

MONTHLY CURRENT AFFAIRS GK DIGEST

AUGUST 2023

**By
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CONTENTS

| | | | |
|--|---|--|----|
| International News | 3 | Government to open 25000 Jan Aushadhi Kendras ... | 6 |
| Temasek to invest 1,200 cr. in Mahindra & Mahindra's passenger EV firm | 3 | Air India unveils new logo 'The Vista' at Rebranding Event | 6 |
| PNGRB & World Bank Partners to Develop Roadmap | 3 | Centre and WHO to launch Global Initiative on Digital Health | 6 |
| Swiss impact investor signs agreement with Electronica Finance | 3 | Kerala Govt Launches 'Athidhi Portal' | 6 |
| Multilateral Naval Exercise Malabar 2023 | 3 | India's First 3D-Printed Post Office Building Inaugurated | 7 |
| India is the largest source of Human Hair..... | 3 | Health Minister Mansukh Mandaviya launched the Global Initiative..... | 7 |
| India and China are set to hold the 19th Round of Corps Commander Talks | 3 | national news- one liner..... | 7 |
| international news- one liner..... | 3 | Banking | 8 |
| National News | 4 | ADB & GoI Signed USD 200 Million Loan Agreement. | 8 |
| Jharkhand CM Launches Mobile App..... | 4 | Paytm Launches 2 New Devices | 8 |
| UNFPA & MP Govt Launch 'Just Ask!' Chatbot | 4 | LIC MF Completes Merger of IDBI MF Schemes..... | 8 |
| National Mission for Clean Ganga Approves 7 Projects | 4 | CRED launched RuPay credit card-based UPI payments | 8 |
| Kerala CM Pinarayi Vijayan Launches LEAP Coworks .4 | | State Bank of India files insolvency plea against Mumbai Metro One..... | 8 |
| DGT Partners With Amazon Web Services..... | 5 | Axis Bank Partners With Kiwi to Support 'Credit on UPI'..... | 9 |
| Bharat Dynamics Limited Hands Over 1st 'Radio Frequency Seeker of Akash' | 5 | India First Life Insurance launches 'Guarantee of Life Dreams(G.O.L.D)' | 9 |
| Assam CM Launched Amrit Brikshya Andolan App..... | 5 | Odisha Tourism Department Partners with Bandhan Bank | 9 |
| India won its first gold medal in the World Archery Championships..... | 5 | Bajaj Finance has Partnered with ICICI Lombard General Insurance..... | 9 |
| Jyotiraditya M. Scindia Unveiled The New Logo Of The NMDC..... | 5 | Star Health Partners With SCB To Sell Health Insurance Products | 9 |
| MoHFW Launched e-CARe Portal | 5 | Airtel Payments Bank Launches India's 1st Eco-Friendly Debit Card | 9 |
| NABARD supports Rajasthan to Get 5 GI Tag certification | 5 | Bandhan Bank & Odisha Govt Partnered to facilitate OTDC payment Solutions..... | 9 |
| GRSE launched Neerakshi, India's first Indigenous AUV | 5 | Protean & PayNearby Partner for Credit Marketplace on ONDC | 9 |
| Maharashtra's New Amravati Station..... | 6 | Canara Bank Launched Canara Jeevan Dhara..... | 10 |
| CJI Announces Launch of 'Suswagatam' Portal..... | 6 | | |
| Prime Minister Narendra Modi lays foundation of Sant Ravidas Temple | 6 | | |
| DPIIT and MoRD launched ODOP Wall | 6 | | |

| | | | |
|---|----|---|----|
| Axis Bank to provide loans via RBI’s Public Tech Platform | 10 | India and Trinidad and Tobago have signed a Memorandum of Understanding..... | 14 |
| Axis Bank Partners with RBIH To Launch KCC & MSME loans | 10 | NEHHDC & Tide Signed MoU to Digitise Handloom . | 14 |
| RBI launches pilot for ‘Public Tech Platform for Frictionless Credit’ | 10 | Government Schemes | 14 |
| Indian Bank Starts Specialised Startup Cells in 10 Cities across India..... | 10 | Karnataka Chief Minister Siddaramaiah launches Gruha Jyothi Scheme | 14 |
| Indian Bank Becomes 1st PSB to Extend Online Locker Agreement | 10 | Rajasthan CM introduces scheme -“Indira Gandhi Free Smartphone Yojana 2023”..... | 14 |
| banking- one liner | 10 | Prime Minister announced Vishwakarma Yojana Scheme | 15 |
| Appointments | 11 | Prime Minister Narendra Modi announced a new scheme to help the urban poor build houses in cities | 15 |
| Index and Ranking | 11 | Goa govt launches Door-Step Delivery of Digital Scheme | 15 |
| WTO’s WTSR 2023 Report: India Ranked 18 th | 11 | Union Cabinet approved a Scheme to add 10,000 E-Buses..... | 15 |
| Awards and Honours | 12 | Kerala government announced Ayyankali Urban Employment Guarantee Scheme..... | 15 |
| Important Days | 12 | Science and Technology | 15 |
| MOUs Signed | 12 | Defence Ministry to Replace Microsoft Windows.... | 15 |
| India & Moldova Agreed to Sign MoU | 12 | SAMUDRA’ app will help Seafarers and Fishermen.. | 15 |
| TRAI and C-DoT Sign MoU to Establish Mechanism of Technical | 12 | Maharashtra CM launches a Mobile App and WhatsApp helpline | 15 |
| RIL & Brookfield Asset Management signed MoU..... | 13 | Sports | 16 |
| ISLRTC and NIOS Signed an MoU to Promote ISL | 13 | Asian Youth and Junior Weightlifting Championships 2023 | 16 |
| Karnataka Govt & IBC Signed MoU | 13 | Sports- one liner | 16 |
| SMSES Signed An MoU With AIFF | 13 | Defence | 17 |
| An MoU was Signed Between India and Nepal..... | 13 | Navies of India and the UAE carried out a Military Exercise | 17 |
| BIS signs MoU with 35 institutions for Collaboration | 13 | Indian Air Force receives Israel’s Spike Non Line of Sight Missiles | 17 |
| IRISET & IIT Madras signed MoU to Establish 5G Testbed | 13 | Summits and confrences | 17 |
| IISc Bengaluru & GSL Signed MoU to Develop AI..... | 13 | G-20 EMPOWER Summit to begin in Gandhinagar .. | 17 |
| UP signed MoU with Mexican State Nuevo Leon | 14 | WHO and Ministry of Ayush will Host the First-ever Global Summit | 17 |
| India’s eGov Foundation, UNDP Indonesia sign MoU | 14 | | |
| IIITD-IC & YES Bank Signed Mo | 14 | | |
| PNB & Amul Signs MoU To Provide Finance..... | 14 | | |

| | |
|--|----|
| Y20 Summit under G20 being hosted by Department of Youth Affairs | 17 |
| Economy- one liner | 17 |
| Obituary- one liner | 19 |
| Books | 19 |
| Monthly Current Affairs Question Bank: August 2023 | 19 |

MONTHLY GK DIGEST: AUGUST 2023

INTERNATIONAL NEWS

TEMASEK TO INVEST 1,200 CR. IN MAHINDRA & MAHINDRA'S PASSENGER EV FIRM

- The investment by Temasek is seen as a vote of confidence in **Mahindra's EV strategy and vision**, as the company aims to become a global leader in electric SUVs.
- This investment will make Temasek one of the investors in MEAL, along with **British International Investments (BII)**, which invested Rs 1,925 crore (\$258 million) in MEAL last year.

PNGRB & WORLD BANK PARTNERS TO DEVELOP ROADMAP

- PNGRB is the Petroleum and Natural Gas Regulatory Board, which is the regulator of the natural gas sector in India. The World Bank is an international financial institution **that provides loans and grants to low- and middle-income countries for various development projects.**
- The study will cover aspects **such as mapping demand and supply of hydrogen, technical assessment of the existing pipeline network for its compatibility, commercial assessment of pipeline sector, identifying bottlenecks in policy and regulatory framework, and framing of roadmap till 2040 for expeditious implementation of hydrogen blending in India.**

SWISS IMPACT INVESTOR SIGNS AGREEMENT WITH ELECTRONICA FINANCE

- **The Pune-based non-banking finance company**, which is part of the SRP Electronica group, will use the funding to finance energy-efficient machines and promote rooftop solar installation, managing director Shilpa Pophale told ET.
- **It provides machine loans, business loans, loans against property, as well as working capital loan and loans to micro enterprises.**

MULTILATERAL NAVAL EXERCISE MALABAR 2023

- The exercise aims **to enhance interoperability, sea deterrence, and sea denial** in order to ensure freedom of navigation in the Indo-Pacific region.
- It also **provides an opportunity for the participating navies to learn** from each other's best practices and **enhance their maritime security capabilities.**

INDIA IS THE LARGEST SOURCE OF HUMAN HAIR

- This is mainly due to the tradition of women offering their long hair in temples as a **sign of gratitude and devotion.**
- It can also **provide employment opportunities and income** for many people in India.

INDIA AND CHINA ARE SET TO HOLD THE 19TH ROUND OF CORPS COMMANDER TALKS

- The **main agenda** of the talks is to **seek early disengagement of troops** from the remaining friction points, such as Depsang Plains and Demchok, where both sides have a **strong military presence.**
- Since then, they have **signed several agreements** and mechanisms to **maintain peace and stability** along the Line of Actual Control (LAC), but the situation remains tense and unpredictable.

INTERNATIONAL NEWS- ONE LINER

- On Monday, July 31, 2023, **Pakistan and China** signed **six key documents to help undertake the second phase** of the USD 60 billion **China-Pakistan**

Economic Corridor (CPEC) projects under a new model.

- On August 1, 2023, the **British government** officially acknowledged that the **Islamic State group committed “acts of genocide”** against the Yazidi people in 2014.
- China’s internet watchdog, the **Cyberspace Administration of China (CAC)**, has released draft **guidelines to restrict internet usage by minors**. According to the draft guidelines, minors would not be allowed to use most internet services on mobile devices from 10 p.m. to 6 a.m
- **Cambodia’s King Norodom Sihamoni** has appointed former **Prime minister Hun Sen’s son – Hun Manet** as the new prime minister of the country.
- China has **recently drafted rules for the use of facial recognition technology**.
- **The European Union** has raised **data privacy concerns over the proposed G20 MSME portal** that India has proposed for the micro, small and medium enterprises
- **India and China** have agreed to resolve the remaining issues along the **Line of Actual Control (LAC) in an “expeditious manner” and maintain peace and tranquility in the border areas**
- **Former US President Donald Trump** has been **indicted for scheming illegally to overturn his election loss** in the 2020 election. This marks the **third time** he has been **indicted on criminal charges**.
- **Prime Minister Narendra Modi** will be **visiting Johannesburg, South Africa** from August 22-24, 2023 to attend the 15th **BRICS Summit at the invitation of H.E. Mr. Matamela Cyril Ramaphosa**, President of the Republic of South Africa. This will be the first in-person BRICS Summit since 2019.
- **Iran’s Foreign Minister Hossein Amir-Abdollahian met Saudi Arabia’s Crown Prince Mohammed bin Salman (MBS) in Jeddah** on Friday, August 18, 2023. This was the **first visit to the kingdom since the Middle East rivals announced a surprise rapprochement**.
- **Russia’s national space agency, Roscosmos, reported** that their **moon-bound Luna-25 spacecraft encountered an “abnormal situation” prior to entering the pre-landing orbit**. The issue arose during a maneuver, preventing the specific parameters from being met.

NATIONAL NEWS

JHARKHAND CM LAUNCHES MOBILE APP

- The app is **designed to help villagers and forest department officials to monitor the location and movement of elephants**, so that they can take preventive measures to avoid any harm or damage.
- The app also **provides information on elephant behaviour, habitat, and conservation efforts**. The app is part of the government’s initiative to protect the elephants and the people living near their habitats.

UNFPA & MP GOVT LAUNCH ‘JUST ASK!’ CHATBOT

- It’s a great initiative **to provide accurate and reliable information on social issues and sexual and reproductive health and rights (SRHR) among adolescents and young adults in India**.
- The ‘Just Ask!’ chatbot is an **Artificial Intelligence (AI) digital engagement platform** that helps users **learn about their SRHR in a safe, personalized, and non-judgmental way**.
- The ‘Just Ask!’ chatbot **aims to address the critical need for SRHR awareness among young people in India**, who often face barriers such as stigma, myths, misinformation, and lack of access to quality services.

NATIONAL MISSION FOR CLEAN GANGA APPROVES 7 PROJECTS

- These projects are expected **to improve the water quality and biodiversity of the Ganga basin**, as well as **enhance the livelihoods and well-being of the people living along the river**.
- These projects will **create new sewage treatment plants (STPs) and interception and diversion (I&D) works to prevent untreated wastewater from flowing into the river**.

KERALA CM PINARAYI VIJAYAN LAUNCHES LEAP COWORKS

- **LEAP stands for Launch, Empower, Accelerate, Prosper**, and it aims to **provide state-of-the-art infrastructure, workspaces, meeting rooms, high-speed internet, and other amenities for a productive work environment**.

- LEAP also offers **mentorship programmes, business development assistance**, access to funding opportunities and expert guidance to the startups.

