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Aparchit October 2nd Week English Best 350+ MCQs with Amazing Facts By :- Aparchit Exam Warriors/Kumar Kaushal Sir

Q. Which bank has launched a 'Mobile Handheld Device' to improve accessibility and convenience?

- A) Punjab National Bank B) State Bank of India
C) Indian Overseas Bank D) Kotak Mahindra Bank

Answer : B

- ✓ The State Bank of India (SBI) has launched a 'Mobile Handheld Device' as part of its financial inclusion drive in a bid to improve accessibility and convenience.
- ✓ The drive "aims to empower financial inclusion and extend essential banking services to the masses."
- ✓ In its first stage, the gadget will offer five main banking services that account for 75 percent of transactions at CSP outlets.
- ✓ This technology-driven initiative underscores SBI's commitment to deepening financial inclusion and social welfare through digitization by providing convenient and doorstep banking to our customers".
- ✓ The device will specially benefit customers facing difficulties in accessing customer service outlets, such as senior citizens.

SBI IN NEWS 2023

- SBI has launched a 'Mobile Handheld Device' as part of its financial inclusion drive in a bid to improve accessibility and convenience.
- The tenure of State Bank of India (SBI) Chairman Dinesh Khara has been extended till August 2024.
- State Bank of India has introduced a digital facility for Non-Resident Indians to effortlessly open Non-Residential External and Non-Resident Ordinary accounts through its mobile app YONO.
- State Bank of India has launched its 'Nation First Transit Card', a RuPay prepaid instrument under the National Common Mobility Card (NCCMC) that can be used nationwide.
- State Bank of India has launched a Customer Service Points (CSPs) functionality that allows customers to enroll for social security schemes through Aadhaar Card.
- State Bank of India (SBI) has raised Rs 10,000 crore at a coupon rate of 7.54 percent through its third infrastructure bond issuance.



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- State Bank of India will set up a new trustee company as its wholly-owned subsidiary for managing the Corporate Debt Market Development Fund (CDMDF).
- State Bank of India (SBI), Bengaluru Circle, recently launched 'Project Kuber' to meet the banking needs of its customers.
- State Bank of India (SBI), the country's biggest lender, has raised USD 750 million through bonds to fund offshore business growth.
- State Bank of India (SBI) launched a coffee table book titled "The Banker to Every Indian" and the book celebrates 75 years of Indian independence and 200 years of SBI's history.
- SBI to launch new current accounts and savings accounts in FY24 to attract deposits.
- The bank intends to launch two new variants of current accounts, one with a balance of ₹50,000 and another with a balance of ₹50 lakh. It also plans to introduce a new savings account called "Parivar" (family) account.
- State Bank of India (SBI) announced the completion of a \$1 billion syndicated social loan facility.
- The facility of \$1 billion was arranged through MLABs, MUFG bank and Taipei Fubon Commercial Bank Co.
- State Bank of India (SBI) has partnered with the NGO That's Eco Foundation to donate ₹48 lakh for the plantation of 32,000 tree saplings at Garden City University in Bengaluru.
- State Bank of India (SBI) has raised Rs 3,717 crore through its third Basel III compliant Additional Tier 1 bond issuance in the current financial year at coupon rate of 8.25 per cent..
- SBI reintroduces 400 days 'Amrit Kalash' retail term deposit scheme and provides an interest rate of 7.6% for senior citizens.
- State Bank of India (SBI) has launched its coffee table book named 'The Banker to Every Indian'.
- Commercial Indo Bank LLC (CIBL) is a joint venture in Russia between SBI (60 per cent) and Canara Bank (40 per cent).
- SBI announces completion of \$1 billion Syndicated Social Loan Facility.
- Warehousing Development Regulatory Authority (WDRA) signed a memorandum (MoU) of understanding with State Bank of India to help farmers in getting low interest rate loans.
- According to the Indian Banks' Association (IBA)'s report titled "EASE Reforms Index for the first quarter of FY23" the State Bank of India(SBI) was adjudged as the Best Bank in adopting reforms prescribed for Public Sector Banks(PSB).



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- SBI on 5 December 2022 announced that its personal banking advances excluding high value home loans have crossed the Rs 5 lakh-crore mark as on 30 November 2022.
- State Bank of India (SBI), India's largest lender, approved raising Rs 10,000 crore through infrastructure bonds during the financial year 2023 (FY23) including a greenshoe option of Rs 5,000 crore.
- STATE BANK OF INDIA (SBI)
- Founded : 1 July 1955
- Headquarters : Mumbai, Maharashtra
- Chairman : Dinesh Kumar Khara
- Imperial Bank of India was previous name of SBI
- The presidency Banks of Bengal, Bombay and Madras with merged in 1921 to Imperial Bank of India.
- Tagline of State Bank of India
 - (1) Pure Banking Nothing Else
 - (2) With you all the way
 - (3) A bank of the common man
 - (4) The banker to every Indian
 - (5) The Nation banks on us.
- It is one of the largest and oldest banks in India.

