



NOVEMBER 2023

MONTHLY GK DIGEST

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MONTHLY GK DIGEST: NOVEMBER 2023

INTERNATIONAL NEWS

6TH SESSION OF THE INTERNATIONAL SOLAR ALLIANCE ASSEMBLY

- The **International Solar Alliance** is committed to **making solar the energy source of choice and fostering environments** conducive to attracting investments.
- It **aims to ensure ample energy availability** to meet the surging global demands.
- This is indeed a **significant step towards a sustainable and renewable future**.

THREE INDIAN-ASSISTED DEVELOPMENT PROJECTS WERE JOINTLY INAUGURATED BY PRIME MINISTERS OF INDIA AND BANGLADESH

- **The three projects** are: Akhaura - Agartala Cross-Border Rail Link, Khulna - Mongla Port Rail Line, Unit – II of the Maitree Super Thermal Power Plant:
- The **length of the rail link is 12.24 km with a 6.78 km** Dual Gauge rail line in Bangladesh and 5.46 km in Tripura, **Mongla**, the **second largest port of**

Bangladesh, gets connected with the broad-gauge railway network.

UNESCO NAMED KOZHIKODE AS THE CITY OF LITERATURE AND GWALIOR AS THE CITY OF MUSIC

- This city has a **rich literary heritage** and is the **birthplace of the Malayalam language**.
- **Gwalior** is known for its deep **association with Hindustani classical music** and is the **birthplace of the influential Gwalior Gharana**, a celebrated musical tradition.

INDIA UAE MOU EDUCATION AND SKILL DEVELOPMENT & ENTREPRENEURSHIP

- The MoU **aims to strengthen the existing cooperation** in the field of educational institutions in both countries.
- The MoU will also **facilitate academic collaboration** between **Higher Education Institutions** in both the countries for **offering Twinning, Joint Degree and Dual Degree Programmes**.

HSBC BECAME THE FIRST FOREIGN BANK TO INTRODUCE E-BGS IN INDIA

- This move is **aimed at digitizing trade and easing the guarantee issuance process** digitally with the introduction of e-stamping and e-signing.
- This **facility** has been made possible through a **collaboration with National E-Governance Services Ltd (NeSL)**, a digital solutions provider.

INDIA AND ITALY SIGNED THE MIGRATION AND MOBILITY PARTNERSHIP AGREEMENT

- This agreement was **signed during External Affairs Minister S Jaishankar's visit**.
- The **aim** of this agreement is **to facilitate the smooth movement of workers, students, and professionals between the two countries**.
- This is a **significant step towards strengthening the cooperation between India and Italy**.

INDIA-FRANCE SIGNED LOI IN PUBLIC ADMINISTRATION & ADMINISTRATIVE REFORMS

- The LoI **aims to enhance the bilateral cooperation between the two countries** in the field of good governance, administrative reforms, digital transformation, public grievance redressal, and other areas of mutual interest.
- The LoI will be **valid for three years** and will be **implemented by a Joint Working Group** that will be established under its aegis.

THE 6TH EDITION OF THE INDIA-KOREA BUSINESS PARTNERSHIP FORUM

- The **Secretary of the Department for Promotion of Industry and Internal Trade**, Rajesh Kumar Singh, highlighted the nation's deep cultural and business ties with South Korea.
- He mentioned that South Korea has always been a trusted trade partner despite the geo-political instabilities around the world.
- He expressed hope that the introduction of a one-stop platform and Korea Startup Center will make the nation a key growth partner of India.

INDIA'S SEA SIGNED MOU WITH BRAZIL'S ABIOVE FOR SUPPLY OF SOYA OIL TO INDIA

- The **objective of the MoU is to create a common platform to facilitate the joint interaction of both institutions** under the governmental spheres of both countries.
- **India is the largest importer of edible oils** in the world and imports nearly 15-16 million tonnes of various edible oils, including 3.5 to 4.0 million tonnes of soybean oil, mainly from Latin America.

MYANMAR-RUSSIA MARITIME SECURITY EXERCISE (MARUMEX)

- The **joint exercise** took place from **November 7 to 9, 2023**.
- It **included aerial and underwater drills, and maritime security exercises** with live firing.
- As a **safety precaution, the Myanmar navy warned that ships would be restricted within a 5-mile radius of the exercise** area, and aircraft were advised not to fly below an altitude of 15,000 feet during the training days.

INDIA & NETHERLAND SIGNED MOI TO REGULATE MEDICAL PRODUCTS

- **India and the Netherlands** have signed a Memorandum of Intent (**Moi**) **to cooperate on the regulation of medical products**.
- This **collaboration aims to enhance the quality of healthcare services in both countries**.
- The **Moi** was **signed during a meeting of Bhagwant Khuba**, Union Minister of State for Chemicals and Fertilisers from India, and Ernst Kuipers, Minister of Health, Welfare and Sports of the Kingdom of the Netherlands.

INDIAN NAVY AND BANGLADESH NAVY CONDUCTED THE BONGOSAGAR-23

- **Ships and aircraft from both navies undertook joint patrolling along the International Maritime Boundary Line (IMBL), and subsequently conducted maritime exercises to enhance interoperability**.
- The **Indian Navy Ships Kuthar, Kiltan and Maritime Patrol Aircraft (MPA) Dornier** participated in the

exercise along with Bangladesh Navy Ships Abu Bakr, Abu Ubaidah and MPA.

defense cooperation, and deepening professional cooperation.

- The exercise **aims to jointly respond to maritime security threats and safeguard maritime peace.**

THE INTERNATIONAL MONETARY FUND (IMF) EXECUTIVE BOARD HAS APPROVED A 50% QUOTA INCREASE

CITY INVESTMENTS TO INNOVATE, INTEGRATE, AND SUSTAIN 2.0 (CITIIS 2.0) CHALLENGE LAUNCHED IN NEW DELHI

- This **proposal is now set to be considered and made effective by the board of governors** as part of concluding the 16th general review of quotas.
- The **quota increase is intended to enhance the IMF's permanent resources and strengthen the quota-based nature of the Fund** by reducing the reliance on borrowing.

- The **Government approved the CITIIS 2.0 on 31 May 2023.**
- The CITIIS 2.0 has three **major components**:
 - **Financial and technical support for up to 18 Smart Cities for projects promoting circular economy with focus on Integrated Waste Management.**
 - **Support to all States/Union Territories (UTs) for Climate action**
- **Interventions at National level** to support scale-up across all cities and towns.
- The **period of the program would be for 4 years.**

INDIA AND THE USA SIGNED MOU ON "ENHANCING INNOVATION ECOSYSTEMS"

UZBEKISTAN'S SAMARKAND INSTITUTE OF ECONOMICS AND SERVICES & UNIVERSITY OF DELHI ESTABLISHED MOU

- The **MoU was signed at the kick-off industry roundtable titled, "Decoding the "Innovation Handshake": US-India Entrepreneurship Partnership"** in San Francisco.
- The **MoU is signed with the objective of connecting the startup ecosystems in the two countries and addressing specific regulatory hurdles to cooperation.**
- The MoU signals a **joint commitment to strengthen the startup ecosystem** in deep tech sectors and promote cooperation in Critical and Emerging Technologies (CET).

- The MoU **aims to promote cooperation in the fields of economics, management, tourism, and service**, as well as to facilitate student and faculty exchange, joint research, and cultural activities.
- The MoU is **expected to strengthen the ties between Uzbekistan and India, as well as to contribute to the development of education and science** in both countries.

NASA AND ISRO HAVE COLLABORATED TO LAUNCH THE NISAR MISSION

EXERCISE MITRA SHAKTI-2023 STARTED ON 16 NOVEMBER 2023 IN AUNDH (PUNE)

- The **mission aims to make global measurements of the causes and consequences of land surface changes.**
- It will **significantly advance our understanding of the earth's dynamics, natural processes, and climate change impacts.**
- The much-**anticipated launch of the NISAR Mission** is expected to take place in early 2024

- The **aim of the exercise is to jointly rehearse sub-conventional operations** under Chapter VII of the United Nations Charter, which authorizes the Security Council to take enforcement measures, including the use of military force.
- The joint military exercise "**Exercise Mitra Shakti**" **between India and Sri Lanka focuses on counter-terrorism drills.**

THE THIRD EDITION OF THE SEA GUARDIAN-3 IS BEING CARRIED OUT IN THE NORTHERN ARABIAN SEA

NASA'S DSOC ACHIEVES "FIRST LIGHT" WITH RECORD-BREAKING DATA TRANSMISSION

- The **Sea Guardian-3 exercise** was scheduled from November 11 to November 17, 2023.
- The **exercise is dedicated to enhancing the all-weather strategic cooperative partnership**, boosting

- DSOC has **achieved a historic milestone, beaming data via laser over a record-breaking distance** of 400 million kilometers (250 million miles), marking a transformative leap in deep space communication technology.
- The **pointing assembly ensures that the laser beam is accurately aimed at the Earth**, while the camera helps to locate the ground station and provide feedback for fine-tuning the pointing.

JAMES WEBB SPACE TELESCOPE UNCOVERS MASSIVE “COSMIC VINE” IN EARLY UNIVERSE

- **Pandora’s Cluster (Abell 2744):** The JWST uncovered new details in a region of space known as Pandora’s Cluster.
- **Massive Galaxies in Early Universe:** The JWST spotted six massive galaxies that emerged not long after the Big Bang.
- **Active Galactic Nuclei (AGN):** A survey using the JWST revealed that AGN—supermassive black holes that are rapidly increasing in size—are rarer than many astronomers had assumed previously.

“VAJRA PRAHAR 2023” EXERCISE STARTED BETWEEN INDIA AND THE US JOINT SPECIAL FORCES

- The exercise **aims to provide a training opportunity in counter-terrorism, airborne, and special operations.**
- The **joint military exercise is conducted in two phases:** the first phase includes combat conditioning and tactical-level special mission training exercises, while the second phase involves 48 hours of validation of what the two forces have learned.

THE SECOND EDITION OF JOINT MILITARY EXERCISE AUSTRALIND-23

- The **aim of the exercise is to enhance interoperability, share best practices, and conduct joint operations in semi-desert terrain** under a UN peace enforcement mandate.
- The exercise will also involve the use **of new-generation equipment and specialised weapons, such as snipers, surveillance and communication equipment**, casualty management, and evacuation.

INDIA HOSTS ASEAN-INDIA MILLETS FESTIVAL IN JAKARTA

- The **festival aimed to create markets for millet-based products** in the ASEAN region.
- It served as a **platform for sharing knowledge and practices related to millet cultivation and consumption.**
- This event is a **significant step in promoting millets as part of the International Year of Millets 2023**, as declared by the United Nations General Assembly.

SURVEY OF INDIA & GENESYS INTERNATIONAL PARTNERED FOR 3D DIGITAL TWIN-MAPPING PROGRAMME IN INDIA

- This **collaboration is aligned with India’s National Geospatial Policy 2022, which emphasizes self-reliance in geospatial data production and usage.**
- The initiative is set **to revolutionize India’s map content through the implementation of the 3D Digital Twin Mapping Program.**

INDIA BECOMES CHAIR OF INTERNATIONAL SUGAR ORGANISATION FOR 2024

- India, **being the largest consumer and the second-largest producer of sugar globally**, makes it an ideal candidate to lead this apex international body.
- With a **substantial 15% share in global sugar consumption and contributing 20% to global sugar production**, India’s influence on global sugar trends is undeniable.
- **India’s Secretary (Food), Sanjeev Chopra, expressed the country’s commitment to spearheading sustainable practices** in sugarcane cultivation, sugar and ethanol production, and maximizing the utilization of by-product.

INTERNATIONAL NEWS- ONE LINER

- The **China-based company Ehang has indeed received the world’s first airworthiness certification** for its fully autonomous, passenger-carrying air taxis.
- **Thailand has announced that it will allow visa-free entry for tourists** from India and Taiwan for a period of six months, starting from November 10, 2023, to May 10, 2024.

- **India and Finland held their 12th Foreign Office Consultations (FOC)** in New Delhi on 01 November 2023.
- **Saima Wazed from Bangladesh has indeed won the election for the position of Regional Director** for the World Health Organization's South-East Asia Region.
- **The Philippines has indeed announced its exit from China's Belt and Road Initiative (BRI).** This decision was made following a collision between a Philippine boat and a Chinese coastguard vessel in the South China Sea.
- **The UGC has notified the draft regulations for foreign universities to set up and operate campuses** in India on November 9, 2023.
- According to the **World Energy Employment Report from the International Energy Agency (IEA), hiring in clean energy** has pushed energy sector employment globally above pre-pandemic levels.
- The **U.S. Food and Drug Administration (FDA) has approved the first vaccine to prevent disease caused** by the Chikungunya virus.
- The **2nd India-Australia 2+2 Ministerial Dialogue** was indeed scheduled to be held on November 20 in New Delhi
- **Geert Wilders, the leader of the far-right anti-Islam Party for Freedom (PVV),** won a shock victory in the Dutch parliamentary elections on November 22, 2023
- The **newly elected government of New Zealand has indeed decided to repeal the 'Smoking ban' decision.** This decision was taken to fund tax cuts. The smoking ban legislation, introduced under the previous Jacinda Ardern-led government, would have banned cigarette sales next year to anyone born after 2008.
- **Madagascar's incumbent President Andry Rajoelina has won a third term. He won 59%** of the vote to defeat his two closest rivals, ousted ex-President Marc Ravalomanana and Siteny Randrianasoloniaiko.
- **A gay couple in Nepal became the first in the country to receive official same-sex marriage status.** This makes Nepal one of the first countries in Asia to allow it.
- The **world's first transatlantic flight powered by 100% Sustainable Aviation Fuel (SAF) took off on Tuesday, November 28, 2023, from London and**

flew to New York. The flight was operated by Virgin Atlantic.

- **"Our embassy and consulates in India issued an all-time record of more than 140,000 student visas," the US State Department said in a statement.** It added that they issued more than 600,000 student visas during this fiscal year, the highest since FY 2017.
- The **International Labour Organization (ILO) has highlighted the deadly consequences of overworking worldwide. According to a paper published by the ILO and the World Health Organization (WHO),** each year, three-quarters of a million people are dying from ischaemic heart disease and stroke due to working long hours.
- **According to a report by the Global Energy Monitor (GEM) and the Centre for Research on Energy and Clean Air, China has been approving new coal power projects** at an unprecedented rate.