DGT PARTNERS WITH AMAZON WEB SERVICES

- This initiative will **benefit students enrolled in institutions** under the DGT, which is **responsible for implementing long-term institutional skill training** through its network of about 15,000 Industrial Training Institutes (ITIs) and 33 National Skill Training Institutes (NSTIs) across India.
- This initiative aims **to enhance students' skills and make them more employable**.

BHARAT DYNAMICS LIMITED HANDS OVER 1ST 'RADIO FREQUENCY SEEKER OF AKASH'

- The **Radio Frequency (RF) Seeker** is a critical and technology intensive subsystem used in **Surface-to-Air Missiles and Air-to-Air Missiles for target tracking in the terminal phase**.
- The **RF Seeker can successfully make the new generation** surface-to-air missiles, Akash NG, lock onto any enemy aircraft till it is destroyed.

ASSAM CM LAUNCHED AMRIT BRIKSHYA ANDOLAN APP

- The **Amrit Brikshya Andolan app** is a web portal and mobile application that **aims to plant a total of one crore (10 million) commercially-viable saplings across the state by individuals from various walks of life on September 17, 2023**.
- The Chief Minister also launched a **theme song for the Amrit Brikshya Andolan**, which is an **initiative to boost the state's green economy and fight against climate change**.

INDIA WON ITS FIRST GOLD MEDAL IN THE WORLD ARCHERY CHAMPIONSHIPS

- It was a **historic moment** for Indian archery, as they had never **won a gold medal at the world championships** before. Congratulations to the Indian team!
- India also **won two more gold medals** in the individual compound events on Saturday, August 5.

JYOTIRADITYA M. SCINDIA UNVEILED THE NEW LOGO OF THE NMDC

- The **new logo**, called NMDC 2.0, **retains the blue cog symbolizing the mining cycle, representing the company's steadfastness and trust** earned over the years.
- The Minister said that the **new logo reflects NMDC's vision of becoming a global leader in mining** and contributing to India's self-reliance and development.

MOHFW LAUNCHED E-CARE PORTAL

- The **e-CARe Portal** stands for **e-Certificate for Authorization of Remains**. It is a web-based application that **allows the relatives or friends of the deceased to apply for a certificate online**, without visiting any government office.
- The portal also **provides information on the guidelines and protocols for handling and disposal of human remains**, as well as the contact details of the nodal officers in each state and union territory.

NABARD SUPPORTS RAJASTHAN TO GET 5 GI TAG CERTIFICATION

- GI tags help **to protect the authenticity and uniqueness** of such products, as well as **promote their economic and cultural value**.
- The GI tags will help **to preserve the intactness of the disappearing artworks, safeguard the traditional knowledge and cultural expressions of the state, enhance the product quality and market access, create awareness and strengthen** the producer's capacity to enforce their rights, and empower the local communities by enhancing their income levels.

GRSE LAUNCHED NEERAKSHI, INDIA'S FIRST INDIGENOUS AUV

- **Neerakshi** is a **Sanskrit word that means "eyes in the water"** and it is a collaboration of Kolkata-based warshipmaker **Garden Reach Shipbuilders and Engineers (GRSE) Ltd** and MSME entity AEPL.
- It can be used for a variety of **functions ranging from mine detection to mine disposal to underwater survey**.

- It is also equipped with **sensors and imaging systems to aid search-and-rescue missions.**

MAHARASHTRA'S NEW AMRAVATI STATION

- The **New Amravati station**, which was **inaugurated** on August 8, 2023, has **12 women employees who handle its operations.**
- The station also has a **pink theme**, with pink walls, pink benches, and pink signboards. The station **aims to empower women and promote gender equality in the male-dominated railway sector.**

CJI ANNOUNCES LAUNCH OF 'SUSWAGATAM' PORTAL

- The **portal allows users to choose different validity periods for their e-passes**, depending on their needs and police clearance certificates.
- The portal also provides role-based **secure logins for different types of users** where they can **upload their proof of identity and capture their live photo** during the registration process.

PRIME MINISTER NARENDRA MODI LAYS FOUNDATION OF SANT RAVIDAS TEMPLE

- The **temple-cum-memorial**, named as **Shiromani Gurudev Shri Ravidas ji Memorial**, will be built at a cost of Rs. 100 crore at Badtuma village, about 40 km from Sagar city. The memorial will have a grand temple in Nagar style, a museum, a library, a Sangat hall, a Jal Kund, and a Bhakt Niwas.
- The temple will also **display the teachings and works of Sant Ravidas**, who was a 15th-century saint and a prominent figure in the Bhakti movement.

DPIIT AND MORD LAUNCHED ODOP WALL

- **ODOP stands for One District One Product**, a program that **aims to identify and showcase one unique product** from each district of the country.
- The ODOP Wall at SARAS Ajeevika Store features product tagging and story cards that **help consumers learn more about the origin and significance of the product.**

GOVERNMENT TO OPEN 25000 JAN AUSHADHI KENDRAS

- The government's **initiative** to open 25000 Jan Aushadhi Kendras is a commendable **step to make medicines available at affordable prices for the common people.**
- According to the Pharmaceuticals & Medical Devices Bureau of India, **the vision of the scheme is to bring down the healthcare budget of every citizen of India through providing "Quality Generic Medicines at Affordable Prices".**

AIR INDIA UNVEILS NEW LOGO 'THE VISTA' AT REBRANDING EVENT

- The **new logo** is a **modern design with golden, red and purple colors, inspired by the peak of the gold window frame that signifies limitless possibilities, progressiveness, and the airline's bold, confident outlook for the future.**
- The new logo also **incorporates the traditional 'jharokha' design found on all windows of all current aircraft.** The rebranding is part of Air India's transformation journey under the Tata Group, which acquired the airline in early 2021.
- **The rest of the plane uses the red and gold color scheme, with red wingtips and gold accents on the belly.**

CENTRE AND WHO TO LAUNCH GLOBAL INITIATIVE ON DIGITAL HEALTH

- Global Initiative on Digital Health (GIDH), which is a joint effort by India and the World Health Organization (WHO) **to improve health outcomes and achieve universal health coverage through digital technologies.**
- The initiative **aims to facilitate the implementation of the Global Strategy on Digital Health 2020–2025**, which was **adopted by the WHO Member States** in 2020.

KERALA GOVT LAUNCHES 'ATHIDHI PORTAL'

- The Kerala government has launched a new **web portal called 'Athidhi Portal' to register migrant workers** in the state and provide them with a **unique identification system.**
- The portal **aims to collect information about the workers and ensure that they have social security, health insurance, and other benefits.**

INDIA'S FIRST 3D-PRINTED POST OFFICE BUILDING INAUGURATED

- It's a **remarkable achievement** that showcases the country's **innovation and progress**.
- The **post office building** was constructed using **3d concrete printing technology, which is a fully automated process** that uses a **robotic printer to deposit concrete layer by layer as per the approved design**.

HEALTH MINISTER MANSUKH MANDAVIYA LAUNCHED THE GLOBAL INITIATIVE

- The GIDH is a **network of stakeholders** organized by the World Health Organization (WHO) to **facilitate the implementation of the Global Strategy on Digital Health 2020–2025**.
- The initiative **aims to support countries in their digital health transformation by providing technical assistance, quality assurance, and resource mobilization**.

NATIONAL NEWS- ONE LINER

- The Centre for Development of Advanced Computing (CDAC) has **collaborated with Arm, a UK-based semiconductor IP company, to expand semiconductor support** under the Design Linked Incentive Scheme (DLI) and foster the growth of the sector in India.
- **The Jalesar Dhatu Shilp (metal craft), Goa Mankurad mango, Goan Bebinca, Udaipur Koftgari metal craft, Bikaner Kashidakari craft, Jodhpur Bandhej craft and Bikaner Usta Kala craft** were given the **Geographical Indication (GI) tag**.
- **The Supreme Court of India has published new guidelines for the designation of senior advocates practicing mainly in the Apex Court**.
- The **Indian government** has introduced a new **Ayush visa category for foreign nationals seeking treatment under Indian systems of medicine, including Ayurveda, wellness, and Yoga**.
- On August 3, 2023, the **Union Minister Dharmendra Pradhan, Ministry of Education (MoE), and Union Minister Dr. Subrahmanyam Jaishankar, Ministry of External Affairs (MEA) jointly launched Study in India (SII) Portal** which is an integrated **one-stop solution for international student registration and visa application process**.

- On Wednesday, 26th July, 2023, an **MoU was signed between Prof. Jon Paul Rodríguez, Chair—IUCN SSC and Mr. Vivek Menon, Executive Director, Wildlife Trust of India to set up the first-ever regional Center for Species Survival (CSS) in India**.
- India has **handed over INR 450 million in advance to Sri Lanka** to fund its **unique digital identity project**.
- **Postal Life Insurance (PLI) has launched a new initiative called “Direct Incentive Disbursement” for its sales force**.
- **Dhaksha Unmanned Systems**, a subsidiary of Agri solutions provider Coromandel International, has won an order from the **Indian Army for the supply of 200 medium-altitude logistics drones and accessories**.
- The **CBI Academy in Ghaziabad, India** joined the Interpol Global Academy Network as its **10th member through a virtual signing ceremony**.
- On Friday, August 11, 2023, **Union Home Minister Amit Shah** introduced **three bills in the Lok Sabha to replace the Indian Penal Code (IPC), Code of Criminal Procedure (Cr.PC) and the Indian Evidence Act (IEA), which are British-era laws**.
- **The Union Health Minister Dr. Mansukh Mandaviya** inaugurated the second phase of the annual **Nationwide Mass Drug Administration (MDA) initiative** for Lymphatic Filariasis on August 10, 2023.
- Atal Innovation Mission (AIM), NITI Aayog in **collaboration** with the Indian Space Research Organisation (ISRO) and Navars Edutech successfully **launched the National Space Innovation Challenge 2023 (NSIC 2023)**
- Karnataka Deputy Chief Minister D.K. Shivakumar announced on Tuesday, August 15, 2023, that Karnataka would release 10 tmcft of Cauvery river water to the neighboring Tamil Nadu.
- Union Home Minister **Amit Shah** was on a two-day visit to his home state Gujarat on May 20 and 21, 2023. During his visit, **he dedicated projects worth Rs 800 crore to the public and attended the inauguration of Samast Modi Samaj's Rashtriya Mahasammelan**.
- **India's first Unmanned Aerial Systems (Drone) Common Testing Centre under the Defence Testing Infrastructure Scheme (DTIS)** will be established in **Tamil Nadu**.
- **President Droupadi Murmu** visited West Bengal on August 17, 2023. During her one-day visit to Kolkata,

the President launched the 'My Bengal, Addiction Free Bengal' Campaign under the 'Nasha Mukh Bharat Abhiyan', organized by Brahma Kumaris at Raj Bhavan, Kolkata.

- The Supreme Court of India refused to stay the uploading of data collected in the recently concluded Bihar caste-based survey.
- The Rajya Sabha Chairman, Jagdeep Dhankar, has referred three proposed bills to the Standing Committee on Home Affairs for examination. These bills seek to replace British-era criminal laws and the Rajya Sabha has asked the Standing Committee to submit its report within three months.
- On 12th August 2023, President Droupadi Murmu gave assent to four bills including the Digital Personal Data Protection Bill 2023, the Registration of Births and Deaths (Amendment) Bill 2023, the Jan Vishwas (Amendment of Provisions) Bill 2023, and the Government of National Capital Territory of Delhi (Amendment) Bill 2023.
- The United Nations Development Programme (UNDP) has developed an open-source software called the National Carbon Registry, which allows countries to effectively manage national data and processes for trading carbon credits.
- India's first long-range revolver 'Prabal' was launched by the state-owned enterprise Advanced Weapons and Equipment India (AWEIL).
- Union Minister Jitendra Singh unveiled a new variety of lotus flower with 108 petals, named 'Namoh 108'.

BANKING

ADB & GOI SIGNED USD 200 MILLION LOAN AGREEMENT

- The loan is an additional financing for the ongoing Rajasthan Secondary Towns Development Sector Project, which aims to improve water supply and sanitation systems, enhance urban resilience, and promote heritage living in selected towns.
- It will also help preserve the cultural and historical heritage of the towns by rehabilitating water structures and heritage buildings with nature-based solutions.

PAYTM LAUNCHES 2 NEW DEVICES

- These devices are called Paytm Pocket Soundbox and Paytm Music Soundbox, and they are both 4G enabled and offer instant audio payment alerts.
- Both devices are made in India and follow a subscription model. The rent for them ranges from INR 1 to INR 150 per month, depending on the merchant's transaction volume.
- Paytm claims that these devices will help small shops and merchants to increase their customer satisfaction and trust.

LIC MF COMPLETES MERGER OF IDBI MF SCHEMES

- The merger was effective from July 29, 2023. With the completion of the merger, out of 20 schemes of IDBI MF, 10 were merged with similar schemes of LIC MF and the remaining 10 were taken over by LIC MF on standalone basis, which took its total scheme count to 38.
- With this merger, investors who had invested in IDBI MF schemes, got access to LIC MF's diversified basket of product offerings covering equity, debt, hybrid, solution oriented themes, ETF and Index funds1.