Q. The Reserve Bank of India has recently allowed tokenization on CoF services. What does F stands for in CoF?

- | | |
|-----------------|------------------|
| A) Fast | B) File |
| C) Front | D) Factor |

Answer : B

- ✓ Recently, the Reserve Bank of India (RBI) proposed to introduce Card-on-File Tokenisation (CoFT).
- ✓ About Card-on-File Tokenisation:
- ✓ Tokenisation refers to replacement of actual credit and debit card details with an alternate code called the “token”, which will be unique for a combination of card, token requestor and device.



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- ✓ It is registered with RBI as non-banking finance company (NBFC), Public Financial Institution (PFI) and Infrastructure Financing Company (IFC).
- ✓ It has been associated as nodal agency for Pradhan Mantri Sahaj Bijli Har Ghar Yojana (SAUBHAGAYA), Deen Dayal Upadhaya Gram Jyoti Yojana (DDUGJY) and National Electricity Fund (NEF) Scheme.
- ✓ REC Limited, formerly Rural Electrification Corporation Limited
- ✓ Founded : 1969
- ✓ Headquarters : New Delhi
- ✓ CMD : Vivek Kumar Dewangan.
- ✓ REC Ltd has become the 12th company to attain the Maharatna status.

Q. Choose the incorrect option regarding the Payment Infrastructure Development Fund(PIDF) which was launched by RBI 2021?

- A) To benefit the acquiring banks/non-banks and merchants by lowering overall acceptance infrastructure costs
- B) RBI has invested 250 crore in this fund.
- C) To increase the number of acceptance devices multi-fold in the country.
- D) POS will be established in tier 1 and tier 2 cities

Answer : D

- ✓ Reserve Bank of India (RBI) recently extended the Payments Infrastructure Development Fund (PIDF) scheme by another two years and will include beneficiaries of the PM Vishwakarma scheme.
- ✓ About Payments Infrastructure Development Fund (PIDF) Scheme:
- ✓ It was first launched by the RBI in January 2021 for a period of three years.
- ✓ Objective: Increasing the number of payment acceptance devices multifold in the country.
- ✓ PIDF is a fund set up by the RBI, in consultation with major authorised card networks, to facilitate the development of payment acceptance infrastructure in tier-3 to tier-6 cities and the north-eastern states of India.
- ✓ The Union Territories of Jammu and Kashmir and Ladakh will also be given special focus.
- ✓ Beneficiaries of the PM SVANidhi Scheme in Tier-1 and 2 centres were later included in August 2021.
- ✓ Funding:
- ✓ The PIDF is funded by the RBI and the major authorized card networks in India.



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- ✓ The scheme provides financial assistance to banks and non-bank financial companies (NBFCs) for the deployment of PoS terminals and other payment acceptance infrastructure in eligible regions.
- ✓ Merchants providing essential services (transport, hospitality, etc.), government payments, fuel pumps, PDS shops, healthcare, kirana shops, street vendors, etc., may be covered, especially in the targeted geographies.
- ✓ The PIDF will be governed through an Advisory Council and managed and administered by the RBI.
- ✓ The implementation of targets shall be monitored by the RBI with assistance from card networks, the Indian Banks' Association (IBA) and the Payments Council of India (PCI).
- ✓ The target for the PIDF scheme is -
- ✓ To increase payments acceptance infrastructure by adding 30 lakh touch points every year – 10 lakh physical and 20 lakh digital payment acceptance devices.
- ✓ To increase the number of acceptance devices multi-fold in the country.
- ✓ To benefit the acquiring banks/non-banks and merchants by lowering overall acceptance infrastructure costs.
- ✓ What is PM Vishwakarma scheme?
- ✓ It is a Central Sector Scheme launched on 17th September, 2023, with a financial outlay of Rs.13,000 crore.
- ✓ Time period: Five years (FY 2023-24 to FY 2027-28).
- ✓ Aim:
- ✓ This initiative supports small businesses, focusing on traditional artists and craftspeople.
- ✓ It provides small workers and craftsmen with financial help, training, improved methods, and skill mentoring.
- ✓ It also aims at improving the quality as well as the reach of the products and services of artisans and craftsmen.
- ✓ Under this scheme, the artisans and craftspeople will be provided recognition through the PM Vishwakarma certificate and ID card, credit support upto 1 lakh (first tranche) and Rs.2 lakh (second tranche), with a concessional interest rate of 5%.
- ✓ Key Facts about PM SVANidhi Scheme:
- ✓ Pradhan Mantri Street Vendor's AtmaNirbhar Nidhi (PM SVANidhi) Scheme was launched by the Government of India in June, 2020.
- ✓ Objective: To empower street vendors by not only extending loans to them but also for their holistic development and economic upliftment.