NATIONAL NEWS

UTTAR PRADESH DRONE PRACHALAN SURAKSHA NITI-2023 HAS BEEN APPROVED

- This policy **aims to regulate and monitor the usage of drones in the state, as well as to prevent their potential misuse** for illegal or anti-national activities.
- The policy also **lays down the guidelines for the operation, maintenance, security, and disposal of drones.**

SEBI UNVEILS NEW FORMAT FOR SID OF AMC

- The revamped format **aims to streamline the dissemination of relevant information to investors, facilitate the periodic updation of the SID by mutual funds.**
- The decision to **revamp the SID format was based on the suggestions of the industry body AMFI and the recommendations of SEBI's Mutual Fund Advisory Committee.**
- Under the new provisions, the **scheme's portfolio holdings – top 10 holdings by the issuer and fund allocation toward various sectors – will be disclosed by way of a functional web link where such data will be hosted.**

SWACHH DIWALI SHUBH DIWALI CAMPAIGN HAS BEEN LAUNCHED

- The campaign **aims to invoke the cultural significance of Diwali, coupled with the journey of Swachh Bharat and the principles of Lifestyle for Environment (Mission LiFE).**
- The **campaign emphasizes the importance of a clean and eco-friendly celebration.**
- It **aims to instill a sense of responsibility towards the environment and communities by sensitizing and motivating** individuals to opt for locally made products, embrace a Diwali free from single-use plastic, and prioritize pre and post-Diwali cleanliness.

DEFENCE MINISTRY APPROVAL OF MATERNITY AND CHILDCARE LEAVE FOR WOMEN SOLDIERS, SAILORS, AND AIR WARRIORS

- At present, the **women officers get maternity leave of 180 days** with full pay for each child, subject to a maximum of two children.
- **Childcare leave of 360 days is granted in total service career** (subject to the child being less than 18 years of age) to women officers.
- **Child adoption leave of 180 days is granted after the date of the valid adoption of a child below one year of age.**
- The **extension of leave rules will go a long way in dealing with women-specific family and social issues** relevant to the armed forces.

J&K POLICE BECOMES 1ST IN INDIA TO USE GPS TRACKER ANKLETS FOR TERROR-ACCUSED ON BAIL

- The **GPS tracker anklet is a wearable device affixed around the ankle of the person** to be monitored and tracks their movement.
- The use of these devices **aims to prevent accused persons from jumping bail.**
- This **initiative by the J&K Police could help decongest prisons to a large extent.**

MEGHALAYA CM LAUNCHES 'WATER SMART KID MEGHALAYA' CAMPAIGN

- This initiative is part of the Jal Jeevan Mission (JJM) and **aims to create awareness about water conservation among children.**

- During the launch, **Sangma shared that Meghalaya receives about 63 billion cubic litres of water** annually through rainfall.

MINISTRY OF ROAD TRANSPORT AND HIGHWAYS PROPOSED THE INSTALLATION OF AN INBUILT COLLISION WARNING SYSTEM IN FOUR VEHICLES

- This system is **designed to reduce the possibility of collision with pedestrians and cyclists in close proximity.**
- The MOIS is a **system that detects and informs the driver of the presence** of pedestrians and cyclists in close proximity and, if deemed necessary, based on the manufacturer's strategy, warns the driver of a potential collision.
- The draft **titled 'Approval of motor vehicles with regard to the Moving Off Information System for the Detection of Pedestrians and Cyclists'** specifies the automotive industry standard for MOIS and will be notified after public consultation.
- This **initiative is part of MoRTH's efforts to reduce the number of road accidents in India.**

COAL MINISTRY AMENDS SHAKTI POLICY TO EXPAND COAL LINKAGE

- This **amendment allows power plants, including private generators without Power Purchase Agreements (PPAs),** to be granted coal linkage for a minimum of three months and up to a maximum of one year.
- The amendment is **aimed at fostering a more transparent coal allocation mechanism.**
- The policy revision is expected **to improve the availability and affordability of coal for power generation and enhance the overall efficiency of the sector.**

FEDFINA, IREDA, EPACK DURABLE & SURAJ ESTATE DEVELOPERS GET NOD FROM SEBI TO FLOAT IPOs

- Here's a brief overview of each firm's IPO details:
 - **Fedfina:** The IPO consists of a fresh issue of equity shares aggregating **up to Rs 750 crore and an offer for sale (OFS) of 7.03 crore equity shares** by promoter Federal Bank and existing shareholder True North Fund VI LLP.

- **IREDA:** The IPO consists of a fresh issue of **up to 40.31 crore equity shares and an OFS of up to 26.88 crore equity shares** by the President of India, acting through the Ministry of New and Renewable Energy, Government of India.
- **EPACK Durable:** The IPO comprises a fresh issuance of equity shares **worth Rs 400 crore and an OFS of 1.3 crore equity shares** by promoters and promoter group members.
- **Suraj Estate Developers:** The IPO is entirely a fresh issue of equity shares **worth up to Rs 400 crore with no OFS component.**

- This **recognition not only adds to the cultural identity of Ladakh but also enhances the market value of 'Ladakh Seabuckthorn,'** opening avenues for economic growth and sustainable development in the region.
- The administration has started **making efforts to increase the production of these much sought-after berries.**
- The GI tag **serves as a mark of authenticity,** ensuring that consumers can **identify and trust the origin of 'Ladakh Seabuckthorn'.**

UNION MINISTER JITENDRA SINGH LAUNCHES DASHBOARD OF DST

- The **Dashboard is a tool for real-time,** prompt and effective Parliament business, including Parliament Questions, **Action Taken Reports, Assurances, etc.**
- The Dashboard **also provides complete insight of DST funding, from spatial distribution of funds to the type of institutions and agencies** being funded.
- It also **enables impact analysis of the schemes and scholarships both age wise and gender wise for SC/ST/OBCs and General Castes.**

EXERCISE MITRA SHAKTI-2023 STARTED ON 16 NOVEMBER 2023 IN AUNDH (PUNE)

- The **aim of the exercise is to jointly rehearse sub-conventional operations** under authorizes the Security Council to take enforcement measures, including the use of military force.
- This exercise **provides an excellent opportunity for both contingents to exchange their operational experience and skills** and contributes to expanding interoperability and collaboration between the Armies of India and Sri Lanka.
- The **joint military exercise "Exercise Mitra Shakti"** between India and Sri Lanka focuses on counter-terrorism drills.

LADAKH ACHIEVES 4TH GI TAG WITH ITS SEABUCKTHORN

- The **Geographical Indication Registry,** operating under the Department for the **Promotion of Industry & Internal Trade, Ministry of Commerce & Industry, Government of India,** has granted this prestigious GI tag.

MINISTRY OF CONSUMER AFFAIRS HAS FORMED A COMMITTEE TO DRAFT A "SAFETY PLEDGE"

- The **Department of Consumer Affairs** held a stakeholder consultation on the **preparation of a 'Safety Pledge' for e-commerce platforms** on November 16, 2023.
- This **pledge is a voluntary commitment for e-commerce platforms,** aimed at ensuring that appropriate measures are taken by the platforms to prevent the sale of unsafe goods online.
- The **Department of Consumer Affairs is actively collaborating** with the European Commission to **adopt best international practices aimed at detecting and preventing** the sale of unsafe goods to consumers on online platforms.

'EVERY RIGHT FOR EVERY CHILD' CAMPAIGN LAUNCHED BY UTTAR PRADESH

- The campaign is centered around the **theme of 'equality and inclusion'.**
- The campaign involves **various activities in primary and upper primary schools.**
- These **activities include discussions on laws and schemes for children, quizzes, debates, sports events, health checks, and cultural programs.**

INTERNATIONAL TOURISM MART IS BEING ORGANIZED BY THE MINISTRY OF TOURISM AT SHILLONG

- The event will also **emphasize the government's Mission LiFE,** which stands for **Livelihood, Inclusion, Financial Empowerment and Entrepreneurship.**

- The event will feature roadshows, exhibitions, cultural programs, business meetings and networking sessions with stakeholders from the tourism industry.

SAFFRON OF KISHTWAR DISTRICT HAS RECEIVED A GI TAG

- A GI tag is a name or mark given to products that have unique features and special qualities associated with a specific region.
- The GI tag will help Kashmiri saffron to gain more prominence and recognition in the domestic and global markets.
- It will also protect the product from being imitated or adulterated by other producers. Kashmiri saffron is renowned for its longer and thicker stigmas, natural deep-red colour, high aroma, bitter flavour, and medicinal properties.

SEBI CHIEF MADHABI BUCH INTRODUCES IRRA PLATFORM

- The IRRA platform is an initiative to reduce risks faced by investors in the eventuality of technical glitches at the trading member end at both the primary site and disaster recovery site.
- The platform is available to trading members supporting internet-based trading and security trading through wireless technology for their investors.

ODISHA CM NAVEEN PATNAIK INAUGURATES AIFF-FIFA TALENT ACADEMY IN BHUBANESWAR

- A total of 50 talented football players, including 15 from Odisha, in the Under-14 category, will be selected for the academy from across the country.
- The academy will be headed by a FIFA-appointed coach along with various coaches and staff from AIFF and the Odisha government.
- The inauguration event was held in a packed Kalinga Stadium in the city during India vs Qatar encounter in Round 2 of the FIFA World Cup 2026 and AFC Asian Cup Saudi Arabia 2027 joint qualification campaign.

NARENDRA MODI BECAME THE FIRST PRIME MINISTER TO FLY LCA TEJAS

- Prime Minister Narendra Modi flew in the Light Combat Aircraft (LCA) Tejas on November 25, 2023.
- The sortie was completed successfully, bolstering confidence in indigenous capabilities.
- The Tejas is a homegrown aircraft developed by the Aeronautical Development Agency (ADA) and manufactured by Hindustan Aeronautics Limited (HAL).
- The flight took place in Bengaluru, Karnataka during his visit to Defence PSU Hindustan Aeronautics Limited to review the ongoing work at its manufacturing facilities.
- The Prime Minister shared his experience on social media, describing it as "a flight to remember".

MANIPUR CELEBRATES ANNUAL 'MERA HOU CHONGBA' FESTIVAL

- The festival falls on the 15th lunar day of the Mera month of the Meitei calendar.
- The main location for the celebration of the festival is at the Sana Konung, the Royal Palace of Manipur.
- On this day, all the hill tribes come down to the valley of Imphal, gather at the Royal Palace, and showcase their cultural dances and other art forms.

NATIONAL NEWS- ONE LINER

- According to the United Nations Convention to Combat Desertification (UNCCD), India lost 30.51 million hectares of healthy land to degradation from 2015 to 2019.
- The Candolleomyces albosquamosus is a new mushroom species that was recently discovered in the Western Ghats of Kerala.
- The Indian Air Force has indeed deployed three S-400 air defense missile squadrons along its borders with China and Pakistan.
- The Maharashtra government has indeed accepted the first report of a committee headed by retired High Court Judge Sandeep Shinde. This committee was constituted to decide the procedure for granting Kunbi caste certificates to the Marathas in the Marathwada region.
- Four Special Operations received the Union Home Minister's "Special Operation Medal" for 2023.
- India is indeed embarking on an ambitious project called 'Project Kusha'. This project is set to provide

the Indian Air Force (IAF) with a long-range air defence system.

- A towering 22-foot statue of the cricket legend and Bharat Ratna awardee, Sachin Tendulkar, was unveiled near his dedicated stand at Wankhede Stadium in South Mumbai.
- Shiv Nadar, the founder of HCL Technologies, has indeed retained his position as India's top philanthropist in 2023. He donated a whopping Rs 2,042 crore, showing a significant increase of 76% compared to 2022.
- The Kerala government has decided to launch multi-language microsities to boost religious tourism. These microsities are designed to shed light on the state's rich heritage and showcase the profound significance of its key religious sites.
- Sweden's Saab has become the first foreign company to bag 100% FDI in India's defence projects.
- The Housing and Urban Affairs Ministry launched a three-day campaign called 'Women for Water, Water for Women'. The campaign started on 7th November 2023 and continued till 9th November 2023.
- The Workshop on Transformative Technology – Promoting Development, Growth and Innovation through Digital Public Infrastructure (DPIs) was organized by NITI Aayog on 5 November 2023 (Sunday) at Hotel Le Meridian, New Delhi.
- The Chief Justice of India, Dr. D.Y. Chandrachud, inaugurated the 'Mitti Cafe' within the Supreme Court premises on November 10, 2023.
- Ayodhya in Uttar Pradesh set a new Guinness World Record by lighting 22.23 lakh earthen lamps across 51 ghats during its Deepotsav celebration.
- Jio Satellite Communications and OneWeb have secured pan-India internet service provider (ISP) licenses from the Department of Telecommunications (DoT) to provide satellite broadband services in the country.
- The President of India, Smt Droupadi Murmu inaugurated a national conference on 'Integration of Yoga in School Education System-Manifesting the thought', organized by Kaivalyadhama as part of its centenary year celebrations at Lonavala, Maharashtra on November 29, 2023.
- The Union Cabinet on Wednesday approved continuation of the fast track special courts scheme for the next three years, till March 2026, for expeditious disposal of rape and Protection of Children from Sexual Offences (Pocso) Act cases.
- The Pradhan Mantri Garib Kalyan Anna Yojana (PMGKAY) scheme has indeed been extended for another five years. This scheme provides 5 kg of free foodgrains per month to over 81 crore poor. The extended PMGKAY will cost the exchequer about Rs 11.80-lakh crores. This extension will start from January 1, 2024.
- The Empowering Women in Agriculture: Central Sector Scheme for Drones is a groundbreaking initiative approved by the Union Cabinet, chaired by Prime Minister Narendra Modi. The scheme is valued at Rs 1,261 crore and is aimed at providing drones to Women Self Help Groups (SHGs).
- The Sixteenth Finance Commission is a constitutional body that is constituted every 5 years by the President of India under Article 280 of the Indian Constitution. The commission is tasked with making recommendations related to the distribution of tax revenues between the Union (central government) and the states.
- According to a report by global think tank Ember, India is planning to more than triple its renewable energy capacity by 2030. However, to achieve this, it requires \$293 billion in financing. The report also states that India's 14th National Electricity Plan (NEP14) has put the country on track to more than triple its renewable energy.
- The Indian Coast Guard Ship Sajag, an Offshore Patrol Vessel, arrived at Port Sultan Qaboos, Muscat, Oman, on November 29, 2023, for a three-day visit as part of the overseas deployment of ICG ships to West Asia.