CRED LAUNCHED RUPAY CREDIT CARD-BASED UPI PAYMENTS

- This feature allows CRED members to use their RuPay credit cards to make payments via UPI by scanning any UPI QR code or entering the merchant UPI ID.
- This is a convenient and secure way to use credit cards for day-to-day expenses and also enjoy exclusive benefits, offers, and rewards from CRED and RuPay.

STATE BANK OF INDIA FILES INSOLVENCY PLEA AGAINST MUMBAI METRO ONE

- MMOPPL is a joint venture between the Mumbai Metropolitan Regional Development Authority (MMRDA) and Reliance Infrastructure (RInfra), which operates the Versova-Andheri-Ghatkopar metro line in Mumbai.
- The outcome of the NCLT's decision will determine the impact on MMOPPL's financial stability and operations moving forward.

AXIS BANK PARTNERS WITH KIWI TO SUPPORT 'CREDIT ON UPI'

- The users can enjoy the **benefits** of credit card rewards, while **experiencing the convenience of UPI's fast and secure payment**.
- The partnership **aims to promote digital payments and enhance financial inclusion** in India.
- **Kiwi's goal** is to **enable** one million users to **access credit cards** on UPI over the next 18 months by forging additional banking partnerships.

INDIA FIRST LIFE INSURANCE LAUNCHES 'GUARANTEE OF LIFE DREAMS(G.O.L.D)'

- This is a product that **offers regular long-term income** to the policyholders, with flexible premium paying terms and three income options.
- The plan **offers three income options: immediate, intermediate, and deferred**. The immediate option provides regular income from the end of the first policy year till maturity..
- The plan also **offers a death benefit**, which is **higher of 10 times the annualized premium or 105% of all premiums paid or sum assured on maturity or guaranteed sum assured on death**.

ODISHA TOURISM DEPARTMENT PARTNERS WITH BANDHAN BANK

- The PoS machines will **help improve collections and prevent revenue losses** for the state tourism department, which may be caused by the lack of cash carried by the tourists. The machines will also bring convenience to both the tourists and OTDC officials.
- The **initiative aligns with the nation's vision** of becoming a **cashless economy**. Bandhan Bank is planning to launch UPI services soon.

BAJAJ FINANCE HAS PARTNERED WITH ICICI LOMBARD GENERAL INSURANCE

- These policies can be bought instantly on the **platform through an all-digital and seamless customer experience journey**.
- These policies **provide extensive coverage against various risks and damages to vehicles**.
- Various add-on covers to enhance the vehicle insurance, such as **NCB protector cover, 24x7**

roadside assistance cover, zero depreciation add-on cover, etc.

STAR HEALTH PARTNERS WITH SCB TO SELL HEALTH INSURANCE PRODUCTS

- The **partnership** is expected to benefit **both the bank and the insurer, as well as their customers**. The bank will **earn a commission** from the insurer, while the insurer will gain access to a wider customer base.
- The customers will be able to **avail comprehensive health insurance coverage** that caters to their medical needs and wellness goals.

AIRTEL PAYMENTS BANK LAUNCHES INDIA'S 1ST ECO-FRIENDLY DEBIT CARD

- The **eco-friendly debit card** comes in two variants: **Personalised Classic Card and Insta Classic Card**. The **Personalised Card can be ordered through the Airtel Thanks app**, while the **Insta Card will be available at select neighbourhood banking points** by the end of this quarter.
- **Both cards offer** rewards such as **e-commerce benefits of up to Rs 10,000 and free One Dines experiences** across major cities in India. **The card can be used for online and offline transactions**, as well as for **withdrawing cash from ATMs**.

BANDHAN BANK & ODISHA GOVT PARTNERED TO FACILITATE OTDC PAYMENT SOLUTIONS

- The **PoS machines will hasten tourist payment collections, bringing convenience to both the tourists and OTDC officials**.
- The **bank is planning to launch UPI services** soon. The **EDC machines will also help prevent revenue loss for OTDC**, which may be caused by the **lack of cash carried by the tourists**. This initiative aligns with the nation's vision of becoming a cashless economy.

PROTEAN & PAYNEARBY PARTNER FOR CREDIT MARKETPLACE ON ONDC

- The partnership **aims to leverage the account aggregator framework, which allows borrowers to link their bank accounts or financial information on**

the platform and share it with lenders with their consent.

- The **marketplace will also enable easy discovery of various lending products at affordable pricing, and Protean will aggregate Loan Service Providers (LSPs) onto a single platform.**

CANARA BANK LAUNCHED CANARA JEEVAN DHARA

- **It is a zero-balance account, which means you do not have to maintain any minimum balance or pay any maintenance charges.** You can **earn interest** on your savings at the same rate as regular savings accounts, which ranges from 2.90% to 4% depending on the balance in the account.
- **Canara Jeevan Dhara is a great option for senior citizens** who want to enjoy financial security and convenience in their golden years.

AXIS BANK TO PROVIDE LOANS VIA RBI'S PUBLIC TECH PLATFORM

- The platform is **designed to facilitate the smooth provision of credit by ensuring the effortless transmission of essential digital data to lenders.**
- The platform will **foster efficiency in the lending process** in terms of **reduction of costs, quicker disbursement, and scalability.**
- Axis Bank is *one of the participating banks in the pilot project.* It offers various loan products through the PTPFC platform.

AXIS BANK PARTNERS WITH RBIH TO LAUNCH KCC & MSME LOANS

- **The PTPFC is a new initiative that aims to provide seamless access to credit for customers by leveraging data** from various sources such as PAN, Aadhaar, Account Aggregator, land records, etc. in a consented and secure manner.
- **Axis Bank is among the first banks to go live leveraging** the PTPFC platform and is expected to benefit from the **increased efficiency and scalability of the lending process.** The bank has also been an **early adopter of many innovative technology frameworks** such as UPI, Account Aggregator ecosystem, Video KYC, etc.

RBI LAUNCHES PILOT FOR 'PUBLIC TECH PLATFORM FOR FRICTIONLESS CREDIT'

- The platform is **designed to facilitate the smooth provision of credit by ensuring the effortless transmission of essential digital data to lenders.**
- The platform will **operate with an open structure, inclusive Application Programming Interfaces (APIs), and established standards, enabling all participants in the financial sector to effortlessly integrate through a 'plug and play' approach.**

INDIAN BANK STARTS SPECIALISED STARTUP CELLS IN 10 CITIES ACROSS INDIA

- They provide a **range of tailor-made banking solutions for startups, such as payment gateways, corporate credit cards, credit facilities, and a customised loan product called 'IND SPRINGBOARD'.**
- The startup cells also have **dedicated relationship managers who partner with the startups and build lifecycle engagement** with them.

INDIAN BANK BECOMES 1ST PSB TO EXTEND ONLINE LOCKER AGREEMENT

- It aims to **enhance customer convenience and reduce the turn-around time of the agreement execution.**
- The DDE platform is a fully **automated contract execution platform with paperless e-stamp and electronic signature (e-Sign) facility.** The e-Sign facility includes Aadhaar-based (OTP/Biometric) and dongle-based digital signature.

BANKING- ONE LINER

- The **Reserve Bank of India (RBI)** has sanctioned the **Scheme of Amalgamation of The Navanirman Co-operative Urban Bank Ltd with Rajadhani Co-op.**
- **IndusInd Bank and Tiger Fintech, a Bajaj Capital Group company,** have partnered to **launch the IndusInd Bank Tiger Credit Card, a co-branded credit card powered by Visa.**
- The **Competition Commission of India (CCI)** has approved the proposed **acquisition of HDFC Credila Financial Services** by a private equity consortium of BPEA EQT and ChrysCapital.

- **AU Small Finance Bank (AU SFB)**, India's largest SFB, has launched India's first 24x7 Video Banking service it provides a virtual platform where customers can communicate with a video banker in real-time via video calls, like video conferencing.
- **The Indian Banks' Association (IBA)** has constituted a sectoral committee for member banks operating within the Gujarat International Finance Tec-City (GIFT City).
- **Proxgy**, an innovative Indian Industrial Internet of Things startup, has recently announced the launch of its 'Make in India' pocket sound box named **AudioCube Mini**.
- **PayU India**, a leading online payment service provider in the country, and CSC Academy, an SPV of the Ministry of Electronics & IT, have launched a joint initiative to improve digital and financial literacy among the weak and underprivileged segments of society, particularly SC-ST, BPL, and women.
- **The Reserve Bank of India (RBI)** has selected global consultancy firms **McKinsey and Company India LLP** and **Accenture Solutions Pvt Ltd** India to develop systems using artificial intelligence (AI) and machine learning (ML) for its supervisory functions.
- **IndusInd Bank** has launched a first-of-its-kind multi-branded credit card - '**IndusInd Bank Avios Visa Infinite Credit Card**' for all customers, in partnership with British Airways Executive Club and Qatar Airways Privilege Club.
- **State-owned Bank of Maharashtra (BoM)** has emerged as the top performer among public sector lenders in loan and deposit growth in percentage terms during the first quarter of the current financial year.
- **HDFC Group** has launched its life insurance and asset management services at International Financial Services Centre (IFSC) in Gujarat's GIFT City. HDFC International Life and Re has been set up by HDFC Life.
- **YES BANK** has recently launched a new mobile banking app called '**iris by YES BANK**'. The app is a comprehensive financial proposition that has been co-created based on the valued feedback received from YES BANK customers.

| Person | |
|----------------------------------|--|
| Thuraiya Hamid Alhashmi | Board of Directors and a Constituency Director of BRICS' New Development Bank (NDB). |
| Shivendra Nath | Chairman & Managing Director |
| Udaya Kumar Hebbar | Chairperson of Microfinance Industry Network |
| Manoj Kumar Nambiar | Vice-Chairperson of Microfinance Industry Network |
| Prof. Ganesan Kannabiran | NAAC as new director |
| Sanjay Kumar Agarwal | Chairman of the Central Board of Indirect Taxes and Customs |
| Surjit Bhujabal | member of the CBIC |
| Dr. Vijay Kumar Saraswat | Chairman of the Governing Board of Quantum Ecosystems Technology Council of India (QETCI). |
| Cambodia's King Norodom Sihamoni | Prime minister Hun Sen's son |
| Raman Sukumar | Vice-Chair of the Intergovernmental Panel on Climate Change |
| Ali Mahaman Lamine Zeine | Prime minister |
| Justice Subhasis Talapatra | 33rd Chief Justice of the Orissa High Court |
| Amit Jhingran | Managing Director and Chief Executive Officer of SBI Life Insurance Company Limited |
| Senator Anwarul Haq Kakar | caretaker Prime Minister |
| R Doraiswamy | Managing Director of LIC |
| Faiz Ahmed Kidwai | Chief Executive Officer |
| Parminder Chopra | Chairman and Managing Director (CMD) of PFC |
| P. R. Seshadri | Managing Director and CEO of the Thrissur based South Indian Bank |

INDEX AND RANKING

WTO'S WTSR 2023 REPORT: INDIA RANKED 18TH

- According to the report, **India ranked 18th** among the **leading exporters** in world merchandise trade in 2022, with a value of \$453 billion and a share of 1.8%.
- India **also ranked 9th among the merchandise importers**, with a value of \$723 billion and a share of 2.8%. India performed better in world trade in commercial services, ranking 7th among exporters and 9th among importers.

APPOINTMENTS

| Name of the | Designation |
|-------------|-------------|
|-------------|-------------|

- The report also **highlights the impact of the COVID-19 pandemic**, the war in Ukraine, inflation, monetary tightening, and debt distress on world trade and economic growth.

AWARDS AND HONOURS

| Awardee | Awards |
|---|--|
| Myra Grover | Empowered Women Icon Award' |
| Department of Health and Family Welfare, Government of Meghalaya | Reliance General Insurance Company Ltd (RGICL) |
| Shri Narendra Modi | Lokmanya Tilak National Award |
| Subhash Runwal | Lifetime Achievement Award RICS |
| National Automated Fingerprint Identification System (NAFIS) | Gold Award |
| Indian-American economist Raj Chetty | Harvard University's George Ledlie Prize |
| RatanTata | 'Udyog Ratna' Award |
| President Droupadi Murmu | Gallantry awards |
| Eiha Dixit, Manya Harsha, Nirvaan Somany and Mannat Kaur and Karnav Rastogi | International Young Eco-Hero award |

IMPORTANT DAYS

| Date | Day | Theme |
|------------------|-----------------------------|--|
| August 1st, 2023 | World Lung Cancer Day | Theme:-- |
| August 1st, 2023 | World Breastfeeding Week | Theme: "Let's make breastfeeding and work, work!". |
| August 1st, 2023 | World FinTech Day | Theme:-- |
| August 1st, 2023 | World Wide Web Day | Theme: -- |
| August 2nd, 2023 | Earth Overshoot Day | Theme: -- |
| August 4th, 2023 | National Bone and Joint Day | Theme: -- |
| August 6th, 2023 | Hiroshima Day | Theme: -- |
| August 7th, 2023 | 9th National Handloom Day | Theme: "Handlooms for Sustainable Fashion". |
| August 7th, 2023 | National Javelin Day | Theme: -- |
| August 8th, 2023 | Quit India Movement Day | Theme: -- |
| August 9th, 2023 | Nagasaki Day | Theme: "to champion peace and underscore the |

| | | |
|-------------------|-----------------------------------|--|
| | | imperative of diplomatic solutions, constructive dialogue, and disarmament". |
| August 10th, 2023 | World Biofuel Day | Theme: -- |
| August 11th, 2023 | World Steelpan Day | Theme: -- |
| August 12th, 2023 | International Youth Day | Theme: "Green Skills for Youth: Towards a Sustainable World" |
| August 12th, 2023 | World Elephant Day | Theme: "Ending the Illegal Wildlife Trade". |
| August 13th, 2023 | World Organ Donation Day | Theme: "Step up to volunteer; need more organ donors to fill the lacunae". |
| August 14th, 2023 | Partition Horrors Remembrance Day | Theme: -- |
| August 19th, 2023 | World Humanitarian Day | Theme: "No Matter What" |
| August 19th, 2023 | World Photography Day | Theme: "landscapes". |

MOUS SIGNED

INDIA & MOLDOVA AGREED TO SIGN MOU

- Agreement between India and Moldova for cooperation in agriculture** is a significant **development that reflects the friendly and mutually beneficial relations between the two countries.**
- The **meeting aimed to strengthen bilateral cooperation** in agriculture between India and Moldova, two countries that have enjoyed close and friendly diplomatic relations for 31 years.