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- ✓ The scheme intends to facilitate-collateral free working capital loans of up to Rs.10,000/- of one-year tenure, to approximately 50 lakh street vendors.
- ✓ Nodal Ministry: Ministry of Housing and Urban Affairs

Q. Food Safety and Standards Authority of India (FSSAI) clarified that addition of protein binders in milk and milk products are not permitted. FSSAI is a statutory body established under which Ministry?

- A) Ministry of Health & Family Welfare B) Ministry of Home Affairs
C) Ministry of Corporate Affairs D) Ministry of Agriculture & Farmers Welfare

Answer : A

- ✓ Recently, the Food Safety and Standards Authority of India (FSSAI) clarified that addition of protein binders in milk and milk products are not permitted.
- ✓ Why in news?
- ✓ This clarification came at a time when certain players are adding protein binders to offer thicker texture in dairy products such as curd.
- ✓ About Protein binders:
- ✓ These are biological agents have emerged as an important and required class of ingredients to manufacture a wide range of new food products, especially semi-solid or solid foods.
- ✓ These are known to affect the digestibility of the protein bound and thus can affect the biological and nutritive value of milk proteins.
- ✓ What is milk protein?
- ✓ It is a good source of essential amino acids.
- ✓ They are easily digestible and do not contain any anti-nutritional factors like many plant-based proteins.

FSSAI IN NEWS 2023

- FSSAI clarified that addition of protein binders in milk and milk products are not permitted.
- Food Safety and Standards Authority of India (FSSAI) introduced a new provision called 'Special Category' in the FOSCOS portal.
- FSSAI has recently recognized the Mithun as a 'food animal,' opening doors for its commercial use found in Arunachal Pradesh.



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- Defence ministry, FSSAI to promote use of millets, healthy eating habits among armed forces.
- Guwahati Railway Station of the Northeast Frontier Railway has been awarded the 'Eat Right Station' certification by FSSAI, for providing high-quality, nutritious food to passengers.
- Union Minister for Health and Family Welfare, Dr Mansukh Mandaviya has inaugurated the state-of-the-art National Training Centre for Food Safety and Standards Authority of India (FSSAI) at Ghaziabad, Uttar Pradesh.
- Varanasi Cantt Railway Station of the Indian Railways has been awarded the 5-Star 'Eat Right Station' certification for providing high quality nutritious food to the passengers.
- The Food Safety and Standard Authority of India (FSSAI) has awarded the food provided by the Bulandshahr prison of Uttar Pradesh a five-star rating and the tag 'Eat Right Campus'. Bulandshahr Jail is the second prison after Farrukhabad jail to get this tag from Uttar Pradesh..
- G Kamala Vardhana Rao was appointed the chief executive officer (CEO) of the Food Safety & Standards Authority of India (FSSAI).
- FSSAI has been established under the Food Safety and Standards Act, 2006, which is a consolidating statute related to food safety and regulation in India.
- Food Safety and Standards Authority of India (FSSAI)
- Founded : 2008
- Headquarters : New Delhi
- Chairperson : Rajesh Bhusan
- CEO : G Kamala Vardhana Rao

Q. Which country has been elected president of the Asia-Pacific Institute for Broadcasting Development (AIBD)?

A) China

B) Russia

C) India

D) Japan

Answer : C

- ✓ India has been elected president of the Asia-Pacific Institute for Broadcasting Development (AIBD) General Conference (GC) for the third successive term.
- ✓ About Asia-Pacific Institute for Broadcasting Development:



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- ✓ He was the founder of the Maratha Empire in western India.
- ✓ He was born on February 19, 1630, to Shahaji Bhosle and Jijabai in the fort of Shivneri, near the city of Junnar in the Pune district, Maharashtra.
- ✓ With his valor and great administrative skills, Shivaji carved out an enclave from the declining Adilshahi sultanate of Bijapur. It eventually became the genesis of the Maratha Empire.
- ✓ The Victoria and Albert Museum is by far the world's best museum for art and design.
- ✓ He was known as the Father of the Indian Navy. Shivaji was the first to realise the importance of having a naval force, and therefore he strategically established a navy and forts at the coastline to defend the Konkan side of Maharashtra.
- ✓ He was called the 'Mountain Rat' and was widely known for his guerrilla warfare.