BANKING

CCI APPROVED INVESTMENT BY IBEF-IV OF MO ALTERNATES IN SK FINANCE

- India Business Excellence Fund – IV (Acquirer) is a Category II Alternative Investment Fund registered with the Securities and Exchange Board of India.
- It primarily invests in equity and equity-linked instruments and/or debt and/or mezzanine or

other instruments of Indian or India-related companies.

- **SK Finance Limited** (Target) is a non-banking finance company registered with the Reserve Bank of India as a Non-Banking Non-Deposit Taking Systemically Important Asset Finance Company engaged in the business of providing financing for vehicles (new and used) and loans to Micro Small and Medium Enterprises.

MANORANJAN MISHRA HAS BEEN APPOINTED AS EXECUTIVE DIRECTOR BY RBI

- His **appointment is effective from November 1, 2023.**
- Mishra has **experience of over three decades in the RBI, having worked in the areas of regulation of banks and NBFCs, supervision of banks, and currency management.**
- He has **served as a member in several working groups at the national and international levels, contributing to the formulation of regulatory/supervisory policies.**

GST COLLECTIONS INCREASED TO ₹ 1.72 LAKH CR IN OCTOBER

- This shows a **remarkable year-on-year growth of 13%.**
- The gross **GST revenue for October 2023 was composed of Rs.30,062 crore in CGST, Rs.38,171 crore in SGST, Rs. 91,315 crore in IGST (including Rs.42,127 crore from imported goods), and Rs. 12,456 crore in cess (including Rs.1,294 crore from imported goods).**
- After the customary settlement, **the total revenue for the Centre and the States in October 2023 stood at Rs.72,934 crore for CGST and Rs. 74,785 crore for SGST.**
- The **average monthly gross GST collection for the fiscal year 2023-24 now stands at Rs.1.66 lakh crore, marking an 11% rise from the same period in the previous fiscal year.**
- This **robust GST collection highlights the underlying resilience of the Indian economy.**

RBI HAS PRESCRIBED NORMS FOR THE CLOSURE OF DCCB BRANCHES

- **The decision to close a branch should be taken by the Board of the bank.**
- This **decision should be based on a thorough evaluation of various relevant factors** and the entire process should be properly recorded and minuted during the Board meeting.
- **To ensure transparency and minimize inconvenience** to depositors and clients, DCCBs must provide a two-month notice in advance of the branch closure.
- When a **DCCB decides to close a branch, they are required to return the original license or licenses issued for that particular branch** to the Regional Office of the RBI that is concerned with their operations.

STATE BANK OF INDIA (SBI) AND M&M FINANCIAL SERVICES HAVE SIGNED CO-LENDING AGREEMENT

- This is **Mahindra Finance's first co-lending** tie-up with a bank.
- The pact will harness the distribution strength of **Mahindra Finance and the cost-efficient capital of SBI, ensuring wider outreach and better interest rates** for customers, which will be determined based on the customer's credit profile.
- This will help **unlock the potential of priority sector lending and ensure a "personalised and competitive financing experience".**
- The **objective is to extend joint financial support to customers thereby enabling credit to the unserved segments** of the economy at an affordable cost.
- Under this agreement, the **NBFC will facilitate leads and manage loan servicing while serving as a single point of contact for prospective customers.**

RBI HAS RELEASED NORMS FOR REGULATING FINTECHS IN CROSS-BORDER PAYMENTS SPACE

- **These guidelines aim to ensure that all entities facilitating cross-border payment transactions for the import and export of goods and services are directly supervised by the RBI** and adhere to its standards of quality, security and transparency.
- The guidelines also classify the fintechs into three categories based on **the type of**

transactions they handle: export-only, import-only and import and export.

- The fintechs will have to apply for a **Payment Aggregator-Cross Border (PA-CB) licence from the RBI by April 30, 2024.**
- This will bring more **clarity and competition in the sector and benefit the consumers and the economy.**

- **Kosamattam Finance:** A monetary penalty of Rs 13.38 lakh has been imposed for non-compliance with certain provisions of the 'Non-Banking Financial Company - Systemically Important Non-Deposit taking Company and Deposit taking Company (Reserve Bank) Directions, 2016'.

BANK OF BARODA HAS APPOINTED KADGATOOR SHEETAL VENKATESMURT AS HEAD OF DIGITAL CHANNELS

- **Kadgatoor Sheetal Venkatesmurt** has taken over the charge from **Akhil Handa, who resigned from the bank after serving for almost eight years.**
- **Akhil Handa** was the **chief digital officer and the driving force behind the bank's mobile banking application 'bob World'.**
- However, his departure came in the wake of regulatory **restrictions imposed by the Reserve Bank of India (RBI) on the 'bob World' mobile application** due to supervisory concerns regarding the customer onboarding process.
- Kadgatoor Sheetal Venkatesmurt will now have to lead the **bank's digital transformation and address the RBI's concerns to regain full functionality** of the mobile application

ACC EXTENDS TENURE OF A S RAJEEV, MD & CEO OF BOM & MATAM VENKATA RAO, MD & CEO OF CBI

- According to sources, the **ACC has extended the term of office of A S Rajeev, MD and CEO of BoM, for six months** till his superannuation.
- **Rajeev was appointed MD and CEO of BoM** in 2018.
- The **ACC has also extended the term of MV Rao, MD and CEO of CBI, till July 31, 2025.**
- **Rao took charge as MD and CEO of CBI** in 2021.
- This **decision by the ACC is expected to provide stability and continuity to the two public sector lenders.**

DELHI HIGH COURT SETS ASIDE DEBT RECOVERY APPELLATE TRIBUNAL

- The court set aside the **DRAT's order that asked RFL to deposit 40% of the debt** due along with interest for entertaining its petition.
- **RFL, a subsidiary of Religare Enterprises Ltd (REL),** said it cannot **deposit any further sum beyond 25%**

AFLI LAUNCHES SUPER CASH PLAN FOR REGULAR INCOME AND SECURITY

- This **plan offers immediate liquidity through regular income**, which could start as early as the **first month of the policy**, depending on when the policyholder has opted to receive returns.
- Here are **some key details about the Super Cash Plan:**
 - **Age at Entry:** Minimum 0 years (91 days) without Uninterrupted Income Benefit (UIB), Maximum 60 years without UIB, 55 years with UIB
 - **Age at Maturity:** Minimum 18 Years, Maximum 85 Years
 - **Premium Paying Term Tenure:** 6,8,10,12 and 15
 - **Premium: Minimum** Rs. 50000, Maximum No Limit, as per BAUP
 - **Premium Paying Frequency:** Yearly, Half-Yearly & Monthly
 - **Income Payout Frequency:** Yearly, Half-Yearly & Monthly

RBI IMPOSES MONETARY PENALTY ON PNB, FEDERAL BANK

- Here are the **details:**
 - **Punjab National Bank (PNB):** A penalty of Rs 72 lakh has been imposed for non-compliance with certain provisions related to 'interest rate on advances' and 'customer service in banks'.
 - **Federal Bank:** A penalty of Rs 30 lakh has been imposed for contravention of certain provisions of KYC norms. The bank was penalized for issuing demand drafts, each valued at rupees fifty thousand and above, without including the name of the purchaser on the face of the drafts.
 - **Mercedes-Benz Financial Services:** A penalty of Rs 10 lakh has been imposed for non-compliance with certain provisions of the Know Your Customer (KYC) Direction, 2016.

(Rs 76.61 crore) that had already been deposited before the appellate tribunal and the pre-deposit of Rs 116.85 crore would “impair” the non-banking financial company and would render it unable to maintain operations as a going concern.

INDUSIND BANK LAUNCHES ‘PLATINUM RUPAY CREDIT CARD’ WITH UPI INTEGRATION

- This is the **first credit card in India that can be linked with the UPI and offers 2X rewards** on all UPI spends.
- The **card also comes with other benefits such as travel insurance, fuel surcharge waiver, and entertainment offers.**
- Some additional information about **the IndusInd Bank Platinum RuPay Credit Card** are:
 - The card is **lifetime free and has no annual fee.**
 - The card offers **1.5 reward points for every Rs. 150 spent, except fuel spends.**
 - The **reward points can be redeemed against partner airlines (Vistara or InterMiles), for direct cash credit, IndusMoments or Pay with Rewards.**
 - The **card provides a total protect plan for card loss/theft, which covers up to 100% of the credit limit.**
 - The card also gives **access to exclusive dining and lifestyle privileges through EazyDiner and BookMyShow.**

AXIS BANK & IRMA INKS MOU TO PROMOTE FINANCIAL INCLUSION & LITERACY IN INDIA

- The **Chair, constituted for a period of 5 years, will primarily focus on research, deepening industry-academia collaboration, driving thought leadership, and policy advocacy.**
- The main **objective of the Chair is to conduct and coordinate field-based research to support national and state-level policies towards financial inclusion.**
- This includes **designing financial inclusion strategies in and for India, capacity building for the banking sector in the domain of financial inclusion, conducting workshops, round tables, and symposia, and undertaking teaching courses at the Institute.**
- As part of the **collaboration, IRMA and Axis Bank will set up a Joint Advisory Committee that will**

oversee the selection process for the Chair, finalize the terms, and periodically review its progress.

- The **agreement also proposes to support two Research Associates under the Chair.**

1% INTEREST RATE REBATE HAS BEEN ANNOUNCED BY THE GOVERNMENT TO DIVYANG BORROWERS

- This **initiative is aimed at reducing the financial burden on Divyang individuals seeking financial assistance and encouraging responsible repayment practices.**
- The **Secretary of the Department, Shri Rajesh Aggarwal, also handed over cheques to 8 Divyang loan beneficiaries.**
- This **step reflects the government’s unwavering commitment to promoting inclusivity and ensuring that every citizen, irrespective of abilities, has equal access to financial opportunities.**

THE INTERNATIONAL MONETARY FUND (IMF) EXECUTIVE BOARD HAS APPROVED A 50% QUOTA INCREASE

- This **proposal is now set to be considered and made effective by the board of governors as part of concluding the 16th general review of quotas.**
- The **quota increase is intended to enhance the IMF’s permanent resources and strengthen the quota-based nature of the Fund by reducing the reliance on borrowing.**
- This move is seen as a **crucial step in preserving a strong, quota-based, and adequately resourced IMF at the center of the Global Financial Safety Net.**

ICICI BANK GETS RBI NOD TO MAKE ICICI SECURITIES WHOLLY-OWNED SUBSIDIARY

- This **follows ICICI Bank’s announcement on June 26 that it would consider a proposal for the delisting of ICICI Securities, a subsidiary of the bank.**
- The **bank has stated that ICICI Securities is a low capital-consuming business and the internal accruals are more than adequate to fund business growth.**
- Therefore, **ICICI Bank is not expected to be required to make additional capital infusion into the company.**

FEDFINA, IREDA, EPACK DURABLE & SURAJ ESTATE DEVELOPERS GET NOD FROM SEBI TO FLOAT IPOs

- **Here's a brief overview of each firm's IPO details:**
- **Fedfina:** The IPO consists of a fresh issue of equity shares aggregating up to Rs 750 crore and an offer for sale (OFS) of 7.03 crore equity shares by promoter Federal Bank and existing shareholder True North Fund VI LLP.
- **IREDA:** The IPO consists of a fresh issue of up to 40.31 crore equity shares and an OFS of up to 26.88 crore equity shares by the President of India, acting through the Ministry of New and Renewable Energy, Government of India.
- **EPACK Durable:** The IPO comprises a fresh issuance of equity shares worth Rs 400 crore and an OFS of 1.3 crore equity shares by promoters and promoter group members.
- **Suraj Estate Developers:** The IPO is entirely a fresh issue of equity shares worth up to Rs 400 crore with no OFS component. The proceeds will be used towards the payment of debt availed by the company and its subsidiaries Accord Estates and Iconic Property Developers, up to Rs 35 crore for the acquisition of land, and the remaining funds will be used for general corporate purposes.

FEDERAL BANK INTRODUCES UPI LITE FOR SMALL-VALUE DIGITAL PAYMENTS

- **UPI Lite is a simplified version of the Unified Payments Interface (UPI) system that leverages the NPCI Common Library (CL) application** to process low value transactions that have been set at below Rs. 500.
- **The solution runs off existing UPI ecosystem protocols for mobile phones to ensure commonality, compliance and system acceptance.**
- **UPI Lite enables users to store money in their UPI Lite on-device wallet and make offline payments to merchants without using a UPI PIN.**
- **The upper limit of an UPI Lite payment transaction is Rs. 200 and the total limit of UPI Lite balance for an on-device wallet is Rs. 2,000** at any point of time.
- **Users can replenish funds in UPI Lite only in online mode with additional factor authentication (AFA) or using UPI AutoPay** which has been registered by the user in online mode with AFA.

RBI TELLS BAJAJ FINANCE TO STOP LOANS UNDER 'ECOM', 'INSTA EMI' PRODUCTS

- The action was taken due to **Bajaj Finance's non-adherence to the extant provisions of RBI's digital lending guidelines.**
- The RBI has stated that these **supervisory restrictions on Bajaj Finance will be reviewed upon the rectification of the said deficiencies to the satisfaction** of the central bank.
- Bajaj Finance has said it will review the **Key Fact Statement ('KFS') for the loans booked under the two lending products**, based on the concerns raised by the RBI and implement requisite corrective actions.
- They do not expect this **action to have a material financial impact on the company.**

REGULATORY MEASURES TOWARDS CONSUMER CREDIT AND BANK CREDIT TO NBFCs

- **Consumer credit exposure:-**
- **Consumer credit exposure of commercial banks:** As per extant instructions applicable to commercial banks, consumer credit attracts a risk weight of 100%. **On a review, it has been decided to increase the risk weights in respect of consumer credit exposure of commercial banks (outstanding as well as new), including personal loans, but excluding housing loans, education loans, vehicle loans and loans secured by gold and gold jewellery, by 25 percentage points to 125%.**
- **Consumer credit exposure of NBFCs:** In terms of extant norms, NBFCs' loan exposures generally attract a risk weight of 100%. On a review, it has been decided that the consumer credit exposure of NBFCs (outstanding as well as new) categorised as retail loans, excluding housing loans, educational loans, vehicle loans, loans against gold jewellery and microfinance/SHG loans, shall attract a risk weight of 125%.
- **Credit card receivables:** As per extant instructions, credit card receivables of scheduled commercial banks (SCBs) attract a risk weight of 125% while that of NBFCs attract a risk weight of 100%. On a review, it has been decided to increase the risk weights on such exposures by 25 percentage points to 150% and 125% for SCBs and NBFCs respectively.