TRAI AND C-DOT SIGN MOU TO ESTABLISH MECHANISM OF TECHNICAL

- This is a significant **development in the field of telecommunications in India.**The MoU was signed on 25th July 2023 at TRAI headquarters in New Delhi.
- The MoU **aims to establish a mechanism of technical and institutional cooperation in the field of telecommunications, with the purpose of contributing to its development.**

The MoU will **facilitate research on regulatory practices, regulatory gap studies, and knowledge sharing** through **technical sessions, seminars, and conferences.**

RIL & BROOKFIELD ASSET MANAGEMENT SIGNED MOU

- **RIL and Brookfield Asset Management** have signed an MoU **to manufacture renewable energy and decarbonization** equipment in Australia.
- The MoU **aims to both accelerate and de-risk Australia's energy transition by enabling it to locally produce clean energy equipment** such as PV modules, long duration battery storage and components for wind energy.
- The MoU with RIL is one of the **key initiatives being undertaken by Brookfield to bring global manufacturing technology** and expertise to Australia..

ISLRTC AND NIOS SIGNED AN MOU TO PROMOTE ISL

- **ISLRTC stands for Indian Sign Language Research and Training Center**, and NIOS stands for National Institute of Open Schooling. They are both national institutes under the Ministry of Social Justice and Empowerment and the Ministry of Education, respectively.
- The MoU **aims to make educational materials accessible for deaf and hard of hearing children** in their preferred format of communication, which is Indian Sign Language (ISL).
- This is a **historic partnership that will revolutionize deaf education in India and empower deaf and hard of hearing children to achieve their full potential.**

KARNATAKA GOVT & IBC SIGNED MOU

- This is a significant development for the renewable energy sector in India, as **it will boost the production and use of eco-friendly batteries for various applications.**
- The unit will **produce recyclable Lithium-ion batteries that can be used for electric vehicles, grid storage, and other purposes.**

SMSES SIGNED AN MOU WITH AIFF

- The MoU **aims to promote football at the grassroots level** by creating a Subroto XI team in the Junior

Monthly One Liner GK Digest August 2023

Boys (U-17) category, which will participate in the AIFF Youth Competition from the 2023-24 season.

- The MoU was **signed by Air Vice Marshal Alok Sharma**, VM VSM, ACAS (Org & Cer) as member of SMSES and Dr. Shaji Prabhakaran, Secretary General of AIFF in a formal function held at Air Force Station, New Delhi.

AN MOU WAS SIGNED BETWEEN INDIA AND NEPAL

- India and Nepal have a **long-standing and multifaceted development partnership** that covers various sectors such as health, education, water supply, sanitation, connectivity, and energy.
- The **construction of these projects will provide better education facilities and water supply & sanitation facilities for the local community and improve the quality of life** for people in Nepal.

BIS SIGNS MOU WITH 35 INSTITUTIONS FOR COLLABORATION

- BIS signed Memorandum of Understandings (MoUs) with 35 prestigious institutions across the country for fostering **collaboration in standardisation and conformity assessment** on August 5, 2023.
- The MoU will **enable the partner institutions to participate in standardisation activities by associating with the technical committees of BIS at the national and international level**

IRISET & IIT MADRAS SIGNED MOU TO ESTABLISH 5G TESTBED

- This testbed will be **dedicated to the testing and development of 5G use cases for the Indian Railways.**
- The **aim is to leverage the potential of 5G technology to enhance the operational efficiency, passenger experience and overall safety of the railways.**

IISC BENGALURU & GSL SIGNED MOU TO DEVELOP AI

- Collaboration between IISc Bengaluru and GSL **to develop AI for shipbuilding and defence.**
- The partnership **aims to leverage AI to transform the maritime and defence sectors, by enabling GSL to design and construct next-generation naval**

vessels that are more agile, energy-efficient, and technologically advanced.

also offer working capital limits and supply chain finance to Amul's dealers and retailers.

UP SIGNED MOU WITH MEXICAN STATE NUEVO LEON

- This is a significant step **towards strengthening the bilateral relations between the two regions and exploring new opportunities for cooperation and development.**
- The two parties will work together **to promote tourism, trade, investment, education, culture, health, agriculture and innovation** in their respective domains.
- They will also **exchange best practices, information, technology and expertise to enhance their capacities and competitiveness.**

INDIA'S EGOV FOUNDATION, UNDP INDONESIA SIGN MOU

- This is a significant step towards **addressing the environmental and health challenges posed by the increasing amount of infectious medical waste generated by the Covid-19 pandemic.**
- The collaboration **aims to use eGov Foundation's Digital Public Infrastructure (DPI) - DIGIT, which is an open-source platform that can handle various waste streams and geographies.**

IIITD-IC & YES BANK SIGNED MO

- The collaboration will also **enable startups at IIITD-IC to perform better, generate revenues, register growth, and attract better talent.**
- YES BANK is one of the first banks in India to **develop a dedicated programme for startups called YES HeadStartup, which offers best-in-class banking facilities and solutions for startups.**

PNB & AMUL SIGNS MOU TO PROVIDE FINANCE

- The MoU between PNB and Amul aims **to provide small-ticket financing under MUDRA to Amul's dealers and retailers, who can avail loans ranging from Rs 50,000 to Rs 10 lakh at attractive interest rates and flexible repayment options.**
- The MoU also **envisages integrating various digital channels, such as QR codes, POS systems, and UPI, to facilitate transactions and collections.** PNB will

INDIA AND TRINIDAD AND TOBAGO HAVE SIGNED A MEMORANDUM OF UNDERSTANDING

- A set of open APIs and digital public goods that **aim to facilitate identity, data, and payment services on a large scale.**
- India Stack **includes components such as Aadhaar, UPI, eKYC, eSign, DigiLocker, and more.** These components enable **presence-less, paperless, and cashless service delivery for citizens and businesses.**

NEHHDC & TIDE SIGNED MOU TO DIGITISE HANDLOOM

- This is a significant **step towards empowering and promoting the small weavers and artisans of the region, who produce some of the most exquisite and unique crafts** in the country.
- This partnership comes at a time when the Government of India has been **pushing digitalisation of handloom and handicraft industry.**

GOVERNMENT SCHEMES

KARNATAKA CHIEF MINISTER SIDDARAMAIAH LAUNCHES GRUHA JYOTHI SCHEME

- The scheme **aims to provide free electricity to households that consume up to 200 units per month, regardless of their caste or residence status.**
- The **scheme is expected to benefit about 1.2 crore families** in the state and **save them around Rs. 1,000 per month** on their electricity bills.

RAJASTHAN CM INTRODUCES SCHEME - "INDIRA GANDHI FREE SMARTPHONE YOJANA 2023"

- It **aims to provide free smartphones, internet connectivity and voice call services to women** in the state.
- The **priority** will be given to **vulnerable groups, such as widows and divorced women, who need more support and access** to information.

PRIME MINISTER ANNOUNCED VISHWAKARMA YOJANA SCHEME

- The scheme will **offer various benefits** such as **recognition, certification, credit support, skill enhancement, training, stipend, modern tools, and quality improvement.**

PRIME MINISTER NARENDRA MODI ANNOUNCED A NEW SCHEME TO HELP THE URBAN POOR BUILD HOUSES IN CITIES

- He said that the government would provide relief in interest rates and loans from banks to those who want to construct their own houses. He also said that the government was spending Rs 400,000 crore to build houses for the poor.
- The new scheme announced by Modi is expected to benefit those families that live in rented houses, slums, chawls, and unauthorised colonies in cities.

GOA GOVT LAUNCHES DOOR-STEP DELIVERY OF DIGITAL SCHEME

- The scheme **aims to bridge the digital divide and foster a digital and inclusive governance system. It saves time and resources for the rural people by bringing selected government services to their doorsteps.**
- It **improves accessibility and convenience for the citizens by allowing them to request public services** by simply calling the dedicated call centre number.

UNION CABINET APPROVED A SCHEME TO ADD 10,000 E-BUSES

- The scheme **aims to enhance green mobility and reduce carbon emissions from the transport sector.**
- Under the **green urban mobility initiatives segment, bus rapid transport projects** would be developed along with **non-motorised infrastructure like bike sharing, bicycle lanes.**

KERALA GOVERNMENT ANNOUNCED AYYANKALI URBAN EMPLOYMENT GUARANTEE SCHEME

- The scheme **aims to provide 100 days of wage-employment in a financial year to urban households whose adult members volunteer to do unskilled manual work.**

- The scheme has been successful in **creating employment opportunities and improving the living conditions of the urban poor.**
- The scheme has also undertaken various works such as **water conservation, agriculture, sanitation, waste management, etc., that have contributed to the development of the urban areas.**

SCIENCE AND TECHNOLOGY

DEFENCE MINISTRY TO REPLACE MICROSOFT WINDOWS

- Defence Ministry's decision **to replace Microsoft Windows with Maya OS**, an indigenous operating system with a special security feature called Chakravyuh, as India faces increasing cyber threats from foreign hackers and malware.
- Maya OS is a homegrown operating system that has been developed by the **Defence Ministry in collaboration with some government agencies**, such as DRDO, C-DAC, and NIC.
- Maya OS **aims to provide a robust defence** against cyberattacks by **offering an interface and functionalities** that are similar to Windows, ensuring a seamless transition for the users.

SAMUDRA' APP WILL HELP SEAFARERS AND FISHERMEN

- This app **offers comprehensive information** on all ocean-related services, useful for both **seafarers and the fishing community.**
- It will be especially beneficial to the fishing community as it disseminates **Potential Fishing Zone (PFZ) advisories which will guide them to the probable fish aggregation locations.**

MAHARASHTRA CM LAUNCHES A MOBILE APP AND WHATSAPP HELPLINE

- The **app and the helpline aim to make the application process easier and faster for the patients** and their relatives.
- They also **provide information** about the **eligibility criteria, required documents, status of the application, and contact details of the officials.** The app can be downloaded from the Google Play Store and the helpline number is +9186505675

SPORTS

ASIAN YOUTH AND JUNIOR
WEIGHTLIFTING CHAMPIONSHIPS 2023

- It is being hosted in India for the **first time at Gautam Buddha University** in Greater Noida, Uttar Pradesh. The event started on July 28th and will conclude on August 5th 2023.
- The event was inaugurated by **Union Sports Minister Anurag Singh Thakur** on July 27th. He **praised the Weightlifting Federation of India for hosting the event and congratulated the Indian weightlifters for their achievements.**

SPORTS- ONE LINER

- **Cristiano Ronaldo** became the **highest goal scorer with headers in football** he scored the second goal for **Al Nassr against US Monastir in a King Salman Club Cup game** at the King Fahd International Stadium in Riyadh, Saudi Arabia,
- **Iga Swiatek** is currently ranked as the World No. 1 in women's singles by the Women's Tennis Association (WTA) .
- The **Indian women's hockey team** achieved a momentous victory in the prestigious **Torneo del Centenario 2023** tournament held in Terrassa, Barcelona.
- **Commonwealth Games bronze medallists Treesa Jolly and Gayatri Gopichand** progressed to the second round of the Australia Open Super 500 badminton tournament with a straight game win over Canada's Catherine Choi and Josephine Wu.
- **Ace Indian players Kidambi Srikanth and PV Sindhu** have progressed into the Singles quarter-finals of the Australian Open on August 3rd.
- The **7th Men's Asian Champions Trophy is set to begin in Chennai, Tamil Nadu at the Mayor Radhakrishnan Stadium.**
- **Olympic badminton champion Viktor Axelsen** added the Japan Open 2023 title to his haul, beating Indonesian star Jonatan Christie in the men's singles final.
- The **Indian men's hockey team** beat the People's Republic of China 7-2 in its opening match of the **Asian Champions.**
- **Jyothi Yarraji**, a star Indian athlete, achieved a remarkable feat at the World University Games in

Chengdu by smashing her own national record in the women's 100m hurdles and winning a bronze medal.