Q. Which state government will ban the cultivation of the PUSA-44 paddy variety from next year onwards?

- A) West Bengal
- B) Haryana
- C) Bihar
- D) Punjab

Answer : D

- ✓ Recently, Punjab Chief Minister announced that the state will ban the cultivation of the PUSA-44 paddy variety from next year onwards.
- ✓ About PUSA-44:
- ✓ It is a paddy variety which was developed in 1993 by the Indian Council of Agricultural Research (ICAR).
- ✓ By the end of 2010s, it had gained widespread popularity among farmers across the Punjab, covering approximately 70 to 80% of the area under paddy cultivation.
- ✓ Farmers claim that PUSA-44 yields nearly 85 to 100 mann (34 to 40 quintals) per acre, while other varieties' yield average is 28 to 30 quintals per acre.
- ✓ Concerns
- ✓ It is a long-duration variety, taking around 160 days to mature.
- ✓ This is around 35 to 40 days more than other varieties, requiring 5-6 extra cycles of irrigation.



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- ✓ The objective of the scheme is to award scholarships to meritorious students of economically weaker sections.
- ✓ Benefits:
- ✓ One lakh fresh scholarships are awarded by the Ministry of Human Resource Development to selected students every year for study in classes from IX to XII in recognized Government, Government-aided, and local body schools.
- ✓ The amount of scholarship is Rs. 12000/- per annum (Rs. 1000/- per month) per student.
- ✓ NMMSS scholarships are disbursed directly into the bank accounts of selected students by electronic transfer through the Public Financial Management System (PFMS) following DBT mode.
- ✓ Eligibility criteria:
- ✓ Students whose parental income from all sources is not more than Rs. 3,50,000/- per annum are eligible to avail the scholarship.
- ✓ The students must have minimum of 55 % marks or equivalent grade in Class VII examination for appearing in selection test for award of scholarship (relaxable by 5% for SC/ST students).
- ✓ The students should be studying as regular student in a Government, Government-aided and local body school.
- ✓ The students studying in the Navodaya Vidyalaya Samiti (NVS), Kendriya Vidyalaya Sangathan (KVS) and residential schools are not eligible for the scholarships under the NMMSS.
- ✓ There is reservation as per State Government norms.
- ✓ Selection Test: Each State and UT conducts its own test to select students for awarding the National Means-cum-Merit Scholarship.
- ✓ NMMSS is boarded on the National Scholarship Portal (NSP) - a one stop platform for scholarship schemes given to students

Q. The special status given to the Ganges Dolphin is that it is the National __ of India.

A) river system

B) mammal

C) water animal

D) wildlife sanctuary

Answer : C

- ✓ A recent publication by scientists and researchers has revealed that 19 Gangetic river dolphins had been rescued from the irrigation canals of the Ganga-Ghagra basin in Uttar Pradesh between 2013 and 2020.



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- ✓ According to NASA, the ionosphere's temperature and density are projected to decrease during the eclipse, resulting in a wave-like disturbance that has the potential to disrupt GPS and other satellite communications.
- ✓ An Indian-origin scientist at NASA is helming a mission that aims to launch three rockets during the 2023 annular eclipse on October 14.
- ✓ The mission, known as Atmospheric Perturbations around the Eclipse Path or APEP, is led by Aroh Barjatya.

Q. Who has been appointed as the Executive Director of The Reserve Bank of India recently?

- A) Dinesh Kumar Khara B) Raj Vikash Verma
C) Alok Kumar Choudhary D) Muneesh Kapur

Answer : D

- ✓ The Reserve Bank of India has appointed Muneesh Kapur as the Executive Director.
- ✓ Prior to being promoted as ED, Shri Kapur was Adviser-in-Charge, the Monetary Policy Department and Secretary to the Monetary Policy Committee.
- ✓ He also served as Adviser to the Executive Director of the International Monetary Fund during 2012-15.
- ✓ As Executive Director, Kapur will look after the Department of Economic and Policy Research.

Q. Who has been appointed as Chairman and Managing Director (CMD) of General Insurance Corporation of India (GIC Re)?

- A) Ramaswamy N B) Rupa Devi Singh
C) Challa Sreenivasulu Setty D) Raj Vikash Verma

Answer : A

- ✓ Ramaswamy N has been appointed as Chairman and Managing Director (CMD) of General Insurance Corporation of India (GIC Re).
- ✓ This appointment follows the decision by the Ministry of Finance, Government of India.

Q. Which country has won the SAFF Under-19 Championship after defeating Pakistan 3-0 at the Dashrath Rangasala Stadium in Kathmandu?

- A) Maldives B) Bangladesh
C) Bhutan D) India

Answer : D



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Q. Recently, Udangudi 'Panangkarupatti' (palm jaggery/jaggery) has received the Geographical Indication (GI) tag of which state?

A) Kerala

B) Tamil Nadu

C) Karnataka

D) Telangana

Answer : B

- ✓ Recently, Udangudi 'Panangkarupatti' (palm jaggery/ gur) from Tamil Nadu has received a Geographical Indication (GI) tag.
- ✓ About Udangudi Panangarupatti:
- ✓ The palm jaggery preparation procedure in this area is traditional till date without inclusion of any additional modern strategies.
- ✓ The karupatti prepared from the palm sap from the region around Udangudi in Tiruchendur taluk in Thoothukudi district has some uniqueness.
- ✓ This is due to the presence of red sand dune soil found in the region.