- **Bank credit to NBFCs:-**
- **In terms of extant norms, exposures of SCBs to NBFCs, excluding core investment companies, are risk weighted as per the ratings assigned by accredited external credit assessment institutions (ECAI). On a review, it has been decided to increase the risk weights on such exposures of SCBs by 25 percentage points (over and above the risk weight associated with the given external rating) in all cases where the extant risk weight as per external rating of NBFCs is below 100%.**

RBI HAS IMPOSED A PENALTY OF RS 90.92 LAKH ON AXIS BANK

- This action is based on the deficiencies in regulatory compliance and is not intended to pronounce upon the validity of any transaction or agreement entered into by the bank with its customers.
- The penalty was imposed for the following reasons:
 - The bank did not maintain the prescribed margin in case of intraday facilities sanctioned to stockbrokers.
 - The bank followed restrictive practices in the sale of insurance products to customers.
 - The bank failed to verify the copy of officially valid documents so produced by the clients, with the originals, while establishing account-based relationships.
 - There were instances of customer IDs having multiple CIFs instead of a Unique Customer Identification Code (UCIC).
 - The bank levied penal charges for non-maintenance of minimum balance in savings bank accounts, not directly proportionate to the extent of the shortfall observed.
 - The central bank has also imposed a fine of Rs 90 lakh on IDBI Bank.

PNB INTRODUCES DIGITAL GOLD LOAN FOR HASSLE-FREE CREDIT ACCESS

Current Context: Punjab National Bank (PNB) has introduced a Digital Gold Loan. This service is designed to provide a hassle-free credit to customers to quickly meet their personal as well as agriculture credit requirements against the pledge of Gold Jewellery/ornaments.

- An individual can apply for a PNB Digital Gold Loan for their personal needs for an amount ranging

from a minimum Rs 25,000 to maximum Rs 25 lakhs.

- The PNB Gold Loan Rate of Interest is 7.25% per annum.
- The age requirement is at least 18.
- Anyone who has gold jewellery, coins, or ornaments that the bank needs to mortgage is eligible.
- The borrower's fixed payback period may last up to 12 months. Every month, interest will be deducted from the account, but at maturity, it will also become an outstanding payment along with the principal. The repayment can be accomplished by a bullet payment, in which the principal and interest are paid together at maturity.
- This digital lending solution was launched during the bank's Digital Mahotsav event.

UCO BANK FIASCO: GLITCH FIRST NOTICED IN JAIPUR, JODHPUR

- Some customers found that when they tried to transfer funds using the Immediate Payment Service (IMPS) from their IDFC First Bank savings accounts to UCO Bank, the amount got credited into the UCO Bank account without getting debited at IDFC First.
- The glitch that caused Uco Bank to wrongly credit Rs 820 crore to many accounts was first noticed in Jaipur and Jodhpur.
- This issue led to the temporary suspension of online Immediate Payment System (IMPS) transfers by UCO Bank due to issues where funds from transactions initiated by customers from other banks were credited to UCO Bank's account holders, without the lender actually receiving the money.

KARNATAKA BANK INKS PACT WITH HDFC LIFE TO DISTRIBUTE LIFE INSURANCE PRODUCTS

- The partnership aims to provide customers with innovative and customer-friendly solutions for financial security and life protection.
- Karnataka Bank's Executive Director Sekhar Rao says the association will give customers access to industry-leading products.
- Karnataka Bank, a private sector lender headquartered in Mangaluru, India, has announced a strategic corporate tie-up with HDFC Life, one of

India's leading private life insurance companies, to distribute life insurance products to its customers.

- This **partnership aims to provide customers with a comprehensive range of innovative and customer-centric financial solutions**, particularly in the area of life insurance.
- Under this agreement, **Karnataka Bank's extensive network of branches across India will serve as distribution channels for HDFC Life's life insurance products.**

GOVT APPOINTS VINAY M. TONSE AS MD OF SBI UNTIL NOV 30, 2025

- He is **currently serving as the deputy MD of the state-owned bank.**
- Before this appointment, **Vinay M. Tonse had a rich experience in several facets of commercial banking such as corporate credit, treasury, retail, and international banking.**
- He **joined SBI as a Probationary Officer in 1988 and has worked across different locations** in India and abroad.
- Prior to his **appointment in SBI Funds Management, Tonse was serving as the chief general manager of the Chennai circle at SBI and was heading** the lender's business & operations in Tamil Nadu and Pondicherry.
- He also **headed the operations at SBI Osaka Branch - Japan as CEO for 4 years.**

ASSAM LAUNCHES APP BASED ASTC CAB SERVICES & UPI BACKED DIGITAL PAYMENT SOLUTIONS

- This **service was launched by Transport Minister Parimal Suklabaidya.**
- The **initiative marks a significant leap in enhancing the convenience, affordability, and overall commuting experience** for the residents of Assam.
- The **ASTC city cab service can be accessed through a dedicated mobile application.**
- This **application not only facilitates real-time tracking of rides but also ensures a smooth payment process** through digital platforms like UPI.

SEBI CHIEF MADHABI BUCH INTRODUCES IRRA PLATFORM

- The **IRRA platform is an initiative to reduce risks faced by investors in the eventuality of technical glitches at the trading member end at both the primary site and disaster recovery site.**
- The **platform is available to trading members supporting internet-based trading and security trading through wireless technology** for their investors.
- After **basic checks, the platform downloads trades of the Trading Member from all the trading venues and sends SMS/email to investors using internet trading or wireless technology** along with a link to access IRRA.
- **Investors using this link can review the status of their investment, orders, etc., and place orders for squaring off or closing positions.**

ADB APPROVED USD 6.5 MILLION LOAN TO GREENWAY

- This was the **first loan approved by the ADB under the CIDF**, which was established in September 2021.
- **ADB and Greenway signed a \$6.5 million senior secured loan to produce and distribute 1 million improved cookstoves** to rural households in India's Madhya Pradesh and Odisha states.
- This **initiative is expected to reduce greenhouse gas emissions by 3.9 million tons of carbon dioxide equivalent over 10 years.**
- The **loan is supported by a \$3.25 million first-loss liquidity reserve from the Climate Innovation and Development Fund (CIDF)**, which is a blended finance facility managed by ADB, established in September 2021 with an initial \$25 million philanthropic commitment from Bloomberg Philanthropies and Goldman Sachs.

HSBC INDIA & UK EXPORT FINANCE TIE UP FOR 100 MN POUND FINANCING PROGRAM

- This program is **designed to support Indian Micro, Small, and Medium Enterprises (MSMEs) and corporates by financing their imports** from the UK.
- **HSBC India and UKEF will collaborate to originate, structure, and extend financing and credit facilities** to Indian MSMEs.
- **UKEF offers guarantee-backed structures** that will be utilized in this partnership.
- **Hitendra Dave, CEO of HSBC India, stated that MSMEs have emerged as a mainstay of innovation**

and growth in India and are the driving force behind the nation's growth aspirations.

- Given **HSBC's large franchise in India and its global strengths, it is ideally placed to support the ambitions of these small businesses** through its partnership with UAEF.

- **Amendments to AIF Regulations:** Changes to Alternative Investment Funds (AIFs) regulations for ease of compliance and investor protection.

RBI FINES BANK OF AMERICA, N.A., HDFC BANK

- The **penalty on Bank of America, N.A. has been imposed for violation of RBI's instructions** on reporting requirements under the Liberalised Remittance Scheme of FEMA 1999.
- HDFC Bank, a leading private sector bank, was fined for accepting deposits from non-residents** and flouting RBI's directions under the Liberalised Remittance Scheme of FEMA, 1999.
- The Reserve Bank of India (RBI) has imposed a monetary penalty of ₹10.00 crore** (Rupees ten crore only) on HDFC Bank Limited.

BANKING- ONE LINER

- If a **cooperative bank wants to change its name, it should contact the Department of Supervision (DoS)** at the Reserve Bank of India (RBI).
- The **Insurance Regulatory and Development Authority of India (IRDAI) has indeed set up a task force.** The main objective of this task force is to increase the involvement of banks in the distribution of insurance products across the country.
- Reliance Retail has recently collaborated with SBI Card to launch a new credit card called the 'Reliance SBI Card'.** This card is available in two variants: the Reliance SBI Card and the Reliance SBI Card PRIME.
- IndiaFirst Life Insurance has become the first life insurance company to receive a GIFT City IFSC registration.** The registration will enable IndiaFirst Life to expand its reach globally. The IFSC unit will soon commence operations.
- Zurich Insurance Group has announced a strategic alliance with Kotak Mahindra Bank, India's third largest private sector bank by market capitalization, through the proposed acquisition of a 51% stake** in Kotak Mahindra General Insurance Company Limited (Kotak General Insurance) for USD 488 million.
- AU Small Finance Bank and ixigo have indeed launched a premium co-branded travel credit card.** This card is designed to offer a seamless, rewarding, and memorable travel experience across all travel verticals, including flights, trains, buses, and hotels.

INDUSIND BANK AND IGL PARTNER TO ENABLE DIGITAL RUPEE TRANSACTIONS IN DELHI NCR

- IndusInd Bank has announced its association with Indraprastha Gas Limited (IGL) to facilitate the acceptance of Digital Rupee,** the Central Bank Digital Currency (CBDC) launched by the Reserve Bank of India in 2022.
- This **collaboration will enable customers at select IGL stations in Delhi NCR to make payments** using the Digital Rupee.
- The **Digital Rupee solution is available on both iOS and Android platforms, ensuring a user-friendly experience and offering various features** such as peer-to-peer (P2P) and peer-to-merchant (P2M) payments with complete UPI QR interoperability.
- Mr. Sumant Kathpalia, Managing Director & CEO, IndusInd Bank, said, "The adoption of CBDC is a significant step in reshaping financial landscape.**
- We believe that **Digital Rupee, with its blockchain technology, fortifies financial services, by offering faster, convenient and secure transactions.**
- With the **introduction of UPI interoperability, Digital Rupee is poised to become another significant platform contributing towards a 'cashless' economy."**

SEBI INTRODUCED SIGNIFICANT AMENDMENTS AT THE 203RD MEETING OF SEBI BOARD

- The **203rd SEBI Board meeting introduced key amendments:**
 - **Social Stock Exchange (SSE):** Changes to boost fundraising by Not for Profit Organizations (NPOs) on the SSE.
 - **Regulatory Framework for Index Providers:** A new framework to enhance transparency and governance in financial benchmarks.
 - **Small & Medium Real Estate Investment Trusts (SM REITs):** Amendments to REIT Regulations, 2014.

- **ICICI Bank has announced that it has enabled millions of customers to pay to any merchant QR code by using the Bank's digital rupee app named 'Digital Rupee by ICICI Bank'.** The Bank has made it possible by making its digital rupee app UPI (Unified Payments Interface) interoperable.
- **The Election Commission of India has designed an in-house software called ENCORE for complete Candidate and election management.** The term ENCORE stands for Enabling Communications On Real-Time Environment.
- **ICICI Prudential Multi-Asset Fund** has completed 21 years of its existence on October 30, 2023. It is one of the oldest and **largest multi-asset funds in India, with an AUM of Rs.24060.99 crore** as on October 30, 2023.
- **The Reserve Bank of India (RBI) has indeed increased the minimum amount for offering non-callable term deposits** from Rs.15 lakh to Rs.1 crore
- **The Bank of Maharashtra has indeed achieved the top position among Public Sector Undertaking (PSU) lenders in terms of loan growth in the second quarter of the current financial year.**
- **E-Way Bill generation reached an all-time high of 10.03 crore in October 2023** indicates the increasing adoption and effectiveness of this system.
- **Canara HSBC Life Insurance has indeed launched a new plan called 'Guaranteed Assured Income' (GAIN) for the customers of Karnataka Vikas Grameena Bank.**
- **The Life Insurance Corporation (LIC) of India posted a net profit of Rs.17,469 crore for H1 FY24, marking the insurer's highest ever half-yearly profit.**
- **The Supreme Court of India has recently upheld the validity of the Insolvency and Bankruptcy Code (IBC) provisions that allow lenders to initiate insolvency proceedings against personal guarantors of loans taken by defaulting companies.**
- **The Reserve Bank of India (RBI) is indeed probing the forex outage of Refinitiv.** On November 10, 2023, Refinitiv's electronic trading platform, which is authorized to offer forex products, faced an outage for about 10 minutes.
- **Two more Japanese banks are set to join the GIFT City, which is India's first international financial services centre (IFSC) in Gujarat.** ICICI Bank will get 7.71% equity stake in Jaiprakash Associates Ltd. (JAL) as the latter's payment obligation for a loan taken from the bank
- **The Finance Ministry has asked state-owned banks to review systems and processes** related to their digital operation in view of the recent UCO Bank incident.
- **The Competition Commission of India (CCI) has approved Titan's acquisition of an additional 27% stake in CaratLane.**
- **Berkshire Hathaway Inc, backed by billionaire Warren Buffett, has sold its entire 2.46% stake** in Paytm's parent company One97 Communications for Rs 1,371 crore. The shares were sold through an open market transaction.
- **Central Depository Services (India) Limited (CDSL), Asia's first and only listed depository, has indeed crossed a significant milestone by registering more than 10 crore (100 million) demat accounts.** This makes CDSL the largest depository in the country in terms of active demat accounts. The achievement was announced on November 22, 2023.
- **The National Payments Corporation of India (NPCI) has issued a directive to payment apps and banks, including Google Pay, Paytm, and PhonePe, asking them to deactivate UPI IDs and numbers that have been inactive for over a year.**
- **Godrej Capital Nirmaan on 29th November 2023 announced partnership with DBS Bank India, Visa and Amazon to aid MSME growth.** Rooted in the ethos of 'nation-building' and fortified by the trust of Indian consumers in the brand Godrej, Godrej Capital is betting bigger on its Nirmaan platform by significantly expanding its collaborative network.
- **The Insurance Regulatory and Development Authority of India (Irdai) has increased scrutiny on the ultimate beneficiaries in share transfers within the insurance broking sector, leading to extended approval timelines.**
- **The Insurance Regulatory and Development Authority of India (IRDAI) has constituted an 11-member taskforce under the chairmanship of Randip Singh Jaggal, Executive Director (Non-Life) at IRDAI, to examine the implications of the Digital Personal Data Protection (DPDP) Act 2023 on the insurance sector.**
- **Tata AIG has recently launched a new health insurance product called 'Health Supercharge' that**

offers enhanced coverage for overall well-being. The product has two plans: Value Plan and Geo Plan, with different premium rates based on the

residential zone of the customer. The product covers persons in the age group of 91 days to 65 years, with no maximum cover ceasing age.