- **Gukesh** overtook India's chess pioneer **Viswanathan Anand** in the live ratings, ranking ninth, ahead of Anand at 10.
- **Prarthana Thombare**, in partnership with Anastasia Tikhonova, defeated Estelle Cascino and Diana Marcinkevica 3-6, 6-1, [10-7] in the doubles final of the \$60,000 ITF women's tennis tournament in Barcelona
- The world No. 1 men's doubles pairing of **Pramod Bhagat and Sukant Kadam** won a gold medal in the SL3-SL4 category at the Four Nations Para-Badminton International in Sheffield, England.
- The Indian under-31 bridge team won a bronze medal in the **18th World Youth Teams Bridge Championships** held in Veldhoven, the Netherlands.
- India ended its **World University Games (WUG) campaign** on Tuesday with its best-ever performance, winning a record haul of 26 medals, including 11 gold.
- **Kuldeep Yadav, the Indian leg spinner**, has become the fastest Indian bowler to complete 50 wickets in T20 Internationals.
- **Arjun Erigaisi joined Vidit Gujrathi** in the pre-quarterfinals after Koneru Humpy bounced back with a resolute victory to stay alive in the race of women's quarterfinals in the FIDE World Cup in Baku, Azerbaijan
- **India beat Malaysia 4-3 to win the Asian Champions Trophy 2023.** India thrashed Japan 5-0 in the last-four clash to set up a title showdown of the Asian Champions Trophy with Malaysia.
- **Lima, Peru** has been reinstated as the host city for the 2024 **World Athletics Under-20 Championships.**
- **Dipa Karmakar, the Indian gymnast who achieved a historic fourth-place finish at the 2016 Rio Olympics**, has been excluded from the Indian squad for the upcoming Hangzhou Asian Games.
- **Four Indian chess players** have entered the **quarterfinals of the FIDE World Cup 2023.** They are **Gukesh D, Arjun Erigaisi, R Praggnanandhaa, and Vidit Gujrathi.**
- **Aditi Swami**, a 17-year-old Indian archer, won the senior world championship in the compound women's category at the **World Archery Championships.**

- The new **Chennai Formula Racing Circuit** has been launched and is set to host India's first-ever night street race later this year.
- The Indian men's and women's compound archery teams both made their way into the finals of the ongoing **2023 Archery World Cup Stage 4 in Paris**.
- **Indian Grandmaster R Praggnanandhaa** defeated compatriot **Arjun Erigaisi** 5-4 via the sudden death tie-break to enter the semifinals of the FIDE World Cup chess tournament in Baku on Thursday (August 17).
- **Indian wrestler Priya Malik** won the gold medal in the women's 76kg category at the 2023 U20 World Wrestling Championships in Jordan.
- The Indian men's 10m air pistol team, comprising **Shiva Narwal, Sarabjot Singh, and Arjun Singh Cheema**, won a **bronze medal at the ISSF World Championship 2023** in Baku, Azerbaijan.
- **Akhil Sheoran** secured a **Paris 2024 Olympics quota** and **won a bronze medal at the ISSF World Championships** in Baku, Azerbaijan. He finished third in the men's rifle 3-position competition with an aggregate of 450.0 in the eight-man final.
- **Indian Grandmaster R. Praggnanandhaa** held the **fancied American player Fabiano Caruana** to a **draw in the first game of their semifinal clash** at the **FIDE World Cup in Baku, Azerbaijan**.
- The Indian junior men's hockey team defeated Spain 6-2 in their opening match at the 4-Nations Tournament in Dusseldorf, Germany.

DEFENCE

NAVIES OF INDIA AND THE UAE CARRIED OUT A MILITARY EXERCISE

- The exercise **aimed to enhance the interoperability and synergy** between the two navies by cross training on tactics, techniques and procedures.
- The exercise was also a **sign of the deepening military cooperation between India and the UAE**, which have been strategic partners since 2017.
- The exercise also **showcased the capabilities of the Indian Navy**, which has been expanding its presence and influence in the Indian Ocean Region (IOR) and beyond.

INDIAN AIR FORCE RECEIVES ISRAEL'S SPIKE NON LINE OF SIGHT MISSILES

- **Israeli Spike Non Line of Sight (NLOS) anti-tank guided missiles**. These are advanced weapons that can hit targets from long distances and are especially useful in mountainous terrain.
- They have a **tandem-charge high-explosive** warhead that can penetrate armor and destroy personnel. They can be launched from man-portable, vehicle-mounted, or helicopter-mounted platforms.

SUMMITS AND CONFRENCES

G-20 EMPOWER SUMMIT TO BEGIN IN GANDHINAGAR

- To **promote women's economic empowerment and leadership across sectors**. It is part of India's G-20 presidency, which aims to foster inclusive and sustainable growth for all.
- The **theme** of the G20 EMPOWER Summit is **"Women-Led Development: Ensuring a sustainable, inclusive, and equitable global economic growth"**. The G-20 EMPOWER Summit is a significant step towards achieving gender equality and empowering women to lead across sectors.

WHO AND MINISTRY OF AYUSH WILL HOST THE FIRST-EVER GLOBAL SUMMIT

- The **aim of the summit is to explore the role of traditional medicine in addressing health challenges** and driving progress in sustainable development.
- The summit will also **showcase the scientific advances and evidence-based knowledge** in the use of traditional medicine for people's health and well-being.

Y20 SUMMIT UNDER G20 BEING HOSTED BY DEPARTMENT OF YOUTH AFFAIRS

- It is a **four-day event that will bring together young leaders** from the G20 countries and other guest nations to discuss and propose solutions on various global issues.
- The **theme of this summit is "Youth for Global Action: Resilient, Resourceful and Responsible"**.

ECONOMY- ONE LINER

- The **Parliament has passed the amendments** in the **Central GST as well as Integrated GST legislations** to

- allow **28 per cent levy on full face value** of bets placed in **casinos, horse racing and online gaming**.
- The state-owned **Bank of Maharashtra (BoM)** has **announced a reduction in its interest rates on home and car loans**, effective from Monday, August 14, 2023.
- The **Reserve Bank of India (RBI)** has selected **global consultancy firms McKinsey and Company India LLP and Accenture Solutions Pvt Ltd India** to develop systems using **artificial intelligence (AI) and machine learning (ML)** for its supervisory functions.
- Chhattisgarh**, one of the poorest states in the country, **ranks second** in the overall **fiscal health scorecard**, just behind Maharashtra.
- The **Comptroller and Auditor General of India (CAG)** has flagged huge cost overruns in the Dwarka Expressway project in its latest audit report.
- The **Reserve Bank of India (RBI)** has issued **fresh guidelines** to the Regulated Entities (REs) such as commercial & other banks, NBFCs and other lenders to ensure reasonableness and transparency in disclosure of penal interest
- The **state-owned Oil and Natural Gas Corporation (ONGC)** is investing Rs 1 lakh crore by the end of this decade in **low-carbon energy opportunities, including renewables and green hydrogen** as it looks to transform into a low-carbon energy player
- The **GST Council** has decided to **retain a 28% tax on online gaming, casinos, and horse racing**. The tax is likely to come into effect on October 1, 2023, and will be reviewed after six months from its implementation
- The **Centre** has imposed **restrictions on the import of laptops, tablets, and personal computers** with immediate effect.
- The **Ministry of Steel, Government of India** confers **National Metallurgist Awards** to recognize **outstanding contributions in the metallurgical field, covering Operations, Research & Development, Waste Management and Energy Conservation**.
- According to External Affairs **Minister Dr. S Jaishankar**, **bilateral trade between India and Latin America and the Caribbean (LAC) countries** has **surged to 50 billion dollars** in the Fiscal Year 2022-23.
- The Insurance Regulatory and Development Authority of India (**IRDAI**) has **allowed insurers to hold their investments in HDFC Ltd. till maturity**.
- The Directorate General of Foreign Trade (**DGFT**) has **decided to defer the implementation of a licensing regime for the import of laptops, tablets, and personal computers** by nearly three months.
- The **Indian Finance Ministry** has imposed a definitive **anti-dumping duty on certain optical fibre imports** from China, South Korea, and Indonesia to **give some relief to the domestic optical fibre industry** reeling under the adverse impact of low-price and low-quality imports.
- Axis Bank** has announced that it will **raise its stake in Max Life to 16.2% from 9.99% by infusing 16.12 billion** (\$194.6 million) through a preferential allotment of shares. This new investment will increase their ownership in the insurer to 19.02%
- The **Finance Ministry of India** has recently issued a **warning to the public to be cautious of fraudsters** who are extorting money in the name of Indian Customs.
- Protean eGov Technologies Limited (**Protean**) has **partnered with PayNearby, a branchless banking and digital network, to make credit services more accessible and affordable** for Indians
- Sashidhar Jagdishan, **HDFC Bank's** Managing Director and Chief Executive, has emerged as the **highest-paid bank chief executive** in FY23, with a significant increase of more than 62% in his remuneration in fiscal year 2023, reaching 10.55 crore.
- The **Reserve Bank of India (RBI)** has issued **fresh guidelines to the Regulated Entities (REs)** such as **commercial and other banks, Non-Banking Finance Companies (NBFCs) and other lenders** to ensure reasonableness and transparency in disclosure of penal interest
- Moody's Investors Service** has affirmed **India's rating at the lowest investment grade of 'Baa3'**, with a stable outlook.
- The **Indian government** has imposed a **40% duty on onion exports** until December 31, 2023. This move was made in response to rising onion prices and to improve supplies in the domestic market.
- The government is expected to constitute the 16th Finance Commission by the end of November, according to Finance Secretary T V Somanathan. **The Finance Commission is a constitutional body that gives suggestions on Centre-State financial relations**.

OBITUARY- ONE LINER

- **Professor Bikash Sinha**, a well-known physicist and former director of Saha Institute of Nuclear Physics, passed away at the age of 78. He was a recipient of Padma Shri in 2001 and Padma Bhushan in 2010 for his contribution to science & technology.
- **Prof. M.R. Satyanarayana Rao**, the former President of Jawaharlal Nehru Centre for Advanced Scientific Research (JNCASR) and a Padma Shri recipient, passed away at his residence in Tata Nagar, Bengaluru on August 13th night following a cardiac arrest.
- **Bindeshwar Pathak**, the founder of Sulabh International, passed away on Tuesday due to a cardiac arrest at a hospital in Delhi, he dedicated his life to promoting human rights, environmental sanitation, non-conventional sources of energy, and waste management through education.
- **Mohammed Habib**, the legendary Indian football player known for his skills and memorable goal against Pele's New York Cosmos, passed away at the age of 74. He was renowned as the maestro of the football field during the 1970s and his extraordinary skills led him to score against Pele's New York Cosmos while donning the Mohun Bagan jersey.
- **Dr. Vallampadugai Srinivasa Raghavan Arunachalam**, the former Director General of Defence Research and Development Organisation (DRDO) and Padma Awardee, passed away in California..
- **Veteran Congress leader and former Kerala Speaker Vakkom Purushothaman**, who also served as Governor of Mizoram, passed away at a private hospital in Thiruvananthapuram.
- The renowned Marathi poet and lyricist **Namdeo Dhondo Mahanor**, popularly known as Na Dho Mahanor, passed away at the age of 81 on August 3, 2023. He was a nature poet, lyricist, farmer and also a nominated member of Maharashtra Legislative Council.
- **N Vittal**, the recipient of the Padma Bhushan award, passed away on 4th August 2023 at the age of 85. He was an Indian civil servant who held a number of senior positions in the Government of India, most prominently that of central vigilance commissioner.
- **Union Home Secretary Ajay Kumar Bhalla** was granted another one-year extension in service, his fourth in the post, till August 22, 2024.

- **William Friedkin**, the Oscar-winning director of 'The French Connection' and 'The Exorcist', passed away in Los Angeles on Monday, August 7, 2023. He was 87 years old. Friedkin was one of the most influential and innovative filmmakers of his generation.
- **P Jayarama Bhat**, the former Chairman of Karnataka Bank Ltd, passed away in Mangaluru on Wednesday. He was 72 years old and is survived by his wife, a son, and a daughter.
- **John Devitt**, the Australian Olympic swimming gold medallist, passed away at the age of 86. He was a former swimming champion who won gold medals at the 1956 Melbourne and 1960 Rome Olympics. He broke 14 world records across his 13-year swimming career.
- **Union Education and Skill Development & Entrepreneurship Minister Shri Dharmendra Pradhan**, and Union Minister for Finance & Corporate Affairs Smt. Nirmala Sitharaman launched **Kuwi and Desia books at Bhubaneswar**.

BOOKS

- **Union Education and Skill Development & Entrepreneurship Minister Shri Dharmendra Pradhan**, and Union Minister for Finance & Corporate Affairs Smt. Nirmala Sitharaman launched **Kuwi and Desia books at Bhubaneswar**.
- **Rishi Raj's new book "Kargil: Ek Yatri Ki Jubani"** was released by **Ajay Bhatt**, Minister of State (MoS), Ministry of Defence (MoD) at the Constitution Club of India, New Delhi, Delhi. **The book pays tribute to the Martyrs of Kargil War and was published by Prabhat Prakashan.** The book and illustrations – "Kargil: Ek Yatri Ki Jubani" – authored by renowned writer **Shri Rishi Raj**, and published by **Prabhat Prakashan**.

