteworthy honor that is frequently referred to be Asia's Nobel Prize.
- This esteemed award recognizes Asian individuals and organizations for their outstanding contributions to society across a variety of fields.

Who was Ramon Magsaysay?

- From 1953 until his tragically early demise in a plane accident in 1957, Ramon Magsaysay served as president of the Philippines.
- When Japanese forces invaded the Philippines, which was then a US colony, during World War II, he rose to fame.
- He won the Nationalist Party's presidential primary in December 1953, becoming it the nation's oldest political organization.
- In 1946, the Philippines was engulfed in post-war instability, which was followed by a widening wealth disparity that was made worse by the growth of capitalism.
- Leaders were targeted by the government, which was allied with the USA, amid allegations of communist sympathies and demands for peasant rights.

- Magsaysay's administrative and military tactics were crucial in fending off the alleged communist menace.

Indian Awardees: A Legacy of Excellence

Eminent Indians have been recognized through the Ramon Magsaysay Award:

1. Vinoba Bhave (1958)
2. Mother Teresa (1962)
3. Kamaladevi Chattopadhyay (1966)
4. Satyajit Ray (1967)
5. Mahasweta Devi (1997)
6. Arvind Kejriwal (2006)
7. Anshu Gupta of Goonj (2015)
8. Bezwada Wilson, human rights activist (2016)
9. Ravish Kumar, journalist (2019)

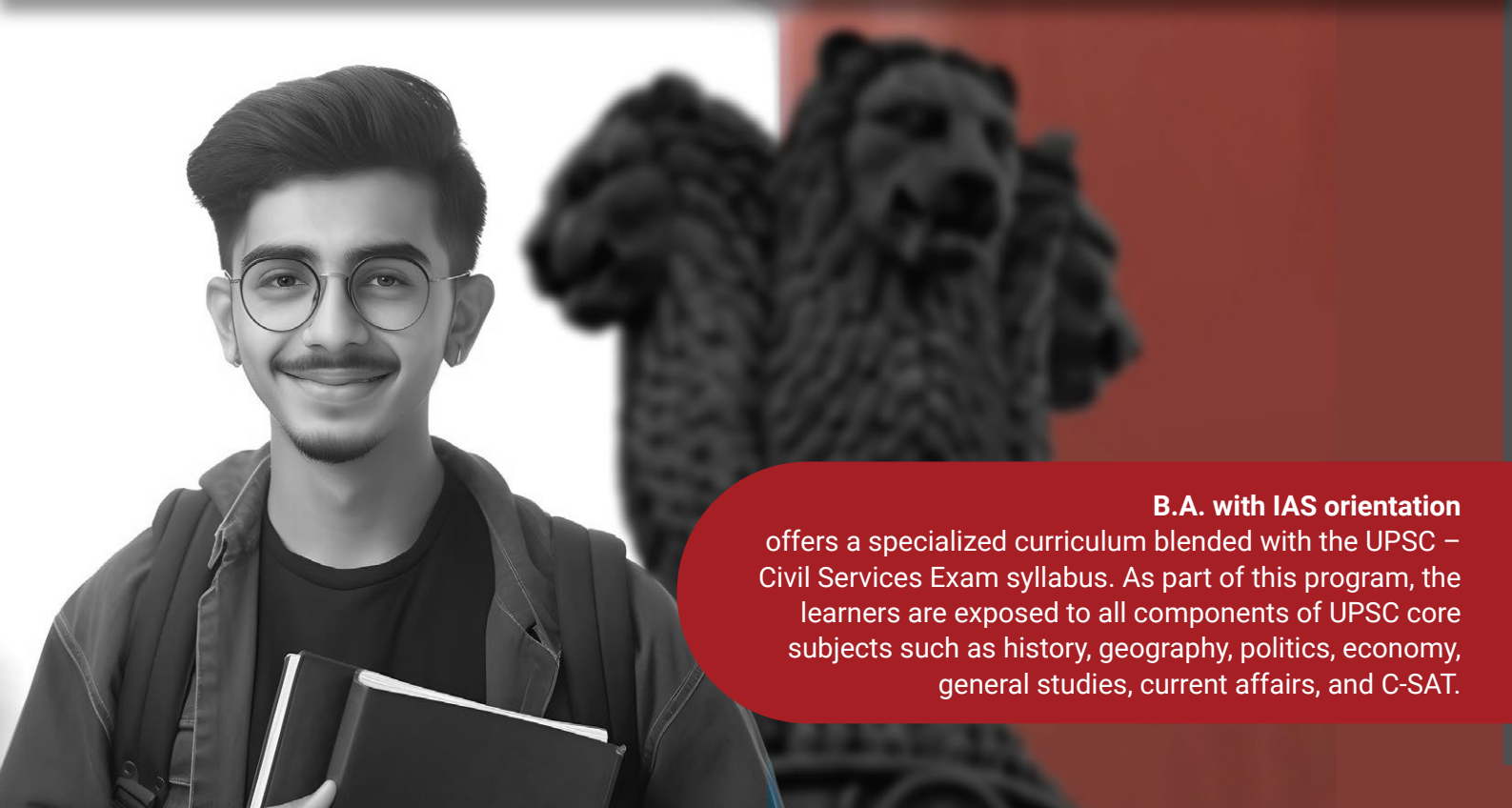
Significance of the Award

- The Ramon Magsaysay Award honors exceptional efforts that have a beneficial influence on society and represents a strong dedication to selflessness and service.
- It serves as a reminder that people and groups may create lasting change via their altruistic actions.

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CONTACT

Ph. No: 0863-2399999
Extn. 1166/1167/2430

Mob. No: 9182019425
9550767977
6305431535

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