APPOINTMENTS

| Name of the Person | Designation |
|--|--|
| Professor Sarang Deo | Member of (STAG) for Tuberculosis |
| Manoranjan Mishra | Executive Director |
| Koppu Sadashiv Murthy | Chairman and Managing Director of (BHEL) |
| Deepesh Nanda | President-Renewables and CEO & MD of (TPREL). |
| Justice Siddhartha Roy Chowdhury | Permanent judge of the Calcutta High Court. |
| Prithul Kumar | Joint Secretary (Films) at MIB |
| Armstrong Pame | Director (Films)/Deputy Secretary (Films) |
| Ravinder Bhakar | CEO of Central Board of Film Certification (CBFC) |
| Pravin Madhukar Pawar | Joint Director of (CBI) |
| Sushil Chandra | An additional director |
| Kadgator Sheetal Venkatesmurt | Head of Digital Channels |
| Heeralal Samariya | Chief Information Commissioner of India |
| Goverdhan S. Rawat and Ajay K. Sood | Deputy Managing Directors of (NABARD). |
| Sanjay Kallapur and R. Narayanaswamy | Part-time members of the NFRA |
| Pankaj Tripathi | 'UPI Safety Ambassador' |
| Venkat Nageswar Chalasani | New Chief Executive |
| David Cameron | U.K. Foreign Secretary |
| Amit S Telang | India's next High Commissioner |
| Shakuntla L. Bhaya | Member of the Council of (ACUS) |
| Alok Sharma | Director of the (SPG) |
| Isha Ambani, Anshuman Thakur, and Hitesh Sethia | Directors of Jio Financial Services. |
| Vinay M. Tonse | Managing Directors of the (SBI) |
| Emmett Shear | Interim CEO of OpenAI. |
| Amar Chintopanth, Shardchandra V Zaregaonkar, Moses Newling Harding John, Bhumika Batra, and Arun Tiwari | Directors on the board of Reliance Capital |
| Lakshmi Ramakrishna Srinivas | Additional Director of the South Indian Bank. |
| Girish Chandra Murmu | Vice-Chair of the UN Panel of External Auditors |
| Ravindra Jadeja | Brand ambassador for AS-IT-IS Nutrition |
| Robert Shetkintong | High Commissioner of India |
| Anish Shah | President of the Federation of Indian Chambers of Commerce and Industry (FICCI). |
| Rajneesh Goel | Chief Secretary of Karnataka |
| Satya Prakash Pathak | Administrator of Abhyudaya Cooperative Bank |
| Harsh Kumar Bhanwala | An additional independent director. |
| Mr. Rajat Kumar Jain | Part-time Chairman of Fino Payments Bank |
| IAS officer Atal Dulloo | Chief Secretary of Jammu and Kashmir |
| Puneet Vidyarthi | President of the Rural Marketing Association of India (RMAI) |
| Saima Wazed | WHO Regional Director for South-East Asia |
| Rohit Rishi | Executive Director at the Bank of Maharashtra |
| N. Srikanth | An additional secretary (MNRE). |

INDEX AND RANKING

PRIME GLOBAL CITIES INDEX Q3 2023 HAS BEEN RELEASED BY REAL ESTATE

CONSULTANT KNIGHT FRANK INDIA ON 01 NOVEMBER 2023

- This index tracks the performance of luxury residential prices across key global cities on a quarterly basis.
- In this report, it was noted that **Mumbai, Bengaluru, and New Delhi, all the 3 Indian cities considered for the study, recorded an increase in average annual prices** of prime residential or luxury homes in Q3 2023.
- Specifically, **Mumbai real estate market ranked fourth, followed by Delhi at the 10th spot and Bengaluru was ranked 17th.**

INDIA RANKED 117TH AMONG 129 NATIONS IN INCLUSIVENESS INDEX BY OBI

- This index is a **holistic gauge of the degree of inclusivity experienced by marginalized groups across the globe and within the United States.**
- It ranks states and countries in absolute and relative terms using a variety of indicators.
- The index measures inclusivity based on criteria such as race, religion, gender, sexual orientation, disability, and general population.
- **New Zealand tops the list.**

AWARDS AND HONOURS

| Awardee | Awards |
|--|---|
| Nita Ambani | USISPF Global Leadership Award |
| Aitana Bonmati and Lionel Messi | Ballon d'Or |
| Nandini Das | British Academy Book Prize |
| Vihaan Talya Vikas | Wildlife Photographer of the Year' |
| Deenanath Rajput | 2nd Rohini Nayyar prize |
| Josefina Belmonte, Fundação Ellen Macarthur, Blue Circle, José Manuel Moller | Earth Award |
| Reserve Bank of India | Changemaker of the Year |
| Kerala | Global Responsible Tourism Award |
| Indian Grandmaster Vidit Gujrathi | FIDE Grand Swiss |
| Max Verstappen | Sao Paulo Grand Prix. |
| Serena Williams | Fashion Icon award |
| Basu Kannogia, Dr. Mohan Ram, Ritesh Sirothia, Biswajit Mishra, and Millo Tasser | Eco Warrior Awards |
| Apolinaris D'Souza | 19th Kalakar Puraskar Award |
| Author Salman Rushdie | 'Lifetime Disturbing The Peace Award |
| Taekwondo Humanitarian Foundation | 2023 Olympic Cup |
| Suresh Ishwar Wadkar | Gansamragini Lata Mangeshkar Award' f |
| GAIL India's natural gas company | Innovation Award,"Midstream Project of the Year |
| Bina Agarwal | Kenneth Boulding Award |
| Deepti Babuta | Dhahan Prize |
| Sharad Kumar Agarwal and Roy K George | Indira Gandhi Prize for Peace |
| Uttar Pradesh | Best State-Inland Fisheries Award |
| Dr. Sujit Roy | NASA IMPACT Planet Award |
| Ektaa Kapoor | International Emmy Directorate Award. |
| Shri TSC Bosh | Best Employer in Diversity & Inclusion |
| Paul Lynch | Booker Prize |
| Dr. Kamachi Mudali Uthandi | Lifetime Achievement Award |
| Dr. Debashish Bhattacharjee | National Metallurgist Award |
| Dr. Rameshwar Sah | Award for R&D in the Iron & Steel Sector |
| Dr. Niloy Kundu | Young Metallurgist (Environment) Award |
| Agilan Muthumanickam | Young Metallurgist (Metal Science) Award |
| Suganthy Sundararaj | PRSI National Award |
| Safeena Husain | WISE Award for Education 2023 |
| Abdullahi Mire | UNHCR Nansen Refugee Awards |
| T. Padmanabhan | Kerala Jyothi Award |
| All India Football Federation | AFC President's Recognition Bronze award |

IMPORTANT DAYS

| Date | Day | Theme |
|----------------------------|--|---|
| November 1st, 2023 | World Vegan Day | Theme: "Celebrating for a Good Cause". |
| November 2nd, 2023 | International Day to End Impunity for Crimes Against Journalists | Theme: "Violence against journalists, the integrity of elections, and the role of public leadership". |
| November 3rd, 2023 | International Day for Biosphere Reserve | Theme: ItsAboutLife. |
| November 5th, 2023 | World Tsunami Awareness Day | Theme: "Fighting Inequality for a Resilient Future". |
| November 6th, 2023 | International Day for Preventing the Exploitation of the Environment in War and Armed Conflict | Theme: "Together for a more sustainable and peaceful future." |
| November 7th, 2023 | National Cancer Awareness Day | Theme: "Close the Care Gap." |
| November 7th, 2023 | CV Raman Birth Anniversary | Theme: "Global Science for Global Wellbeing" |
| November 8th, 2023 | International Day of Radiology | Theme: "Celebrating Patient Safety". |
| November 8th, 2023 | World Urbanism Day | Theme: "Learn Globally, Apply Locally" |
| November 9th, 2023 | National Legal Services Day | Theme: "Access to Justice for All: Empowering the Marginalized through Legal Awareness". |
| November 9th, 2023 | World Usability Day | Theme: "Collaboration and Cooperation". |
| November 10th, 2023 | National Ayurveda Day | Theme: "Ayurveda for One Health" with the tagline "Ayurveda for everyone on every day". |
| November 10th, 2023 | World Science Day | Theme: "Building Trust in Science". |
| November 6th-10th, 2023 | World Quality Week 2023 | Theme: "Quality: realising your competitive potential". |
| November 11th, 2023 | National Education Day | Theme: "Embracing Innovation". |
| November 12th, 2023 | Public Service Broadcasting Day | Theme: - |
| November 12th, 2023 | World Pneumonia Day | Theme: "Every Breath Counts: Stop Pneumonia in Its Track". |
| November 13th, 2023 | World Kindness Day | Theme: "Be Kind Wherever Possible" |
| November 14th, 2023 | World Diabetes Day | Theme: "Access to Diabetes Care". |
| November 14th, 2023 | Children's Day | Theme: "Celebrating Creativity – The Power of Imaginations". |
| November 15th, 2023 | World Chronic Obstructive Pulmonary Disease (COPD) Day | Theme: "Breathing is Life - Act Earlier" |
| November 15th - 21st, 2023 | National Newborn Week | Theme: "Safety, Quality and Nurturing care - Birth Right of Every Newborn". |
| November 16th, 2023 | World Philosophy Day | Theme: "Philosophical Reflection in a Multicultural World". |
| November 16th, 2023 | International Day for Tolerance | Theme: "Tolerance is respect, acceptance, and appreciation of the rich diversity of our world's cultures, our forms of expression and ways of being human." |
| November 16th, 2023 | National Press Day | Theme: "Media in the Era of Artificial Intelligence". |

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| November 16th, 2023 | International Students' Day | Theme: - |
| November 17th, 2023 | National Epilepsy Day | Theme: "Stigma". |
| November 17th, 2023 | World Prematurity Day | Theme: "Small actions, big impact: Immediate skin-to-skin care for every baby everywhere". |
| November 18th, 2023 | 243rd Corps of Engineers Day | Theme: 'Engineering for a Sustainable Future'. |
| November 18th-24th, 2023 | World Antimicrobial Resistance | Theme: "Preventing Antimicrobial Resistance Together". |
| November 18th, 2023 | National Naturopathy Day | Theme: "Role of Naturopathy in Public Health". |
| November 18th, 2023 | World Day for the Prevention of and Healing from Child Sexual Exploitation, Abuse, and Violence | Theme: "Strengthening Prevention: A Collective Responsibility". |
| November 19th, 2023 | World Toilet Day | Theme: 'Accelerating Change'. |
| November 20th, 2023 | World Children's Day | Theme: "For Every Child, Every Right". |
| November 19th, 2023 | World Day of Remembrance for Road Traffic Victims | Theme: "Justice" |
| November 19th, 2023 | National Integration Day | Theme: integrity, secularism, non-violence and communal harmony. |
| November 19th, 2023 | Women's Entrepreneurship Day | Theme: lets make a better Future". |
| November 19th, 2023 | International Men's Day | Theme: "Zero Male Suicide". |
| November 19th-25th, 2023 | World Heritage Week | Theme: "Heritage Changes". |
| November 20th, 2023 | Africa Industrialization Day | Theme: "Harnessing Water and Energy for Africa's Sustainable Industrialization and Inclusive Economic Transformation". |
| November 21st, 2023 | World Television Day | Theme: "Accessibility". |
| November 21st, 2023 | World Fisheries Day | Theme: 'Celebrating the Wealth of Fisheries and Aquaculture'. |
| November 24th, 2023 | Martyrdom Day of Guru Tegh Bahadur | Theme: - |
| November 25th, 2023 | International Day for the Elimination of Violence Against Women | Theme: "Invest to Prevent Violence against Women & Girls". |
| November 25th, 2023 | No Non-Veg Day' | Theme: - |
| November 26th, 2023 | Constitution Day | Theme: Mother of Democracy". |
| November 26th, 2023 | National Milk Day | Theme: - |
| November 26th, 2023 | National Cadet Corps | Theme: 'Ek Bharat Shrestha Bharat'. |
| November 26th, 2023 | first-ever World Sustainable Transport Day. | Theme: - |
| November 28th, 2023 | Red Planet Day | Theme: - |
| November 29th, 2023 | International Day of Solidarity | Theme: "Voices of Resilience: Palestinian Perspectives". |
| November 29th, 2023 | International Jaguar Day | Theme: - |