TAMIL NADU IN NEWS 2023

- Recently, Udangudi 'Panangkarupatti' (palm jaggery/ gur) from Tamil Nadu has received a Geographical Indication (GI) tag.
- Tamil Nadu government has unveiled its new tourism policy to develop the State into the most attractive experiential destination in Asia.
- Tamil Nadu's Salem Sago gets GI tag.
- Bhaderwah Rajmash and Sulai honey of Doda and Ramban districts of Jammu and Kashmir, have been granted Geographical Indication (GI) tags.
- The Matti banana variety, native to Kanniyakumari district Tamil Nadu was recently granted the Geographical Indication (GI) tag.
- Taiwanese firm Foxconn Technology Group, a key supplier to Apple Inc., signed a letter of Intent with the Tamil Nadu government to invest ₹1,600 crore to establish a manufacturing facility in Kancheepuram district.
- Centre has approved the establishment of a new spaceport in Kulasekarapattinam, Tamil Nadu for carrying out the launches of the Small Satellite Launch Vehicles (SSLV) developed by the ISRO.
- Tamil Nadu's Authoor betel leaves get Geographical Indication (GI) certificate.



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Q. Who has launched Navy's updated indigenous programme Swavalamban 2.0?

- A) Amit Shah
B) Nitin Gadkari
C) J. P. Nadda
D) Rajnath Singh

Answer : D

- ✓ Raksha Mantri Rajnath Singh launched the Navy's updated indigenous programme Swavalamban 2.0, the two-day seminar of Naval Innovation and Indigenisation Organisation (NIIO), which commenced in New Delhi on October 04, 2023.
- ✓ The main highlight was the release of the fifth Positive Indigenisation List of Department of Military Affairs (DMA) comprising 98 items.
- ✓ Highly complex systems, sensors, weapons and ammunition have been included in the list. All these items will be procured from indigenous sources as per provisions given in Defence Acquisition Procedure (DAP) 2020 in staggered timeline.
- ✓ Shri Rajnath Singh also launched 76 challenges for the industry under 10th Defence India Start-up Challenges (DISC 10) & DISC 10 PRIME of Innovations for Defence Excellence (iDEX) and five problem statements under iDEX for Fauji.
- ✓ In addition, two INDUS X challenges under 'INDUS-X Mutual Promotion of Advanced Collaborative Technologies' (IMPACT) challenges jointly finalised by iDEX and United States Department of Defense (US DoD) were launched by the Raksha Mantri
- ✓ He also released the Indian Navy's updated Indigenisation Roadmap 'Swavlamban 2.0'. A special interactive session for the industry to explain the nuances of the roadmap is planned on Day 2 of the seminar

Q. Madhya Pradesh has announced _____ reservation for women in Government Jobs.

- A) 25%
B) 30%
C) 35%
D) 40%

Answer : C

- ✓ Madhya Pradesh government issued a notification for providing 35% reservation for women in recruitment, barring the forest department.
- ✓ The government has introduced an amendment to the Madhya Pradesh Civil Services (Special Provision for Appointment of Women) Rules, 1997 to provide 35% reservation for women in the state.



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- The products are 'Jalesar Dhatu Shilp' (a metal craft), 'Goa Mankurad Mango', 'Goan Bebinca', 'Udaipur Koftgari Metal Craft', 'Bikaner Kashidakari Craft', 'Jodhpur Bandhej Craft', and 'Bikaner Usta Kala Craft'.
- 'India's First Village Atlas' Is Of Mayem In Goa.
- The tourism department of the Goa government is set to hold the 'Heritage Festival 2023' from April 28 to 30 at Saligao village in North Goa.
- Bharti Institute of Public Policy, a renowned think tank under the Indian School of Business (ISB), and the Government of Goa have entered into a Memorandum of Understanding (MoU) to establish a knowledge partnership.
- The Comptroller and Auditor General (CAG) of India, Shri Girish Chandra Murmu, holds the position of Chair of the Supreme Audit Institutions-20 (SAI20) Engagement Group during India's G20 Presidency. The SAI20 Summit is scheduled to take place in Goa from 12th to 14th June 2023.
- Union Cabinet has approved the naming of Greenfield International Airport at Goa's Mopa as Manohar International Airport after former Defence Minister and Goa Chief Minister Manohar Parrikar.
- Purple, First Inclusion Festival of India starts in Goa.
- Goa Manohar International Airport wins best sustainable greenfield airport award.
- Government of Goa has launched the Vision for All School Eye Health program.
- The first Prime Minister GatiShakti regional workshop for the Western and Central Zone was held in Goa.
- India's second longest cable-stayed eight-lane Zuari Bridge opens in Goa.
- 23rd Commonwealth Law Conference begins in Goa.
- Goa Statehood Day 2023 observed on 30th May.
- This year Goa celebrates its 36th anniversary of statehood.