MONTHLY CURRENT AFFAIRS QUESTION BANK: AUGUST 2023

Q.1 What is the name of the mobile app launched by Jharkhand Chief Minister Hemant Soren to track elephant movement in Jharkhand?

- Elephant Tracker
- Elephant Alert
- Elephant Watch
- Elephant Guard

- e) None of these

Answer (b):

Q.2 When and where will the G20 EMPOWER Summit be held?

- a) August 1, 2023, at the Mahatma Mandir in Gandhinagar, Gujarat
- b) August 15, 2023, at the Red Fort in Delhi
- c) August 26, 2023, at the Taj Mahal in Agra
- d) August 31, 2023, at the Gateway of India in Mumbai
- e) None of these

Answer (a): The G-20 EMPOWER Summit is a global initiative to promote women's economic empowerment and leadership across sectors. It is part of India's G-20 presidency, which aims to foster inclusive and sustainable growth for all. The summit will be held on August 1, 2023, at the Mahatma Mandir in Gandhinagar, Gujarat.

Q.3 What is the full name of PFC, the central public sector undertaking that joined ATFSG?

- a) Power Facilitation Corporation Ltd
- b) Power Funding Corporation Ltd
- c) Power Financing Corporation Ltd
- d) Power Finance Corporation Ltd
- e) None of these

Answer (d): PFC stands for Power Finance Corporation Ltd, a central public sector undertaking owned by the Ministry of Power, Government of India. It was established in 1986 and serves as the crucial financial pillar of the Indian power sector.

Q.4 What is the name of the payments bank that has decided to apply for a Small Finance Bank licence in India?

- a) Airtel Payments Bank
- b) Paytm Payments Bank
- c) Fino Payments Bank
- d) Jio Payments Bank
- e) None of these

Answer (c): Fino Payments Banks' Board Approves Transition to SFB license. This is a recent development in the banking sector of India, where Fino Payments Bank, a payments bank that offers digital banking services to low-income customers, has decided to apply for a Small Finance Bank (SFB) licence, which will allow it to offer credit and other banking products to its existing and potential customers.

Monthly One Liner GK Digest August 2023

Q.5 How many people will benefit from the project in 16 towns across Rajasthan?

- a) About 1.5 million
- b) About 2 million
- c) About 2.5 million
- d) About 3 million
- e) None of these

Answer (a): The project will benefit about 1.5 million people in 16 towns across Rajasthan by providing them with safe and reliable water supply and sanitation services.

It will also help preserve the cultural and historical heritage of the towns by rehabilitating water structures and heritage buildings with nature-based solutions.

Q.6 What is the name of the device that is as small as a debit card and has a torch and a loudspeaker?

- a) Paytm Pocket Soundbox
- b) Paytm Music Soundbox
- c) Paytm Mini Soundbox
- d) Paytm Nano Soundbox
- e) None of these

Answer (a): These devices are called Paytm Pocket Soundbox and Paytm Music Soundbox, and they are both 4G enabled and offer instant audio payment alerts.

Paytm Pocket Soundbox is a portable device that can fit in your pocket and is as small as a debit card. It has a 5-day battery life, a torch, and a loudspeaker that announces the payment amount and confirmation.

Q.7 What is the name of the AI digital engagement platform that provides information on SRHR among adolescents and young adults in India?

- a) Just Know!
- b) Just Talk!
- c) Just Learn!
- d) Just Ask!
- e) None of these

Answer (d): The 'Just Ask!' chatbot is an Artificial Intelligence (AI) digital engagement platform that helps users learn about their SRHR in a safe, personalized, and non-judgmental way.

Q.8 When was the meeting held between the ministers of India and Moldova ?

- a) July 30, 2023
- b) August 1, 2023
- c) July 31, 2023
- d) August 2, 2023
- e) None of these

- d) West Bengal
- e) None of these

Answer (a):

Q.12 What does LEAP stand for in LEAP Coworks?

- a) Learn, Explore, Achieve, Progress
- b) Launch, Empower, Accelerate, Prosper
- c) Lead, Engage, Advance, Perform
- d) Link, Enable, Assist, Partner
- e) None of these

Answer (b): LEAP stands for Launch, Empower, Accelerate, Prosper, and it aims to provide state-of-the-art infrastructure, workspaces, meeting rooms, high-speed internet, and other amenities for a productive work environment.

Q.13 What is the purpose of the partnership between DGT and AWS India?

- a) To upskill students in emerging technologies
- b) To provide free online learning programs
- c) To enhance students' employability
- d) All of the above
- e) None of these

Answer (d): Directorate General of Training (DGT) has partnered with Amazon Web Services (AWS) India to upskill students in emerging technologies such as cloud computing, data annotation, artificial intelligence (AI), and machine learning (ML).

Q.14 What is the name of the fintech company that rewards users for paying their credit card bills on time and has launched RuPay credit card-based UPI payments?

- a) Paytm
- b) PhonePe
- c) CRED
- d) Google Pay
- e) None of these

Answer (c): CRED, a fintech company that rewards users for paying their credit card bills on time, has recently launched RuPay credit card-based UPI payments in collaboration with NPCI.

Q.15 What is the main objective of the MoU between RIL and Brookfield?

Answer (c): On July 31, 2023, a meeting was held between the Minister of State for Agriculture & Farmers Welfare of India, Sushri Shobha Karandlaje, and the Deputy Prime Minister and Minister for Agriculture & Food Industries of Moldova, Mr. Vladimir Bolea, at Krishi Bhawan in New Delhi.

Q.9 Which of the following is the sponsor of LIC Mutual Fund?

- a) LIC Housing Finance Ltd
- b) Life Insurance Corporation of India
- c) Union Bank of India
- d) GIC Housing Finance Ltd
- e) None of these

Answer (b): LIC Mutual Fund (LIC MF) is an asset management company (AMC) with Life Insurance Corporation of India (LIC) as its sponsor and other stakeholders being LIC Housing Finance Ltd, GIC Housing Finance Ltd and Union Bank of India.

Q.10 What is the main objective of the MoU between TRAI and C-DoT ?

- a) To establish a mechanism of technical and institutional cooperation in telecommunications
- b) To promote the use of indigenous technologies in telecommunications
- c) To regulate the tariffs and quality of service of telecom operators
- d) To monitor the spectrum allocation and usage in telecommunications
- e) None of these

Answer (a): The MoU aims to establish a mechanism of technical and institutional cooperation in the field of telecommunications, with the purpose of contributing to its development.

Q.11 Which of the following states has the highest number of sewage management projects approved by NMCG?

- a) Uttar Pradesh
- b) Bihar
- c) Uttarakhand

- a) To manufacture renewable energy and decarbonization equipment in Australia
- b) To invest in renewable energy projects in India
- c) To develop a new solar panel technology
- d) To create a joint venture for energy storage solutions
- e) None of these

Answer (a): RIL and Brookfield Asset Management have signed an MoU to manufacture renewable energy and decarbonization equipment in Australia.

The MoU aims to both accelerate and de-risk Australia's energy transition by enabling it to locally produce clean energy equipment such as PV modules, long duration battery storage and components for wind energy.

Q.16 Which of the following is the main reason for SBI's petition to admit MMOPL under the CIRP?

- a) To take over the management and operations of MMOPL
- b) To recover outstanding dues of more than Rs 416 crore from MMOPL
- c) To renegotiate the terms and conditions of the project financing
- d) To challenge the validity and legality of MMOPL's joint venture agreement
- e) None of these

Answer (a): MMOPL has stated that it is seeking legal counsel to protect its interests and address any potential financial consequences that may arise due to the ongoing legal proceedings. Reliance Infrastructure, as a major stakeholder in MMOPL, has also said that it will safeguard its position and interests in the case.

The outcome of the NCLT's decision will determine the impact on MMOPL's financial stability and operations moving forward.

Q.17 What is the full form of ISLRTC?

- a) Indian Sign Language Recognition and Translation Center
- b) Indian Sign Language Resource and Technology Center
- c) Indian Sign Language Research and Training Center
- d) Indian Sign Language Rehabilitation and Therapy Center
- e) None of these

Answer (c): ISLRTC stands for Indian Sign Language Research and Training Center, and NIOS stands for National Institute of Open Schooling. They are both national institutes under the Ministry of Social Justice and Empowerment and the Ministry of Education, respectively.

Q.18 What is the name of the global investment firm that will invest Rs 1,200 crore in MEAL?

- a) Temasek
- b) BII
- c) SoftBank
- d) Sequoia
- e) None of these

Answer (a): Temasek is a global investment firm headquartered in Singapore that has a portfolio of over \$300 billion across various sectors and markets. It has recently announced that it will invest Rs 1,200 crore (\$161 million) in Mahindra Electric Automobile Ltd (MEAL), the four-wheeler passenger electric vehicles company of Mahindra & Mahindra.

Q.19 Which US-based company signed the MoU with the Karnataka government to set up a recyclable Li-ion battery unit in the state?

- a) Tesla
- b) Panasonic
- c) International Battery Company
- d) LG Chem
- e) None of these

Answer (c): MoU signed by the Karnataka government and the US-based International Battery Company (IBC) to set up a recyclable Lithium-ion battery unit in the state.

Q.20 What is the name of the DRDO's research centre that designed the RF Seeker?

- a) Research Centre Imarat
- b) Defence Research and Development Laboratory
- c) Defence Electronics Research Laboratory
- d) Defence Avionics Research Establishment
- e) None of these

Answer (a): The RF Seeker has been designed by DRDO's Research Centre Imarat, and produced by BDL at its state-of-the-art Seeker Facility Centre set up at BDL, Kanchanbagh Unit in Hyderabad.

Q.21 What is the name of the virtual Axis Bank credit card that Kiwi users can access through the app?

- a) KWIK
- b) QUICK
- c) SLICK
- d) FLICK
- e) None of these

Answer (a): Partnership between Axis Bank and Kiwi, a fintech company that enables credit on UPI. The partnership allows Kiwi users to access the RuPay lifetime free virtual Axis Bank KWIK credit card through the app.

Q.22 What is the name of the app that aims to plant one crore saplings across Assam on September 17, 2023?

- a) Green Assam Mission app
- b) Wood-Based Industries Registration Portal
- c) Amrit Brikshya Andolan app
- d) Assam Forest Development app
- e) None of these

Answer (c): The Amrit Brikshya Andolan app is a web portal and mobile application that aims to plant a total of one crore (10 million) commercially-viable saplings across the state by individuals from various walks of life on September 17, 2023.

Q.23 What does G.O.L.D. stand for in the IndiaFirst Life Insurance plan name?

- a) Guarantee of Life Dreams
- b) Guarantee of Long-term Dividends
- c) Guarantee of Lifetime Development
- d) Guarantee of Life and Death
- e) None of these

Answer (a):

Q.24 Which country did India beat in the women's compound team final to win their first ever gold medal at the world championships?

- a) South Korea
- b) China
- c) USA
- d) Mexico
- e) None of these

Answer (d): India beat Mexico 235-229 in the final, with Jyothi Surekha Vennam, Aditi Swami and Parneet Kaur scoring 59, 59 and 58 points respectively.

Monthly One Liner GK Digest August 2023

It was a historic moment for Indian archery, as they had never won a gold medal at the world championships before. Congratulations to the Indian team

Q.25 Which company developed and designed the Spike NLOS missiles?

- a) Lockheed Martin
- b) Rafael Advanced Defense Systems
- c) Raytheon
- d) BAE Systems
- e) None of these

Answer (b): They are developed and designed by the Israeli company Rafael Advanced Defense Systems. They are fire-and-forget missiles with lock-on before launch and automatic self-guidance.

Q.26 What is the name of the organization that conducts the Subroto Cup International Football Tournament?

- a) Subroto Mukerjee Football Foundation
- b) Subroto Mukerjee Sports Education Society
- c) Subroto Mukerjee Sports Academy
- d) Subroto Mukerjee Football Association
- e) None of these

Answer (b): SMSES stands for Subroto Mukerjee Sports Education Society, which is an organization that conducts the Subroto Cup International Football Tournament annually since 1960.

Q.27 What is the name of the regulator of the natural gas sector in India?

- a) CNGRB
- b) PNGRB
- c) INGRB
- d) LNGRB
- e) None of these

Answer (b): PNGRB is the Petroleum and Natural Gas Regulatory Board, which is the regulator of the natural gas sector in India. The World Bank is an international financial institution that provides loans and grants to low- and middle-income countries for various development projects.

Q.28 Which district in Nepal will benefit from the construction of Shree Janata Belaka Secondary School Building?

- a) Udayapur

- b) Solukhumbu
- c) Dhading
- d) Ramechhap
- e) None of these

Answer (a):

Q.29 Who unveiled the new logo of NMDC on August 3, 2023 in New Delhi?

- a) Narendra Modi
- b) Amit Shah
- c) Jyotiraditya M. Scindia
- d) Nirmala Sitharaman
- e) None of these

Answer (c): Jyotiraditya M. Scindia, the Union Minister of Steel and Civil Aviation, unveiled the new logo of NMDC on August 3, 2023 in New Delhi. NMDC is India's largest iron ore producer and exporter, and also involved in the exploration of other minerals and metals.