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| November 30th, 2023 | Day of Remembrance for all Victims of Chemical Warfare | Theme: - |
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MOUS SIGNED

| Signed Between | Date Signed | Purpose |
|---|---------------------------------|--|
| Dharmendra Pradhan, and the Dr. Ahmad Al Falasi, | 1st November, 2023 | To strengthen the existing cooperation in the field of educational institutions |
| SBI and M&M Financial Services | 1st November, 2023 | To extend joint financial support to customers |
| NSDCI and EF | 2nd November, 2023 | To create access to approximately 5000 overseas jobs for skilled Indian |
| CSIR-NIIST and HAL | 2nd November, 2023 | To strengthen the indigenisation and import substitution programme |
| ECI and MoE | 2nd November, 2023 | To bring electoral literacy to classrooms |
| BPCL and GAIL | 2nd November, 2023 | To supply of propane, which is a critical petrochemical feedstock |
| India's SEA with Brazil's | 2nd November, 2023 | For Supply of Soya Oil to India |
| India and Italy | 3rd November, 2023 | |
| India and Italy | 3rd November, 2023 | To facilitate the smooth movement of workers, students, and professionals |
| Odisha Government with three entities | 3rd November, 2023 | To build an ecosystem for the manufacturing of semiconductors |
| Axis Bank & IRMA Inks | 6th November, 2023 | To conduct and coordinate field-based research to support national and state-level policies towards financial inclusion. |
| India & Netherland | 8th November, 2023 | To enhance the quality of healthcare services |
| DAY-NRLM with SIDBI | 8th November, 2023 | To promote women-led enterprises in India. |
| IICA with FSR Global | 8th November, 2023 | To strengthen energy sector regulation. |
| IIT, HAL, and DASI | 9th November, 2023 | To empower and prepare the local youth for the aerospace and defence sector |
| REC Limited with RailTel | 9th November, 2023 | To Finance Infrastructure Projects in Telecom, IT and Railway Signalling |
| Odisha Government AM/NS India | 9th November, 2023 | To establish a High-Performance Centre for Kho Kho |
| HAL & Airbus | 9th November, 2023 | To establish Maintenance, Repair, and Overhaul (MRO) facilities |
| HAL and Safran Helicopter Engines | 10th November, 2023 | To design, develop, certify, produce, sell, and support helicopter engines. |
| Union Skill Development Ministry and Dassault Aircraft Services India Private Limited | 11th November, 2023 | To create and nurture a "best-in-class" pool of Indian talents from the public education system |
| IICA, Lean Campus Startups (Trust), and WEICI India | 13th November, 2023 | To empower both corporate and women entrepreneurs |
| US and the Philippines | 13 th November, 2023 | To allow the US to export nuclear technology and materials to the Philippines |
| India and USA | 14th November, 2023 | "Enhancing Innovation Ecosystems" |
| Russia with India | 14th November, 2023 | To supply and co-produce Igla-S hand-held anti-aircraft missiles |
| SIES and University of Delhi | 15th November, 2023 | To enhance academic alliances between the two institutions. |

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|---|---------------------|--|
| SIDBI with TDB | 16th November, 2023 | To ease access of credit to MSMEs |
| UP Government and CSIR and DRDO | 17th November, 2023 | To provide high-quality and affordable medicines and medical devices |
| National Institute for the Empowerment of Persons with Visual Disabilities (Divyangjan) | 20th November, 2023 | To provide equal access to information and knowledge without delay or additional expense in their own language. |
| Amazon and IWAI | 22nd November, 2023 | To promote cargo movement through inland waterways, which is a cost-effective and eco-friendly mode of transportation. |
| World Bank and the Global Fund to Fight AIDS, Tuberculosis, and Malaria (the Global Fund) | 22nd November, 2023 | To strengthen health systems in countries of the Global South. |
| Department of Social Justice & Empowerment with the International Society | 23rd November, 2023 | For Nasha Mukta Bharat Abhiyaan (NMBA) |
| Integrated Defence Staff and the Council of Scientific and Industrial Research (CSIR) | 23rd November, 2023 | To provide an umbrella framework for initiating collaborative interaction between CSIR Labs, HQ IDS, and Armed Forces, |
| Amazon India and DGFT | 23rd November, 2023 | To enable exporters and MSMEs to sell their 'Made in India' products to customers internationally. |
| India and the European Union | 24th November, 2023 | To increase the resilience of the semiconductor value chain in both India and the EU. |
| NIDM and TERI | 25th November, 2023 | To foster knowledge and innovation in disaster risk reduction (DRR) and cultivate a culture of safety. |
| Ministry of Defence BHEL | 28th November, 2023 | For procurement of 16 Upgraded Super Rapid Gun Mount |
| BBIL, Sydney University | 28th November, 2023 | To build strong sectoral and cross-organizational collaborations |

GOVERNMENT SCHEMES

PM NARENDRA MODI LAUNCHED 'MERA YUVA BHARAT' PLATFORM FOR YOUTHS OF INDIA

- This initiative **aims to embrace the youth aged between 15 and 29 as "active drivers" of development.**
- The **'Mera Yuva Bharat (MY Bharat)' platform is envisioned as a pivotal, technology-driven facilitator** for youth development and youth-led development.

FINANCE MINISTRY HAS LAUNCHED AN AMNESTY SCHEME FOR FILING APPEALS AGAINST GOODS AND SERVICES TAX (GST)

- This scheme is **aimed at providing relief to taxpayers who missed their appeal deadlines or had their appeals rejected** on grounds of time limitations.
- The scheme is **applicable to appeals pending before any appellate authority, including the Appellate Authority for Advance Ruling, the Appellate Tribunal, the High Court and the Supreme Court.**

JHARKHAND CABINET APPROVED 'ABUA AWAS YOJANA' HOUSING SCHEME

- The **scheme will be implemented in three phases**, with a **target of 2 lakh houses in the current financial year**; 3.5 lakh houses in FY 2024-25 and 2.5 lakh houses in FY 2025-26.
- The **government has allocated Rs 2 lakh per beneficiary in its budget**, disbursed in four installments.

- In comparison, **Pradhan Mantri Awas Yojana-Rural constructs houses with two rooms and one kitchen, with a provision of Rs 1.2-1.3 lakh per beneficiary.**

GOVERNMENT LAUNCHED 'BHARAT ATTA' TO PROVIDE WHEAT FLOUR AT A SUBSIDISED RATE

- The **scheme was launched by the Union government to keep a lid on food prices during the festive season** when demand for commodities rises.
- The **plan involves releasing a quarter of a million tonne of state-owned wheat to Kendriya Bhandar**, a network of cooperative general stores, and the National Agricultural Cooperative Marketing Federation and National Cooperative Consumers' Federation.
- These **agencies will sell the flour, branded Bharat Atta, at a cut price.**

UNION MINISTER AMIT SHAH LAUNCHES 'BHARAT ORGANICS'

- In line with the **Prime Minister Shri Narendra Modi ji's vision of "Sahakar Se Samridhi"**, NCOL has **been established as a national-level multi-state cooperative society to make India a global leader in organic products.**
- The **establishment of a national-level Cooperative to promote organic products is a significant step towards boosting the rural economy, promoting "Make in India" along with paving way for "Aatmanirbhar Bharat" and "Local to Global".**

1% INTEREST RATE REBATE HAS BEEN ANNOUNCED BY THE GOVERNMENT TO DIVYANG BORROWERS

- This **initiative is aimed at reducing the financial burden on Divyang individuals** seeking financial assistance and encouraging responsible repayment practices.
- This **step reflects the government's unwavering commitment to promoting inclusivity and ensuring that every citizen, irrespective of abilities, has equal access to financial opportunities.**

PM MODI INAUGURATED THE 2ND EDITION OF 'WORLD FOOD INDIA' IN NEW DELHI

- The **primary objective of the event was to present India as the 'food basket of the world' and commemorate 2023** as the International Year of Millets.
- In his address, the **Prime Minister praised the technology and startup pavilion as well as the food street featured at the event, emphasizing** that the fusion of technology and culinary excellence will shape the future economy.
- He highlighted **the pressing challenge of food security in today's changing world and underscored the importance of World Food India 2023** in this context.

MINISTRY OF ROAD TRANSPORT AND HIGHWAYS PROPOSED THE INSTALLATION OF AN INBUILT COLLISION WARNING SYSTEM IN FOUR VEHICLES

- This **system is designed to reduce the possibility of collision with pedestrians and cyclists** in close proximity.
- The **MOIS is a system that detects and informs the driver of the presence of pedestrians and cyclists** in close proximity and, if deemed necessary, based on the manufacturer's strategy, warns the driver of a potential collision.
- This proposal is **significant as it aims to enhance the safety of vulnerable road users (VRUs), which include adult or child pedestrians or cyclists.**

ASSAM LAUNCHES APP BASED ASTC CAB SERVICES & UPI BACKED DIGITAL PAYMENT SOLUTIONS

- This **service was launched by Transport Minister Parimal Suklabaidya.**
- The **initiative marks a significant leap in enhancing the convenience, affordability, and overall commuting experience for the residents of Assam.**
- The company has **integrated its app with PhonePe's intent flow, enabling drivers to pay their dues with a single click using any UPI of their choice.**
- **Passengers can also pay their fares directly to the drivers through their preferred UPI.**

SPRADHAN MANTRI JANJATI ADIVASI NYAYA MAHA ABHIYAN HAS BEEN APPROVED BY THE CABINET

- This scheme is designed to improve the socio-economic conditions of the Particularly Vulnerable Tribal Groups (PVTGs).
- It aims to provide these communities with basic facilities such as safe housing.

SPORTS

- **Priyanka Goswami** created a new record in women's 20 km race walk at the National Race Walking Championships in Ranchi, Jharkhand, at the National Games in Goa.
- **Aishwary Pratap Singh Tomar** won the gold medal in the men's 50m rifle 3 positions individual event at the Asian Shooting Championships 2023 on November 1, 2023.
- **The Indian Women's Hockey Team** won the Women's Asian Champions Trophy 2023. They secured a resounding 4-0 victory over reigning champions Japan in the final.
- **The Indian shooting team** had a remarkable performance at the Asian Shooting Championships 2023. They won a total of 55 medals — 21 gold, 21 silver, and 13 bronze. This achievement was celebrated by Prime Minister Narendra Modi.
- **Virat Kohli** scored his 50th ODI century in the World Cup semifinal match against New Zealand on November 15, 2023. He became the first player to reach this milestone, surpassing Sachin Tendulkar's record of 49 ODI centuries.
- **KL Rahul** hit the fastest century by an Indian in the ODI World Cup history. He achieved this feat in the match against the Netherlands at M. Chinnaswamy Stadium in Bengaluru on Sunday, November 12, 2023.
- **Australia** won their sixth ODI World Cup title on Sunday, 19 November 2023 at the Narendra Modi Stadium in Ahmedabad. In this final match of the ICC Cricket World Cup 2023, Australia beat India by 6 wickets.
- **Novak Djokovic** won his seventh ATP Finals title on November 19, 2023. This victory took place in Turin, Italy. With this win, Djokovic surpassed the record of retired great Roger Federer.
- **Anish Bhanwala** won the bronze medal at the ISSF World Cup Final 2023 on Friday, November 24, 2023 in Doha, Qatar. This was India's first medal in the 25m rapid fire pistol event in the history of the ISSF World Cup Final.
- **In the World Wushu Championship 2023**, India indeed had a commendable performance **Roshibina Devi** won a silver medal in the women's 60kg category.
- **Anahat Singh** won the National Squash Championship 2023 on November 23, 2023. Anahat Singh, a 15-year-old prodigy, became the second youngest player to win the Senior National Squash Championship women's title in 2023.
- **Italy** has indeed won the Davis Cup 2023 title by defeating Australia. This is Italy's first Davis Cup title since 1976. In the final, Italy's Jannik Sinner played a key role in securing the victory. He won all five of his matches, including two against world number one Novak Djokovic and Serbia.
- **The world No. 1 pair** lifted the China Masters title in front of their home fans beating the former world No. 1 Indian duo 21-19, 18-21, 21-19 in the final of the BWF Super 750 tournament that lasted one hour and 11 minutes on Sunday in Shenzhen November 25, 2023. They defeated the Chinese pair of He Ji Ting and Ren Xiang Yu in straight games 21-15, 22-20 in the semi-finals.
- **Red Bull 2023 juggernaut for the final time on race-day in Abu Dhabi**, Max Verstappen took stock. The Dutchman had just coasted to a record-extending 19th victory of the season; his 54th overall, with only Lewis Hamilton and Michael Schumacher ahead of him now in the all-time stakes.
- The young boy had patiently awaited the conclusion of the marathon final between Punjab and Haryana, where the former emerged victorious with a 9-8 win on penalties in the recent Hockey India 13th Senior National Men's Championship held in Chennai.

SUMMITS AND CONFRENCES

| Name of the Summit | Organized/Led by | Venue | Aim/Theme |
|--------------------|------------------|-------|-----------|
|--------------------|------------------|-------|-----------|

| | | | |
|---|---|-----------------------|---|
| Global Business | Chief Minister Mamta Banerjee | Kolkata | To showcased West Bengal's transformation into an economic powerhouse. |
| Artificial Intelligence Safety | UK Government | Bletchley Park | To bring together leading AI nations, technology companies, researchers, and civil society groups |
| National Conference on 'Integration of Yoga | Kaivalyadhama | Lonavala, Maharashtra | To integrate yoga into the school education system. |
| The 14th International Conference of National Human Rights Institutions | GANHRI, the UN Human Rights Office, the Ukrainian Parliament Commissioner | Denmark | To address the issue of "Torture and Other Ill-treatment: The Role of National Human Rights Institutions" |
| 33rd Conference of the World Organisation for Animal Health | Minister of State for Fisheries, and Animal Husbandry. | New Delhi, India | To address the challenges posed by the pandemic and emphasize |
| The second edition of the Voice of Global South Summit | Prime Minister Narendra Modi | - | To address critical global challenges and enhance cooperation across the Global South ¹ . The theme of the summit was "Unity of Voice, Unity of Purpose" |
| International Conference-cum-Exhibition on 'Aerospace and Aviation | Aeronautical Society of India | New Delhi | To commemorate the 75th anniversary of AeSI and to discuss and explore the future of aerospace and aviation by the year 2047. |
| United Nations Partnership Meeting for Road Safety | Institute of Road Traffic Education and the Global Road Safety | New Delhi | To establish inter-agency collaboration and innovative partnerships towards further pushing road safety as a strong priority in respective agendas |
| Global Fisheries Conference India 2023 | Chief Minister Bhupendra Patel and Union Minister for Fisheries | Ahmedabad | To provide livelihood, employment, and entrepreneurship to more than 2.8 crore (28 Million) fishers and fish farmers at the primary level and several lakhs along the value chain |

ECONOMY- ONE LINER

- **The International Monetary Fund (IMF)** has projected that global growth **will slow down to 2.9% in 2024**. This is a decrease from **the 3.5% growth observed in 2022 and the 3% growth projected for 2023**.
- The upgrade in **India's mid-term GDP growth forecast by Fitch from 5.5% to 6.2%** indicates a positive outlook for the country's economy.
- **India's pharmaceutical exports grew by 5%** in the first half of the fiscal year **2024 (H1 FY24), reaching \$13,361 million** compared to **\$12,723 million** in the corresponding period of the previous financial year.
- **Moody's Investors Service has indeed retained India's economic growth forecast for 2023 at 6.7%**.
- **India's exports increased by 6.21 percent** from a year earlier to **USD 33.57 billion in October 2023**, according to the Ministry of Commerce and Industry.
- **Goldman Sachs expects India's real economic growth to be 6.3% in 2024**. This is the highest among large economies in the region, but slightly below the Indian central bank's target of **6.5% for fiscal 2024**.