Q. Nokia has launched first-of-its-kind 6G Lab in Which City in India?

- A) Mumbai
- B) New Delhi
- C) Hyderabad
- D) Bengaluru

Answer : D



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- ✓ Nokia launches first-of-its-kind 6G Lab in India; research areas will include foundational 6G technologies like Network as a Sensor, Network Exposure and Automation.
- ✓ The 6G Lab is milestone for Nokia in contributing to the 'Bharat 6G Vision,' which aims to position India as a key global contributor to the design, development and implementation of 6G technology; the project also highlights Nokia's commitment to the Indian market.
- ✓ Bengaluru, India – Nokia (5 October 2023) announced that it has established a 6G Lab at its Global R&D center in Bangalore, India
- ✓ Nokia's 6G lab supports the Government of India's 'Bharat 6G Vision,' introduced by Prime Minister Narendra Modi, that envisions a key global role for India in the standardization, development, and implementation of 6G technology. The Lab will function as a platform for collaboration for industry stakeholders and facilitate the testing of innovative solutions while establishing their potential for commercialization.
- ✓ The Lab includes a setup to research 'Network as a Sensor' technology that enables the network to sense objects, people and movement without the need for on-board sensors.
- ✓ This work aims to form a common view and direction for 6G, including 6G Hexa-X and Hexa-X-II, the first and second phase of the European 6G Flagship. Nokia is also a founding member of the Next G Alliance which is helping to drive the 6G ecosystem in North America and coordinating the German Lighthouse project 6G ANNA
- ✓ Nokia
- ✓ Founded : 1865
- ✓ Founders Fredrik Idestam, Leo Mechelin & Eduard Polón
- ✓ Headquarters : Espoo, Finland
- ✓ Chairman : Sari Baldauf
- ✓ President & CEO: Pekka Lundmark

Q. In which city of India will the 16th Agricultural Science Congress be organized?

- A) Kochi
- C) Patna

- B) Varanasi
- D) Chandigarh

Answer : A



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- ✓ Union Fisheries, Animal Husbandry and Dairy Minister Parshottam Rupala will inaugurate the 16th Agricultural Science Congress in Kochi, Kerala on October 10.
- ✓ It should be organized by the National Academy of Agricultural Sciences.

Q. Who has been appointed by Jio Mart as its new brand ambassador?

- A) Ranveer Kapoor B) Mahendra Singh Dhoni
C) Sachin Tendulkar D) Virat Kohli

Answer : B

- ✓ JioMart has recently appointed former Indian cricket team captain Mahendra Singh Dhoni as its brand ambassador.
- ✓ Jio Mart is continuously trying to increase its presence in the Indian e-commerce market. Along with this, the company has also started a new campaign named Jio Utsav

Q. Which State Chief Minister has Declared 'Dolphin' As State Aquatic Animal?

- A) Gujarat B) Tamil Nadu
C) Maharashtra D) Uttar Pradesh

Answer : D

- ✓ Uttar Pradesh Chief Minister Yogi Adityanath has declared the Gangetic Dolphin as the state aquatic animal.
- ✓ CM Yogi emphasised the need to maintain the purity of ponds and rivers. These dolphins are found in rivers like Ganga, Yamuna, Chambal, Ghaghra, Rapti, and Gerua. The estimated population of Gangetic dolphins in Uttar Pradesh is estimated at around 2000.
- ✓ Teams of the World Wide Fund for Nature (WWF) and Forest Department have been recently counting dolphins with the help of GPS in Garh Ganga at Hapur district of Uttar Pradesh.
- ✓ Regarding the ongoing dolphin census in Garh Ganga, DFO Sanjay Kumar Mall said, "This is a campaign named Meri Ganga Meri Dolphin 2023 campaign.
- ✓ The DFO also said that in the old data, there were 22 dolphins counted in 2015, 30 dolphins in 2016, 32 dolphins in 2017, 33 dolphins in 2018, 35 dolphins in 2019 and 41 dolphins in 2020..



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- ✓ 'National Postal Week' is being organized in India from 9 October to 15 October.

Q. World Mental Health Day is marked globally on_

- A) 9 October
- B) 10 October
- C) 8 October
- D) 7 October

Answer : B

- ✓ World Mental Health Day is observed every year on 10 October globally for global mental health education, awareness and advocacy against social stigma.
- ✓ It was first celebrated in 1992 at the initiative of the World Federation for Mental Health, a global mental health organization.
- ✓ The theme for World Mental Health Day 2023 is “Mental health is a universal human right,”

Q. When is the National Postal Day celebrated in India?

- A) 8 October
- B) 10 October
- C) 9 October
- D) 11 October

Answer : B

- ✓ In India, the National Postal Day is celebrated annually on 10 October, as an extension of World Post Day, which is celebrated on 9 October.
- ✓ National Post Day aims to commemorate the role played by the Indian postal department for the past 150 years, which was founded in 1854 by Lord Dalhousie.