Q.30 What is the name of the scheme that provides free electricity to households in Karnataka?

- a) Gruha Jyothi
- b) Ujala
- c) Saubhagya
- d) Pradhan Mantri Garib Kalyan Yojana
- e) None of these

Answer (a): The Gruha Jyothi scheme is a special government program that was launched by the Chief Minister of Karnataka, Siddaramaiah, on 5 June 2023.

The scheme aims to provide free electricity to households that consume up to 200 units per month, regardless of their caste or residence status.

Q.31 How many institutions did BIS sign MoUs with for fostering collaboration in standardisation and conformity assessment on August 5, 2023?

- a) 25
- b) 30
- c) 40
- d) 35
- e) None of these

Answer (d): BIS signed Memorandum of Understandings (MoUs) with 35 prestigious institutions across the country for

fostering collaboration in standardisation and conformity assessment on August 5, 2023.

Q.32 What is the name of the institute where the India 5G testbed will be established for the Indian Railways?

- a) IIT Madras
- b) IRISSET
- c) SAMEER
- d) CEWIT
- e) None of these

Answer (b): The Indian Railways and the IIT Madras have signed a MoU to establish the India 5G testbed at the IRISSET in Secunderabad. This testbed will be dedicated to the testing and development of 5G use cases for the Indian Railways.

Q.33 Which Swiss impact investor signed a \$15 million funding deal with Electronica Finance?

- a) responsAbility Investments AG
- b) BlueOrchard Finance Ltd
- c) Bamboo Capital Partners
- d) Symbiotics SA
- e) None of these

Answer (a): Swiss impact investor responsAbility Investments AG signed a \$15 million funding deal with non-bank lender Electronica Finance to promote green financing in India as part of its sustainability goal.

Q.34 What does the e-CARE Portal stand for?

- a) e-Certificate for Authorization of Remains
- b) e-Certificate for Authorization of Relatives
- c) e-Certificate for Authorization of Resources
- d) e-Certificate for Authorization of Reservations
- e) None of these

Answer (a): The e-CARE Portal stands for e-Certificate for Authorization of Remains. It is a web-based application that allows the relatives or friends of the deceased to apply for a certificate online, without visiting any government office.

Q.35 When was the MoU signed between IISc Bengaluru and GSL?

- a) September 5, 2023
- b) August 15, 2023
- c) June 30, 2023
- d) July 29, 2023
- e) None of these

Answer (d): Collaboration between IISc Bengaluru and GSL to develop AI for shipbuilding and defence. The MoU was signed on July 29, 2023, with the shared vision of fostering collaborative efforts in the development and implementation of AI technologies.

Q.36 Which bank has partnered with the Odisha government to provide PoS machines to the state tourism department?

- a) HDFC Bank
- b) ICICI Bank
- c) Bandhan Bank
- d) Axis Bank
- e) None of these

Answer (c): The Odisha government has roped in Bandhan Bank to provide Point of Sale (PoS) machines to Odisha Tourism Development Corporation (OTDC) to facilitate card payments by tourists at prime locations such as Puri, Bhubaneswar, Konark, Chilka and Gopalpur.

Q.37 Which sectors are covered by the MoU for investments in UP?

- a) Tourism, infrastructure, pharma and medical
- b) Tourism, trade, education and culture
- c) Health, agriculture, innovation and technology
- d) All of the above
- e) None of these

Answer (d): The Uttar Pradesh government and the Mexican state of Nuevo Leon have signed a Memorandum of Understanding (MoU) for investments in tourism, infrastructure, pharma and medical sectors in the state.

Q.38 What was India's rank among the leading exporters in world merchandise trade in 2022?

- a) 7th
- b) 9th
- c) 18th
- d) 28th
- e) None of these

Answer (c): According to the report, India ranked 18th among the leading exporters in world merchandise trade in 2022, with a value of \$453 billion and a share of 1.8%.

Q.39 Which platform has Bajaj Finance partnered with ICICI Lombard General Insurance to offer car and two-wheeler insurance plans?

Monthly One Liner GK Digest August 2023

- a) Bajaj Finance Insurance Mall
- b) Bajaj Finserv
- c) Bajaj Allianz
- d) Bajaj Auto
- e) None of these

Answer (a): Bajaj Finance has partnered with ICICI Lombard General Insurance to offer car and two-wheeler insurance plans on the platform Bajaj Finance Insurance Mall. These policies can be bought instantly on the platform through an all-digital and seamless customer experience journey.

Q.40 How many medals has India won in the event of Asian Youth and Junior Weightlifting Championships 2023 ?

- a) 32
- b) 42
- c) 52
- d) 62
- e) None of these

Answer (b): India has performed exceptionally well in the event, winning a total of 42 medals so far, including 15 gold, 14 silver, and 13 bronze. India's medal tally is second only to China, which has won 49 medals.

Q.41 What is the name of the standalone health insurer that has partnered with SCB to sell health insurance products?

- a) Star Health and Allied Insurance
- b) Apollo Munich Health Insurance
- c) Max Bupa Health Insurance
- d) Religare Health Insurance
- e) None of these

Answer (a): Star Health and Allied Insurance (Star Health) is a standalone health insurer that offers a range of health insurance policies for individuals, families, senior citizens, and corporate groups.

Q.42 What is the name of the open-source platform that eGov Foundation's Digital Public Infrastructure (DPI) uses to handle various waste streams and geographies?

- a) DIGIT
- b) DIME
- c) DASH
- d) DART
- e) None of these

Answer (a): The collaboration aims to use eGov Foundation's Digital Public Infrastructure (DPI) - DIGIT, which is an open-

source platform that can handle various waste streams and geographies.

Q.43 What is the name of the scheme that provides free smartphones to women in Rajasthan?

- a) Indira Gandhi Free Internet Yojana 2023
- b) Indira Gandhi Free Laptop Yojana 2023
- c) Indira Gandhi Free Smartphone Yojana 2023
- d) Indira Gandhi Free Education Yojana 2023
- e) None of these

Answer (c): Rajasthan government has launched a new scheme called Indira Gandhi Free Smartphone Yojana 2023, which aims to provide free smartphones, internet connectivity and voice call services to women in the state.

Q.44 What is the name of the app that can be used to order the Personalised Classic Card?

- a) Airtel Money
- b) Airtel Thanks
- c) Airtel Pay
- d) Airtel Wallet
- e) None of these

Answer (b): The eco-friendly debit card comes in two variants: Personalised Classic Card and Insta Classic Card. The Personalised Card can be ordered through the Airtel Thanks app, while the Insta Card will be available at select neighbourhood banking points by the end of this quarter.

Q.45 What is the theme for the International Day of the World's Indigenous Peoples 2023?

- a) Indigenous peoples and the environment
- b) Indigenous peoples and the right to education
- c) Indigenous peoples and COVID-19
- d) Indigenous youth as agents of change for self-determination
- e) None of these

Answer (d): The theme for this year is "Indigenous youth as agents of change for self-determination".

This theme recognizes the important role that indigenous youth play in promoting the rights, cultures, and traditions of their peoples, as well as in addressing some of the most pressing challenges facing humanity today, such as climate change, peacebuilding, and digital cooperation.

Q.46 What is the name of the bank that has partnered with Odisha Government to provide payment solutions for OTDC?

- a) HDFC Bank
- b) Bandhan Bank
- c) Axis Bank
- d) ICICI Bank
- e) None of these

Answer (b): Bandhan Bank has announced its association with Odisha Government to help them strengthen payment solutions for Odisha Tourism Development Corporation (OTDC) Ltd. The bank has provided Point of Sale (PoS) machines to facilitate card payments by tourists.

Q.47 Which of these artworks is not part of the five traditional artworks of Rajasthan that received GI tags with NABARD's support?

- a) Jodhpur Bandhej work
- b) Koftagiri Metal Craft of Udaipur
- c) Nathdwara Pichhwai craft of Rajsamand
- d) Jaipur Blue Pottery
- e) None of these

Answer (d):

Q.48 What are the names of the two Indian warships that will represent the Indian Navy in the Malabar 2023 exercise?

- a) INS Vikramaditya and INS Vikrant
- b) INS Sahyadri and INS Kolkata
- c) INS Shivalik and INS Talwar
- d) INS Arihant and INS Chakra
- e) None of these

Answer (b): The Indian Navy will be represented by two indigenous frontline warships, INS Sahyadri and INS Kolkata, which are equipped with state-of-the-art weapons and sensors. The exercise will consist of two phases: a harbour phase and a sea phase.

Q.49 What is the name of the research and development wing of the Indian Army that developed the AI-driven accident prevention system?

- a) Army Design Bureau (ADB)
- b) Defence Research and Development Organisation (DRDO)
- c) Army Technology Centre (ATC)
- d) Army Research Laboratory (ARL)

e) None of these

Answer (a):

Q.50 When was World Lion Day established and by whom?

- a) 2012 by World Wildlife Fund (WWF)
- b) 2013 by Big Cat Rescue
- c) 2014 by Lion Guardians
- d) 2015 by Panthera
- e) None of these

Answer (b): World Lion Day 2023 is observed on August 10, which is the same date every year since it was established in 2013 by Big Cat Rescue, the world's largest accredited sanctuary dedicated to lions.

Q.51 What is the name of the warshipmaker company that collaborated with AEPL to develop Neerakshi?

- a) Hindustan Shipyard Ltd
- b) Mazagon Dock Shipbuilders Ltd
- c) Garden Reach Shipbuilders and Engineers Ltd
- d) Goa Shipyard Ltd
- e) None of these

Answer (c):

Q.52 What is the name of the third railway station that is fully managed by women staff and has a pink theme?

- a) New Amravati
- b) Matunga
- c) Gandhidham
- d) New Delhi
- e) None of these

Answer (a): New Amravati station, which is the third Pink Station of Central Railway. A Pink Station is a railway station that is fully managed by women staff, from station master to ticket collector to security personnel.

Q.53 What is the main reason for India being the largest source of raw material for Human Hair in the world?

- a) The high demand for Human Hair products in the domestic market
- b) The availability of cheap and skilled labor for processing the hair
- c) The tradition of women offering their long hair in temples as a sign of gratitude and devotion

- d) The government subsidies and incentives for the Human Hair industry
- e) None of these

Answer (c): This is mainly due to the tradition of women offering their long hair in temples as a sign of gratitude and devotion. The temple authorities collect this hair and sell it to various buyers, who then process it into different products like wigs, extensions, and weaves.

Q.54 What is the name of the mobile app launched by Gujarat Chief Minister on World Lion Day?

- a) Sinh Prabha
- b) Sinh Darshan
- c) Sinh Rakshad
- d) Sinh Suchna
- e) None of these

Answer (d): Gujarat Chief Minister Bhupendra Patel launched a mobile application named 'Sinh Suchna' on World Lion Day, which was on August 10, 2023. The app is designed to help the state Forest Department track the movement of lions and prevent human-lion conflicts.

Q.55 What is the name of the programme that YES BANK has developed for startups?

- a) YES StartUp
- b) YES HeadStartup
- c) YES BankStart
- d) YES StartHead
- e) None of these

Answer (b): YES BANK is one of the first banks in India to develop a dedicated programme for startups called YES HeadStartup, which offers best-in-class banking facilities and solutions for startups.

Q.56 What is the name of the network that Protean and PayNearby are creating a credit marketplace on?

- a) ONDC
- b) UPI
- c) Aadhaar
- d) GSTN
- e) None of these

Answer (a): Partnership between Protean and PayNearby for creating a credit marketplace on the ONDC network. Protean eGov Technologies and PayNearby are collaborating to

provide credit services on the ONDC network for last-mile borrowers and MSMEs.

Q.57 Who launched the 'SuSwagatam' portal on August 10, 2023?

- a) Chief Justice of India, Dr Justice Dhananjaya Y Chandrachud
- b) Prime Minister of India, Narendra Modi
- c) President of India, Ram Nath Kovind
- d) Chief Minister of Delhi, Arvind Kejriwal
- e) None of these

Answer (a): The 'SuSwagatam' portal was launched by Chief Justice D Y Chandrachud on August 10, 2023, as a web-based and mobile-friendly application that allows users to register themselves online and request for e-passes for various purposes such as attending court hearing, meeting advocates, visiting the library, etc.

Q.58 What is the name of the homegrown operating system developed by the Defence Ministry?

- a) Shakti OS
- b) Bharat OS
- c) Maya OS
- d) Indra OS
- e) None of these

Answer (c): Maya OS is a homegrown operating system that has been developed by the Defence Ministry in collaboration with some government agencies, such as DRDO, C-DAC, and NIC.

Q.59 What is the name of the temple-cum-memorial dedicated to Sant Ravidas that the Prime Minister Narendra Modi laid the foundation stone of?

- a) Sant Ravidas Bhavan
- b) Shri Guru Ravidas Mandir
- c) Sant Ravidas Smarak
- d) Shiromani Gurudev Shri Ravidas ji Memorial
- e) None of these

Answer (d): The temple-cum-memorial, named as Shiromani Gurudev Shri Ravidas ji Memorial, will be built at a cost of Rs. 100 crore at Badtuma village, about 40 km from Sagar city. The memorial will have a grand temple in Nagar style, a museum, a library, a Sangat hall, a Jal Kund, and a Bhakt Niwas.