- The rating agency ICRA has estimated that India's GDP growth will moderate to **7.0% in Q2 FY2024**, down from **7.8% in Q1 FY2024**.
- The **unemployment rate in urban areas has decreased from 7.2% to 6.6%**. This is a decrease of approximately **8.33%**. This could be due to various factors such as increased job opportunities, government initiatives, or economic growth.

OBITUARY- ONE LINER

- **Dr. Leela Omchery**, a renowned **musician, art researcher**, writer and former professor at Delhi University, passed away at the age of 94.
- **Maheshwar Mohanty**, a former speaker and minister of Odisha, passed away on 7 November at the age of 67. He was a **prominent leader and a lawyer by profession**.
- **Former SBI chairman Dhruva Narayan Ghosh** passed away at the age of 95. He was a distinguished and respected leader who made significant contributions to the banking and finance sector in India.
- **Veteran Telugu actor Chandra Mohan** passed away at the age of 82 due to cardiac arrest on November 11. He was known for his versatile roles and was a **veteran in the Telugu film industry**.
- **Subrata Roy**, the founder of **Sahara India Pariwar**, passed away due to cardiorespiratory arrest at a private hospital in Mumbai on Tuesday after a prolonged illness at the age of 75 Years. **Subrata Roy was an Indian businessman** who founded **Sahara India Pariwar in 1978**.
- **Prithviraj Singh "Biki" Oberoi**, the executive chairman of the **third-largest hospitality chain in India**, the Oberoi Group, passed away on 14th November 2023. Prithviraj Singh "Biki" Oberoi was a **renowned Indian hotelier**.
- **Bikanervala chairman Kedarnath Aggarwal** passed away at the age of 86. Bikanervala is a **renowned Indian restaurant chain that specializes in Indian sweets, snacks, and authentic Indian cuisine**.
- **N. Sankaraiah passed away at the age of 102**. He was born on July 15, 1921, and died on November 15, 2023. He was a **veteran Indian Communist Party politician** and an independence activist.
- **Former Governor of Nagaland, Padmanabha Balakrishna Acharya**, also known as PB Acharya, passed away at his residence in Mumbai.
- **Former Governor of the Reserve Bank of India (RBI), S. Venkitaramanan**, passed away on November 18, 2023, in Chennai. He was 92 years old. He served as Governor of Reserve Bank of India (RBI, and Finance Secretary, Indian Administrative Service (IAS).
- **Eminent art historian and Padma Shri and Padma Bhushan awardee Brijinder Nath Goswamy**, fondly known as BNG in art circles, passed away in Chandigarh on Friday morning at the age of 90 due to prolonged illness. He was an Indian art critic and historian.
- **Dame Antonia Susan Byatt**, known as **A.S. Byatt**, a **renowned British novelist**, critic, and poet, has passed away at the age of 87. She was celebrated for her 1990 novel "Possession", which won the Booker Prize.
- **Dr. S.S. Badrinath**, the founder of **Sankara Nethralaya**, one of India's largest charitable eye hospitals, passed away on November 21, 2023.
- **Justice M. Fathima Beevi**, the first woman Judge of the Supreme Court, has indeed passed away at the age of 96. Justice Fathima Beevi was elevated to a judge of the Supreme Court in 1989. She was also the first Muslim woman to be appointed to any of the higher judiciaries in the country.
- **Nongthombam Maipak**, the former **Mr. India** and a bodybuilding legend from Manipur passed away due to a pulmonary infection. He was 88 years old. He served as a Sports Officer at the rank of Sub-Inspector in Manipur Police from 1970 to 1973.
- **Veteran filmmaker Rajkumar Kohli**, known for films like **Jaani Dushman**, Nagin, and Pati Patni Aur Tawaif, passed away due to a heart attack at the age of 93.
- **B. Sasikumar**, a renowned Indian violinist and Carnatic musician passed away at his residence in Jagathy on Saturday night. He was 74 years old. **B. Sasikumar** was an All-India Radio artist and a violin teacher with a large number of disciples.
- **Marty Krofft**, the Emmy Award-winning **Canadian TV producer**, passed away at the age of 86. He was one half of the creative duo alongside his brother Sid, responsible for a lot of beloved television shows spanning from Saturday morning delights to prime time hits.

- **C K Gopinathan**, a director on the board of Kerala-based Dhanlaxmi Bank and one of the **major shareholders**, passed away on November 27 following a major heart attack. **Gopinathan had a 7.5 percent stake in the bank as of September 2023 and had permission to hold up to 9.99 percent.**

BOOKS

- **The autobiography of ISRO Chairman S Somnath, titled "Nilavu Kudicha Simhangaal," is written in Malayalam.** The book promises to be a tale of motivation, focusing on the power of hard work and perseverance in the face of difficulties.
- **Vice President Jagdeep Dhankhar released a new book titled 'Building Partnerships: India and International Cooperation for Maritime Security'** authored by Captain Himadri Das.
- **Himachal Pradesh Chief Minister Sukhvinder Singh Sukhu** released a book titled **"Snakes of Himachal Pradesh"** on Friday, November 18, 2023. The book was compiled and edited by the principals of the State Institute of Health and Family Welfare, **Omesh Kumar Bharti and DD Bisht.**
- **The book 'Do Palkon Ki Chhavn Main' was indeed released by the famous poet, lyricist, and CBFC Chief, Prasoon Joshi.** The book is written by noted academician **Dr. Hema Joshi.** The book is based on a fictionalized account of Dr. Hema Joshi's own life.
- **The Indira Gandhi National Centre for the Arts (IGNCA) launched a book titled "Mapping of the Archives in India" on November 23, 2023.** The book was written by Prof. (Dr.) Ramesh C. Gaur, director of Kalanidhi Division of IGNCA, and research scholar Vismay Basu.
- **The book "Thread by Thread: The S.Kumar's Story" by Sathya Saran was indeed launched by the legendary cricketer Kapil Dev.** This book tells the story of Shambhu Kumar Kasliwal, the force behind the textile brand S.Kumars. The book was launched on November 24, 2023.
- **Sharmistha Mukherjee, the daughter of Pranab Mukherjee, has written a book titled 'Pranab, My Father: A Daughter Remembers'.** The book provides a fascinating glimpse into the illustrious life of Pranab Mukherjee, the 13th President of India.

- d) 25th December
- e) None of these

SCIENCE & TECHNOLOGY:

- **The "Amaterasu" is an extremely high-energy particle that was recently detected on 24th November 2023.** Named after the **sun goddess in Japanese mythology**, it is one of the highest-energy cosmic rays ever detected.
- Researchers have found that **Neanderthals had the capacity to both hear and produce speech sounds similar to those produced by modern humans.** This discovery is based on detailed analysis and digital reconstruction of the bones present in their skulls.
- The swift spin of Sagittarius A* **marks a milestone in our cosmic exploration, offering astronomers new perspectives on black hole dynamics and their impact on the fabric of space-time.** As the study unfolds, it promises to **deepen our understanding of the universe's intricacies and unlock further cosmic mysteries.**
- **A new dinosaur species named Farlowichnus rapidus has been discovered in Brazil.** This discovery was based on footprints found in the **city of Araraquara.** These footprints were first discovered back in the 1980s by Giuseppe Leonardi, an Italian priest and dedicated paleontologist.
- **The Saurauia Punduana plant, a critically endangered species as per the International Union for Conservation of Nature (IUCN) Red List, has been recorded for the first time in Manipur's Tamenglong district.** This discovery was made during a recent Rapid Biodiversity Assessment (RBA) field survey.
- **India's AstroSat space telescope has achieved a significant milestone by detecting its 600th Gamma-Ray Burst (GRB), an event named GRB 231122B.**

MONTHLY CURRENT AFFAIRS QUESTION BANK: NOVEMBER 2023

Q.1 When is World Occupational Therapy Day observed?

- a) 1st January
- b) 27th October
- c) 15th August

Answer (b): World Occupational Therapy Day will be observed on 27th October 2023. The theme for World Occupational Therapy Day 2023 is "Unity through Community."

Q.2 Who has been appointed as a member of the Strategic and Technical Advisory Group (STAG) for Tuberculosis by the World Health Organization (WHO)?

- a) Professor Sarang Deo
- b) Professor John Doe
- c) Professor Jane Smith
- d) Professor Michael Brown
- e) None of these

Answer (a): Professor Sarang Deo, a distinguished figure in the field of Operations Management and healthcare, has been appointed as a member of the Strategic and Technical Advisory Group (STAG) for Tuberculosis by the World Health Organization (WHO).

Q.3 Who has been appointed as the new Chairman and Managing Director (CMD) of Bharat Heavy Electricals Limited (BHEL)?

- a) Nalin Shinghal
- b) Koppu Sadashiv Murthy
- c) Ratan Tata
- d) Mukesh Ambani
- e) None of these

Answer (b): Koppu Sadashiv Murthy has been appointed as the new Chairman and Managing Director (CMD) of Bharat Heavy Electricals Limited (BHEL), succeeding Nalin Shinghal.

Q.4 Who is the author of the book 'Courting India: England, Mughal India and the Origins of Empire'?

- a) Arundhati Roy
- b) Nandini Das
- c) Salman Rushdie
- d) Jhumpa Lahiri
- e) None of these

Answer (b): India-born author Nandini Das has indeed won the 2023 British Academy Book Prize for Global Cultural Understanding.

Q.5 Who won the gold medal in the men's 50m rifle 3 positions individual event at the Asian Shooting Championships 2023?

- a) Abhinav Bindra
- b) Gagan Narang
- c) Aishwary Pratap Singh Tomar
- d) Jitu Rai

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- e) None of these

Answer (c): Aishwary Pratap Singh Tomar won the gold medal in the men's 50m rifle 3 positions individual event at the Asian Shooting Championships 2023 on November 1, 2023.

Q.6 What is the age of Vihaan Talya Vikas?

- a) 8 years old
- b) 10 years old
- c) 12 years old
- d) 14 years old
- e) None of these

Answer (b): Vihaan Talya Vikas, a 10-year-old from Bengaluru, has indeed won the prestigious 'Wildlife Photographer of the Year' award in the under-10 category.

Q.7 Who has been re-appointed as Chairman of the Armed Forces Tribunal (AFT)?

- a) Justice Dipak Misra
- b) Justice Rajendra Menon
- c) Justice Ranjan Gogoi
- d) Justice Sharad Arvind Bobde
- e) None of these

Answer (b): former Delhi High Court Chief Justice Rajendra Menon has been re-appointed as Chairman of the Armed Forces Tribunal (AFT) for a four-year term.

Q.8 Which prize was Deenanath Rajput awarded for his contributions?

- a) 1st Rohini Nayyar prize
- b) 2nd Rohini Nayyar prize
- c) 3rd Rohini Nayyar prize
- d) 4th Rohini Nayyar prize
- e) None of these

Answer (b): Deenanath Rajput, a former software engineer turned social worker, has been awarded the 2nd Rohini Nayyar prize for his significant contributions to the empowerment of tribal women in Bastar, Chhattisgarh.

Q.9 What was the theme for the International Day for Biosphere Reserve in 2023?

- a) #ItsAboutLife
- b) #SaveTheBiosphere
- c) #LifeOnEarth
- d) #PreserveBiodiversity

e) None of these

Answer (a): The theme for the International Day for Biosphere Reserve in 2023 was #ItsAboutLife.

Q.10 Who has been appointed as the Joint Director of the Central Bureau of Investigation (CBI)?

- a) Prakash Singh Badal
- b) Pravin Madhukar Pawar
- c) Rakesh Asthana
- d) Alok Verma
- e) None of these

Answer (b): Pravin Madhukar Pawar, an IPS officer, has been appointed as the Joint Director of the Central Bureau of Investigation (CBI) for a period of five years.

Q.11 Who has been appointed as the new non-executive independent director of Dabur India Limited?

- a) Mohit Burman
- b) Sushil Chandra
- c) Rakesh Kapoor
- d) Sunil Duggal
- e) None of these

Answer (b): Dabur India Limited has announced the appointment of Sushil Chandra, former Chief Election Commissioner of India and former Chairman of the Central Board of Direct Taxes (CBDT), as an additional director in the category of non-executive independent director.

Q.12 Who was honored with the 'Changemaker of the Year' award at The Hindu Businessline Changemaker Awards 2023?

- a) Shaktikanta Das
- b) Reserve Bank of India (RBI)
- c) The Hindu Businessline
- d) All of the above
- e) None of the above

Answer (b): The Reserve Bank of India (RBI), under the stewardship of its Governor Shaktikanta Das, was honored with the 'Changemaker of the Year' award at The Hindu Businessline Changemaker Awards 2023.

Q.13 Who won the FIDE Grand Swiss 2023?

- a) Magnus Carlsen
- b) Vidit Gujrathi

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- c) Viswanathan Anand
- d) Hikaru Nakamura
- e) None of these

Answer (b): Indian Grandmaster Vidit Gujrathi won the FIDE Grand Swiss 2023.

Q.14 Who developed Krishi 24/7?

- a) Wadhvani Institute for Artificial Intelligence (Wadhvani AI) alone
- b) Department of Agriculture and Farmers Welfare (DA&FW) alone
- c) DA&FW in collaboration with Wadhvani AI
- d) All of the Above
- e) None of the above

Answer (c): The Department of Agriculture and Farmers Welfare (DA&FW) in collaboration with the Wadhvani Institute for Artificial Intelligence (Wadhvani AI) has developed Krishi 24/7.