Q. The World Post Day is marked to commemorate the anniversary of the Universal Postal Union (UPU). Where is the headquarter of UPU located?

- A) Vienna, Austria
- B) Bern, Switzerland
- C) Rome, Italy
- D) Paris, France

Answer : B

- ✓ October 9 was chosen as it marks the anniversary of the Universal Postal Union (UPU), which was created in 1874 in Switzerland.



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- India, Panama sign MoU on electoral cooperation.
- India and Singapore extend MoU on cooperation for 5 years.
- Israel signed an agreement with India to enhance technological advancements and sustainable practices cooperation in the fields of water and agriculture.
- India and US To Establish Monitoring Group to Boost High-Tech Trade and Tech Partnership.
- India and Australia Sign Agreements on Migration and Green Hydrogen Task Force.
- India, Israel sign MoU for industrial research and development cooperation.
- NET Zero' Innovation Virtual Centre to be jointly created by India-UK.
- India, UK sign agreement to collaborate on science and innovation.
- Nepal and India to Sign Agreement for Cross-Border Digital Payments.
- India and Romania sign first Defence Cooperation Agreement to strengthen bilateral relations.
- India, US to sign memorandum of understanding on semiconductors.
- Australia, India agree on strengthening economic, defence ties.

Q. The Union Cabinet has approved the creation of which new autonomous body?

- A) 'Mera Bharat, Mera Desh'
- B) 'Mera Yuva Bharat'
- C) 'Mera Gavn, Mera Desh'
- D) 'Yuva Desh'

Answer : B

- ✓ Cabinet approves establishment of an autonomous body Mera Yuva Bharat
- ✓ Mera Yuva Bharat (MY Bharat) to focus on Youth led development
- ✓ The Mera Yuva Bharat (MY Bharat) will be launched on 31st October, 2023 on National Unity Day.
- ✓ The Union Cabinet, chaired by the Prime Minister Shri Narendra Modi, has approved establishment of an autonomous body Mera Yuva Bharat (MY Bharat) to serve as an overarching enabling mechanism powered by technology for youth development and youth led development and provide equitable access to youth to actualize their aspirations and build Viksit Bharat across the entire spectrum of the Government.
- ✓ Mera Yuva Bharat (MY Bharat), an autonomous body will benefit the youth in the age group of 15-29 years, in line with the definition of 'Youth' in the National Youth Policy. In case of programme components



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specifically meant for the adolescents, the beneficiaries will be in the age group of 10-19 years. Mera Yuva Bharat (MY Bharat) will help in Setting the focus of the Government on Youth Led development and to make the Youth “active drivers” of development and not merely “passive recipients”. The Mera Yuva Bharat (MY Bharat) will be launched on 31st October, 2023 on National Unity Day.

- ✓ The primary objective of Mera Yuva Bharat (MY Bharat) is to make it a whole of Government platform for youth development.
- ✓ India’s youth are to play a critical role in defining the future of the nation -especially at the pivotal juncture of India’s 75 years of independence, as we embark on a paradigm shifting development journey over the next 25 years of building an Amrit Bharat by 2047.
- ✓ Vision 2047 requires a framework that can bring rural youth, urban youth and Rurban youth under a single platform.

Q. Who is the richest Indian according to Hurun India Rich List 2023?

- A) Gautam Adani
- B) Adar Poonawala
- C) Ratan Tata
- D) Mukesh Ambani

Answer : D

- ✓ According to Hurun India Rich List 2023, Mukesh Ambani has overtaken Gautam Adani to become the richest Indian. During this period, Mukesh Ambani's wealth has increased from ₹165,100 crore in 2014 to approximately ₹808,700 crore.
- ✓ Hurun India and 360 Wealth have recently released the 360 One Wealth Hurun India Rich List 2023.
- ✓ Adani is in second place with assets worth ₹474,800 crore.
- ✓ Zoho Corp. co-founder Radha Vembu has become the richest self-made Indian woman surpassing Falguni Nayar, founder and CEO of online beauty and fashion retailer Nykaa, according to a report by Hurun India.



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Q. Who has been appointed as Director (Industrial Systems & Products) of BHEL?

- A) Rajat Aggarwal
- B) Bani Verma
- C) Deepak Verma
- D) Ajay Kapoor

Answer : B

- ✓ Public sector company Bharat Heavy Electricals Limited (BHEL) has appointed Bani Verma as Director (Industrial Systems and Products) of the company.
- ✓ BHEL is the largest power generation equipment manufacturer in the Indian central public sector.