Q.60 What was the name of the military exercise between India and the UAE on August 12, 2023?

- a) Zayed Sword
- b) Zayed Talwar
- c) Zayed Shield
- d) Zayed Peace
- e) None of these

Answer (b): The navies of India and the UAE carried out a military exercise on August 12, 2023 as part of efforts to boost maritime security cooperation. The exercise was named Zayed Talwar and it took place off the Abu Dhabi coast.

Q.61 When did India and China fight their only war over the border issue?

- a) 1947
- b) 1959
- c) 1962
- d) 1971
- e) None of these

Answer (c): The border dispute between India and China has been going on for decades, and has escalated in recent years, leading to several violent confrontations and casualties. The two countries have fought only one war, in 1962, when India suffered a humiliating defeat.

Q.62 What is the name of the digital public infrastructure (DPI) for the agricultural industry that enables the secure, standards-based exchange of data between users and providers of agricultural data?

- a) ADeX
- b) ADMF
- c) ADX
- d) ADMS
- e) None of these

Answer (a): ADeX is a product of a partnership between the Government of Telangana, the World Economic Forum, and the Indian Institute of Science.

It is a digital public infrastructure (DPI) for the agricultural industry that enables the secure, standards-based exchange of data between users and providers of agricultural data.

Q.63 What does MUDRA stand for?

- a) Micro Units Development and Refinance Agency

- b) Microfinance and Urban Development Research Agency
- c) Micro Enterprises Development and Rural Advancement
- d) Microfinance and Unorganized Sector Development Agency
- e) None of these

Answer (a): MUDRA stands for Micro Units Development and Refinance Agency, which is a scheme launched by the government of India in 2015 to provide loans up to Rs 10 lakh to non-corporate, non-farm small/micro enterprises.

Q.64 What is the name of the award that Myra Grover received from the House of Lords, UK Parliament?

- a) Women of Influence Award
- b) Women of Excellence Award
- c) Women of Substance Award
- d) Empowered Women Icon Award
- e) None of these

Answer (d): Myra Grover, who is a remarkable woman and a social activist. She has recently been honored with the Empowered Women Icon Award by the House of Lords, UK Parliament, for her work as an author on mental wellness.

Q.65 Which ministry is responsible for the SARAS Ajeevika Store initiative?

- a) Ministry of Micro, Small and Medium Enterprises
- b) Ministry of Commerce and Industry
- c) Ministry of Rural Development
- d) Ministry of Textiles
- e) None of these

Answer (c): SARAS Ajeevika Store is an initiative by the Ministry of Rural Development to support women artisans and Self-Help Groups by providing them a platform to sell their products.

Q.66 Which organization launched the SAMUDRA app?

- a) Indian National Centre for Oceanic Research
- b) Indian National Centre for Ocean Information Services
- c) Indian National Centre for Oceanic Studies
- d) Indian National Centre for Oceanic Information Services
- e) None of these

Answer (b): The Indian National Centre for Ocean Information Services (INCOIS), under the Ministry of Earth Sciences (MoES), has launched a new mobile application called 'SAMUDRA' - Smart Access to Marine Users for Ocean Data Resources and Advisories.

Q.67 When was the Vishwakarma Yojana scheme announced by the Prime Minister?

- a) On Independence Day
- b) On Republic Day
- c) On Gandhi Jayanti
- d) On Diwali
- e) None of these

Answer (a): Prime Minister announced the Vishwakarma Yojana scheme on Independence Day to support the traditional skills of artisans and craftsmen.

The scheme has a budget of around 13-15,000 crore and will benefit around 30 lakh families of craftsmen.

Q.68 How many Janaushadhi Kendras are functional across the country as on 06.08.2021?

- a) 5000
- b) 1000
- c) 8012
- d) 1200
- e) None of these

Answer (c): The Jan Aushadhi Kendras are dedicated outlets that provide generic medicines at low cost. As on 06.08.2021, 8012 Janaushadhi Kendras are functional across the country.

Q.69 Who are the organizers and co-hosts of the summit?

- a) WHO and Ministry of Health and Family Welfare
- b) WHO and Ministry of Ayush
- c) WHO and Ministry of Science and Technology
- d) WHO and Ministry of Environment, Forest and Climate Change
- e) None of these

Answer (b):

Q.70 What is the benefit that the government would provide to those who want to construct their own houses under the new scheme announced by Modi?

- a) Cash transfer and insurance cover
- b) Subsidy in land prices and taxes

- c) Free electricity and water supply
- d) Relief in interest rates and loans from banks
- e) None of these

Answer (d): Prime Minister Narendra Modi announced a new scheme to help the urban poor build houses in cities on August 15, 2023, during his Independence Day speech.

He said that the government would provide relief in interest rates and loans from banks to those who want to construct their own houses. He also said that the government was spending Rs 400,000 crore to build houses for the poor.

Q.71 What is the name of the mobile app that was launched for the beneficiaries of the fund?

- a) CMAAF
- b) CMMA
- c) CMMAC
- d) CMMAS
- e) None of these

Answer (a):

Q.72 What is the name of the scheme launched by the Goa government to provide doorstep delivery of government services across the state?

- a) Gramin Vikas
- b) Gramin Seva
- c) Gramin Mitra
- d) Gramin Shakti
- e) None of these

Answer (c): Gramin Mitra is a new initiative launched by the Goa government to provide doorstep delivery of government services across the state and promote digital empowerment in rural areas.

Q.73 What is the name of Air India's new logo?

- a) The Vista
- b) The Jharokha
- c) The Gold
- d) The Tata
- e) None of these

Answer (a): Air India has unveiled its new logo 'The Vista' at a rebranding event in New Delhi on August 15, 2023. The new logo is a modern design with golden, red and purple colors, inspired by the peak of the gold window frame that signifies

limitless possibilities, progressiveness, and the airline's bold, confident outlook for the future.

Q.74 What is the name of the scheme approved by the Union Cabinet to add 10,000 e-buses to city bus services across the country?

- a) PM-eBus Yojana
- b) PM-eBus Sewa
- c) PM-eBus Prabandhan
- d) PM-eBus Vikas
- e) None of these

Answer (b): The Union Cabinet has recently approved a scheme called 'PM-eBus Sewa' to add 10,000 electric buses to city bus services across the country. The scheme aims to enhance green mobility and reduce carbon emissions from the transport sector.

Q.75 What is the name of the joint initiative by India and the WHO to improve health outcomes through digital technologies?

- a) Global Partnership on Digital Health (GPDH)
- b) Global Strategy on Digital Health (GSDH)
- c) Global Alliance on Digital Health (GADH)
- d) Global Initiative on Digital Health (GIDH)
- e) None of these

Answer (d): Global Initiative on Digital Health (GIDH), which is a joint effort by India and the World Health Organization (WHO) to improve health outcomes and achieve universal health coverage through digital technologies.

Q.76 What is the minimum balance required to open and maintain a Canara Jeevan Dhara account?

- a) Rs.1000
- b) Zero
- c) Rs.10000
- d) Rs.5000
- e) None of these

Answer (b): It is a zero-balance account, which means you do not have to maintain any minimum balance or pay any maintenance charges. You can earn interest on your savings at the same rate as regular savings accounts, which ranges from 2.90% to 4% depending on the balance in the account.

Answer (a): The RBI launched a pilot project for the PTPFC platform on August 17, 2023. The platform is designed to

facilitate the smooth provision of credit by ensuring the effortless transmission of essential digital data to lenders.

Q.77 Which component of India Stack enables presence-less, paperless, and cashless service delivery for citizens and businesses?

- a) Aadhaar
- b) UPI
- c) eKYC
- d) All of the above
- e) None of these

Answer (d): India Stack includes components such as Aadhaar, UPI, eKYC, eSign, DigiLocker, and more. These components enable presence-less, paperless, and cashless service delivery for citizens and businesses.

Q.78 What is the name of the web portal launched by the Kerala government to register migrant workers?

- a) Arogya Portal
- b) Awas Portal
- c) Athidhi Portal
- d) Anukampa Portal
- e) None of these

Answer (c): The Kerala government has launched a new web portal called 'Athidhi Portal' to register migrant workers in the state and provide them with a unique identification system.

Q.79 What is the main theme of the Y20 Summit 2023?

- a) Youth for Global Action: Resilient, Resourceful and Responsible
- b) Youth for Peace and Prosperity: Dialogue, Diversity and Development
- c) Youth for Change and Innovation: Creativity, Collaboration and Communication
- d) Youth for Sustainability and Inclusion: Empowerment, Engagement and Education
- e) None of these

Answer (a): The theme of this summit is "Youth for Global Action: Resilient, Resourceful and Responsible".

The summit will also feature prominent experts, decision makers, knowledge partners, and academic partners as speakers and panelists.

Q.80 How many handloom weavers and handicraft artisans are expected to benefit from the partnership between NEHHDC and Tide?

- a) 1.5 million
- b) 2.5 million
- c) 3.5 million
- d) 5.6 million
- e) None of these

Answer (d): To foster financial inclusion for nearly 2.1 million handloom weavers and 3.5 million handicraft artisans across 800 clusters in Northeast India and provide them with greater market access.

Q.81 What is the name of the web portal launched by the RBI for unclaimed deposits or inoperative accounts?

- a) UDAY
- b) UDAN
- c) UDGAM
- d) UJALA
- e) None of these

Answer (c): The centralised web portal UDGAM is another initiative by the RBI to ease searching of unclaimed deposits. UDGAM stands for Unclaimed Deposits/Inoperative Accounts Grievance Management System.

Q.82 What is the name of the scheme that provides 100 days of wage-employment in a financial year to urban households in Kerala?

- a) Mahatma Gandhi National Rural Employment Guarantee Scheme (MGNREGS)
- b) Ayyankali Urban Employment Guarantee Scheme (AUEGS)
- c) Pradhan Mantri Awas Yojana (PMAY)
- d) Deen Dayal Antyodaya Yojana-National Urban Livelihoods Mission (DAY-NULM)
- e) None of these

Answer (b): The Kerala government has announced the Ayyankali Urban Employment Guarantee Scheme (AUEGS) for Onam, which is a major festival celebrated by the people of Kerala.

Q.83 How many specialised startup cells has Indian Bank launched in different cities across India?

- a) 5
- b) 10

- c) 15
- d) 20
- e) None of these

Answer (b): Indian Bank has launched 10 specialized startup cells in different cities across the country to cater to the unique and specialized banking needs of the startup ecosystem. These startup cells are located in Ahmedabad, Bengaluru, Coimbatore, Chennai, New Delhi, Gurgaon, Guwahati, Hyderabad, Kanpur and Mumbai.

Q.84 What is the name of the technology that was used to construct the 3D-printed post office building?

- a) 3D concrete printing
- b) 3D metal printing
- c) 3D plastic printing
- d) 3D paper printing
- e) None of these

Answer (a): The post office building was constructed using 3D concrete printing technology, which is a fully automated process that uses a robotic printer to deposit concrete layer by layer as per the approved design.

Q.85 Which country hosted the Asian Junior Squash Championships 2023, where Anahat Singh won the gold medal in the U-17 category?

- a) Japan
- b) China
- c) India
- d) Malaysia
- e) None of these

Answer (b): Anahat Singh won the gold medal in the U-17 category of the Asian Junior Squash Championships 2023, which was held in Dalian, China from August 16 to 20. She is the first Indian girl and only the second Indian to win the U-17 title in this prestigious tournament.

Q.86 When and where was Ratan Tata conferred with the first ever 'Udyog Ratna' award by the Maharashtra government?

- a) August 17, 2023 at the Tata Motors plant in Nashik
- b) August 15, 2023 at the Raj Bhavan in Mumbai
- c) August 21, 2023 at the MIDC headquarters in Pune
- d) August 19, 2023 at his residence in Colaba, south Mumbai
- e) None of these

Answer (d): Ratan Tata, the chairman emeritus of Tata Sons, was conferred with the first ever 'Udyog Ratna' award by the Maharashtra government on August 19, 2023. The award was presented to him by Chief Minister Eknath Shinde and Deputy CMs Devendra Fadnavis and Ajit Pawar at his residence in Colaba, south Mumbai.

Q.87 Which public sector bank is the first to extend the facility of execution of online locker agreement through the DDE platform of NeSL?

- a) State Bank of India
- b) Punjab National Bank
- c) Indian Bank
- d) Bank of Baroda
- e) None of these

Answer (c): The Indian Bank is the first public sector bank to extend the facility of execution of online locker agreement through the Digital Document Execution (DDE) platform of National E-Governance Services Limited (NeSL).

Q.88 Who launched the GIDH on August 19, 2023?

- a) Narendra Modi, Prime Minister of India
- b) Tedros Adhanom Ghebreyesus, Director-General of WHO
- c) Mansukh Mandaviya, Health Minister of India
- d) Angela Merkel, Chancellor of Germany
- e) None of these

Answer (c): The Global Initiative on Digital Health (GIDH) was launched by India's Health Minister Mansukh Mandaviya on August 19, 2023, at the G20 Health Ministers' Meeting in Gandhinagar, India.