Q.15 When is National Legal Services Day observed in India?

- a) November 7
- b) November 9
- c) November 11
- d) November 13
- e) None of these

Answer (b): National Legal Services Day is observed annually on November 9th in India to commemorate the adoption of the Legal Services Authorities Act 1987.

Q.16 Who has been appointed as Deputy Managing Directors of NABARD?

- a) Goverdhan Singh Rawat and Ajay Kumar Sood
- b) Ramesh Singh and Ajay Kumar Sood
- c) Goverdhan Singh Rawat and Ramesh Singh
- d) Ramesh Singh and Suresh Kumar
- e) None of these

Answer (a): Goverdhan S. Rawat and Ajay K. Sood have been appointed as Deputy Managing Directors of National Bank for Agriculture and Rural Development (NABARD).

Q.17 When is World Quality Week 2023?

- a) 1 to 5 November 2023
- b) 6 to 10 November 2023
- c) 13 to 17 November 2023

- d) 20 to 24 November 2023
- e) None of these

Answer (b): World Quality Week 2023 will take place from 6 to 10 November 2023.

Q.18 Who is the 'UPI Safety Ambassador' appointed by NPCI?

- a) Pankaj Tripathi
- b) Nawazuddin Siddiqui
- c) Rajkummar Rao
- d) Ayushmann Khurrana
- e) None of these

Answer (a): The National Payments Corporation of India (NPCI) has appointed the acclaimed Bollywood actor Pankaj Tripathi as its 'UPI Safety Ambassador'

Q.19 When was the Mitti Cafe inaugurated in the Supreme Court premises?

- a) November 11, 2023
- b) November 12, 2023
- c) November 10, 2023
- d) November 13, 2023
- e) None of these

Answer (c): The Chief Justice of India, Dr. D.Y. Chandrachud, inaugurated the 'Mitti Cafe' within the Supreme Court premises on November 10, 2023.

Q.20 Who launched the ACBP for 2023-24 on November 9, 2023?

- a) Dr. Mahendra Nath Pandey, the Union Minister for Heavy Industries
- b) Dr. Rajiv Kumar, the Vice Chairman of NITI Aayog
- c) Dr. Harsh Vardhan, the Union Minister for Health and Family Welfare
- d) Dr. Ramesh Pokhriyal, the Union Minister for Education
- e) None of these

Answer (a): Dr. Mahendra Nath Pandey, the Union Minister for Heavy Industries, launched the Ministry of Heavy Industries' 'Annual Capacity Building Plan (ACBP)' for 2023-24.

Q.21 Who has been appointed as the new Chief Executive of the Association of Mutual Funds in India (AMFI)?

- a) NS Venkatesh
- b) Venkat Nageswar Chalasani
- c) Raghuram Rajan
- d) Urjit Patel
- e) None of these

Answer (b): The Association of Mutual Funds in India (AMFI) announced the appointment of Venkat Nageswar Chalasani as the new Chief Executive on November 8, 2023.

Q.22 Which two organizations signed a MOU on November 9, 2023, to promote women-led enterprises in India?

- a) DAY-NRLM and RBI
- b) SIDBI and RBI
- c) DAY-NRLM and SIDBI
- d) All of the above
- e) None of the above

Answer (c): The Deendayal Antyodaya Yojana - National Rural Livelihood Mission (DAY-NRLM) under the Ministry of Rural Development and the Small Industries Development Bank of India (SIDBI) signed a historic Memorandum of Understanding (MOU) on November 9, 2023.

Q.23 Who has been appointed as the U.K. Foreign Secretary?

- a) Rishi Sunak
- b) S Jaishankar
- c) David Cameron
- d) Boris Johnson
- e) None of these

Answer (c): Former U.K. Prime Minister David Cameron has been appointed as the U.K. Foreign Secretary.

Q.24 What is the theme for Children's Day in India in 2023?

- a) Power of Education
- b) Celebrating Creativity – The Power of Imaginations
- c) Children's Rights and Freedom
- d) The Future of India
- e) None of these

Answer (b): Children's Day is celebrated every year on 14th November. The theme for Children's Day in India in 2023 is "Celebrating Creativity – The Power of Imaginations".

Q.25 Who signed the Memorandum of Understanding (MoU) with the Odisha Government to establish a High-Performance Centre for Kho Kho?

- a) Tata Steel
- b) Arcelor Mittal Nippon Steel (AM/NS India)
- c) Reliance Industries
- d) Adani Group
- e) None of these

e) None of these

Answer (b): The National Newborn Week 2023 was observed from November 15 to November 21.

Q.30 What is the profession of Amit S Telang?

- a) Doctor
- b) Engineer
- c) Indian Foreign Service Officer
- d) Teacher
- e) None of these

Answer (c): Amit S Telang, an Indian Foreign Service (IFS) officer of batch 2005, has been appointed as India's next High Commissioner to Guyana by the Ministry of External Affairs.

Q.31 What was the theme for National Engineers Day 2023 in India?

- a) Engineering for a Healthy Future
- b) Engineering for a Sustainable Future
- c) Engineering for a Digital Future
- d) Engineering for a Green Future
- e) None of these

Answer (b): The theme for National Engineers Day 2023 in India is 'Engineering for a Sustainable Future'.

Q.32 Who has been appointed as a member of the Council of the Administrative Conference of the United States (ACUS)?

- a) Shakuntla L. Bhaya
- b) Shakuntla L. Sharma
- c) Shakuntla L. Patel
- d) Shakuntla L. Singh
- e) None of these

Answer (a): Shakuntla L. Bhaya has been appointed as a member of the Council of the Administrative Conference of the United States (ACUS) by the White House.

Q.33 Who has been appointed as the new Director of the Special Protection Group (SPG)?

- a) Arun Kumar Sinha
- b) Alok Sharma
- c) Rakesh Asthana
- d) All of the above
- e) None of these

Answer (b): The Memorandum of Understanding (MoU) between the Odisha Government and Arcelor Mittal Nippon Steel (AM/NS India) to establish a High-Performance Centre for Kho Kho was signed on November 9, 2023.

Q.26 When is the World Usability Day 2023 observed?

- a) November 8, 2023
- b) November 10, 2023
- c) November 9, 2023
- d) November 11, 2023
- e) None of these

Answer (c): World Usability Day 2023 will be observed on November 9, 2023. The theme for the year 2023 is "Collaboration and Cooperation".

Q.27 Who was the recipient of the first-ever 'Lifetime Disturbing The Peace' Award?

- a) Vaclav Havel
- b) Salman Rushdie
- c) German Book Trade
- d) Manhattan's Upper East Side
- e) None of these

Answer (b): Author Salman Rushdie has indeed received the first-ever 'Lifetime Disturbing The Peace Award'.

Q.28 When is National Press Day celebrated in India?

- a) 15th November
- b) 16th November
- c) 17th November
- d) 18th November
- e) None of these

Answer (b): National Press Day is celebrated on the 16th of November every year in India.

Q.29 When is National Newborn Week observed?

- a) November 1 to November 7
- b) November 15 to November 21
- c) November 22 to November 28
- d) November 29 to December 5

Answer (b): Alok Sharma, a 1991 batch IPS officer of the Uttar Pradesh cadre, has been appointed as the Director of the Special Protection Group (SPG) on 17th November 2023.

Q.34 What is the name of the prize that Deepti Babuta won for Punjabi Literature?

- a) Dhahan Prize
- b) Sahitya Akademi Award
- c) Jnanpith Award
- d) Saraswati Samman
- e) None of these

Answer (a): Deepti Babuta is the first woman to win the Dhahan Prize on 16th November 2023 for Punjabi Literature.

Q.35 When is Women's Entrepreneurship Day celebrated annually?

- a) November 19
- b) December 25
- c) January 1
- d) July 4
- e) None of these

Answer (a): Women's Entrepreneurship Day is celebrated every year on November 19 to recognize the achievements of women entrepreneurs and to support their efforts in building their business ventures.

Q.36 When did Luc Frieden assume office as the Prime Minister of Luxembourg?

- a) October 9, 2023
- b) November 15, 2023
- c) November 17, 2023
- d) December 4, 2013
- e) None of these

Answer (c): Luc Frieden has indeed become the new Prime Minister of Luxembourg. He assumed office on 17th November 2023.

Q.37 When was World Heritage Week 2023 celebrated?

- a) November 1 to November 7
- b) November 19 to November 25
- c) November 25 to December 1
- d) November 12 to November 18
- e) None of these

Answer (b): World Heritage Week 2023 was celebrated from November 19 to November 25.

Q.38 Who is the co-founder of BrainAlive who won the NASA IMPACT Planet Award 2023?

- a) Dr. Sujit Roy
- b) Dr. Ravi Kumar
- c) Dr. Anil Sharma
- d) Dr. Rajesh Gupta
- e) None of these

Answer (a): Dr. Sujit Roy, the co-founder of BrainAlive, has indeed won the NASA IMPACT Planet Award 2023.

Q.39 Who has been announced as the new brand ambassador of West Bengal?

- a) Sachin Tendulkar
- b) Virat Kohli
- c) Sourav Ganguly
- d) Rahul Dravid
- e) None of these

Answer (c): he Chief Minister of West Bengal, Mamata Banerjee, has indeed announced that Sourav Ganguly, the 'Dada' of Indian cricket, will now serve as the 'Brand Ambassador of Bengal'.

Q.40 Who won the IBSF World Billiards Championship title?

- a) Sourav Kothari
- b) Pankaj Advani
- c) Geet Sethi
- d) Michael Ferreira
- e) None of these

Answer (b): Indian cueist Pankaj Advani won the IBSF World Billiards Championship title in Doha for a staggering 26th time.

Q.41 Where did the ATP Finals take place when Novak Djokovic won his seventh title?

- a) London, England
- b) New York, USA
- c) Paris, France
- d) Turin, Italy
- e) None of these

Answer (d): Novak Djokovic won his seventh ATP Finals title on November 19, 2023. This victory took place in Turin, Italy.

Q.42 Who is the Union Minister of Social Justice and Empowerment?

- a) Dr. Virendra Kumar
- b) Dr. Mansukh Mandaviya
- c) Shri R. Subrahmanyam
- d) Dr. R.S. Sharma
- e) None of these

Answer (a): Union Minister of Social Justice & Empowerment Dr. Virender Kumar, senior officers of the Department and senior members of the ISKCON.

Q.43 Who became the second youngest player to win the Senior National Squash Championship women's title in 2023?

- a) Tanvi Khanna
- b) Joshna Chinappa
- c) Anahat Singh
- d) Cyrus Poncha
- e) None of these

Answer (c): Anahat Singh won the National Squash Championship 2023 on November 23, 2023. Anahat Singh, a 15-year-old prodigy.

Q.44 Who has been appointed as the brand ambassador for AS-IT-IS Nutrition?

- a) Virat Kohli
- b) Ravindra Jadeja
- c) Rohit Sharma
- d) Hardik Pandya
- e) None of these

Answer (b): Ravindra Jadeja, the renowned Indian cricketer, has been appointed as the brand ambassador for AS-IT-IS Nutrition, a trusted leader in the fitness and sports nutrition sector.

Q.45 Who inaugurated the 8th India Water Impact Summit (IWIS)?

- a) Shri Narendra Modi
- b) Shri Nitin Gadkari
- c) Shri Amit Shah
- d) Shri Rajnath Singh
- e) None of these

Answer (b): The summit was inaugurated by Shri Nitin Gadkari, the Union Minister of Road Transport and Highways

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of India, at the Dr. Ambedkar International Centre in New Delhi.

Q.46 Who has been appointed as the administrator of Abhyudaya Cooperative Bank by RBI?

- a) Venkatesh Hegde
- b) Mahendra Chhajed
- c) Suhas Gokhale
- d) Satya Prakash Pathak
- e) None of these

Answer (d): The RBI has appointed Satya Prakash Pathak, former Chief General Manager of State Bank of India, as the administrator.

Q.47 Who is the author of the book "Thread by Thread: The S.Kumar's Story"?

- a) Kapil Dev
- b) Shambhu Kumar Kasliwal
- c) Sathya Saran
- d) Rajkumari Kasliwal

Answer (c): The book "Thread by Thread: The S.Kumar's Story" by Sathya Saran was indeed launched by the legendary cricketer Kapil Dev.

Q.48 Who won the Ladies European Tour season-ending event, the Andalucia Open 2023?

- a) Anne Van Dam
- b) Aditi Ashok
- c) Lydia Ko
- d) Nelly Korda
- e) None of these

Answer (b): India's Aditi Ashok won the Ladies European Tour season-ending event, the Andalucia Open 2023, in Spain.

Q.49 Who has been appointed as the Part-time Chairman of Fino Payments Bank?

- a) Mr. Rajat Kumar Jain
- b) Mr. Ratan Tata
- c) Mr. Mukesh Ambani
- d) Mr. Anand Mahindra
- e) None of these

Answer (a): Mr. Rajat Kumar Jain has been appointed as the Part-time Chairman of Fino Payments Bank.

Q.50 For what did Suganthy Sundararaj receive the PRSI National Award?

- a) Outstanding Contributions to Healthcare Communications
- b) Outstanding Contributions to Hospital Management
- c) Outstanding Contributions to Public Relations
- d) None of the above

Answer (b): Suganthy Sundararaj, who is the Regional Head of Public Relations at Apollo Hospitals, has indeed been honored with the PRSI National Award for Outstanding Contributions to the Healthcare Communications.

Q.51 Who has been appointed as the president of the Rural Marketing Association of India (RMAI) for the term 2023-2025?

- a) Ravi Shankar
- b) Puneet Vidyarthi
- c) Anil Kapoor
- d) Suresh Raina
- e) None of these

Answer (b): The Rural Marketing Association of India (RMAI) has appointed Puneet Vidyarthi as its president for the term 2023-2025.

Q.52 Who won the 13th Senior Men National Hockey Championship 2023?

- a) Haryana
- b) Delhi
- c) Punjab
- d) Uttar Pradesh
- e) None of these

Answer (c): Punjab and Haryana, where the former emerged victorious with a 9-8 win on penalties in the recent Hockey India 13th Senior National Men's Championship held in Chennai.