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BHEL IN NEWS 2023

- BHEL has appointed Bani Verma as Director (Industrial Systems and Products) of the company.
-
- Bharat Heavy Electricals Limited (BHEL) said that Tajinder Gupta has taken charge as Director (Power).
- BHEL develops India's first catalyst set to curb NOx emissions in power plants
- State-owned engineering firm Bharat Heavy Electricals Ltd (BHEL) has successfully manufactured the first set of indigenous SCR Catalysts for limiting NOx emissions from thermal power plants.
- Bharat Heavy Electricals Limited (BHEL) has signed an MoU with Greenstat Hydrogen India Pvt. Ltd. for "potential collaboration opportunities in Green Hydrogen and derivatives in the Hydrogen Value Chain.
- Bharat Heavy Electricals Limited (BHEL) has signed MoUs with Coal India Limited (CIL) and NLC India Limited (NLCIL) for setting up Coal Gasification based plants.
- Bharat Heavy Electricals Limited (BHEL):
- It is a major Central Public Sector Enterprise in India.
- It has the distinction of being the largest manufacturer of power generation equipment under government ownership.
- BHEL works as a part of the Government of India and comes under the purview of the Ministry of Heavy Industry.
- Establishment - 1956
- Headquarters - New Delhi

Q. The Government of India has started the residential education scheme 'Shreshtha' for which category of students?

- A) Scheduled Tribe
- B) Scheduled Caste
- C) Other Backward Classes
- D) For all categories of students

Answer : C



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- ✓ For the socio-economic upliftment and comprehensive development of Scheduled Caste students, the Ministry of Social Justice and Empowerment has launched 'Residential Education Scheme for Students in High Schools in Targeted Areas' (SHRESHTA).
- ✓ This scheme will be implemented in two different ways. Around 3,000 Scheduled Caste students, whose parents' annual income falls within the range of Rs 2.5 lakh, will be selected through a national level examination conducted by the National Testing Agency (NTA) every year.
- ✓ What is the scheme 'SHRESHTA'?
- ✓ About:
- ✓ Its basic motive is to uplift the socio-economic status of the Scheduled Castes peoples by providing high quality education to their children in best private residential schools in the country.
- ✓ Admission will be provided in Class 9 and Class 11 of CBSE affiliated private schools.
- ✓ Objective:
- ✓ To make easy delivery of the Governmental initiatives and schemes.
- ✓ To create a conducive atmosphere for the 'Scheduled Castes' socioeconomic advancement and overall growth.
- ✓ Collaborating with volunteer groups to bridge the gap in service-deprived Scheduled Castes (SCs) dominating regions in the education sector.
- ✓ To enable bright Scheduled Caste (SC) students with high-quality education so that they can pursue future opportunities.
- ✓ Eligibility:
- ✓ The students, belonging to Scheduled Castes, studying in class 8th and 10th in the current academic year (2021-22) are eligible for availing the benefits of the scheme.
- ✓ Students from the SC community who come from a marginalized income group with an annual income of up to Rs.2.5 lakh are eligible.
- ✓ The selection will be done through a transparent mechanism which is known as National Entrance Test for SHRESHTA (NETS).
- ✓ It will be conducted by the National Testing Agency (NTA) for admission in class 9th and 11th.



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- ✓ IIT Delhi to set-up their first global campus in Abu Dhabi, UAE.
- ✓ IIT Delhi is the second IIT to announce setting up an offshore campus after IIT Madras.

Q. Who has inaugurated the 'India NCX 2023' ceremony?

- A) Anurag Thakur B) Rahul Anand
C) Ajay Kumar Sood D) Rajeev Sinha

Answer : C

- ✓ Ajay Kumar Sood, Principal Scientific Advisor to the Government of India, inaugurated 'Bharat NCX 2023'.
- ✓ The second edition of the National Cyber Security Exercise, known as 'Bharat NCX 2023,' has commenced as a hybrid exercise over a 12-day period starting from October 9.
- ✓ This crucial program is conducted by the National Security Council Secretariat (NSCS) in collaboration with Rashtriya Raksha University (RRU) and is aimed at providing training to senior management and technical personnel from government agencies, critical sector organizations, and both public and private entities.
- ✓ The exercise focuses on contemporary cyber threats, incident handling, and response strategies.

Q. Which Indian men's doubles pair has secured the first position in the BWF rankings?

- A) B.Sai Praneeth and Srikant Kidambi B) Satwik Sairaj and Chirag Shetty
C) Chirag Shetty and B Sai Praneeth D) Satwik Sairaj and B Sai Praneeth

Answer : B

- ✓ The star badminton men's doubles pair of Satwiksairaj Rankireddy and Chirag Shetty has secured the first position in the recently released BWF rankings.
- ✓ He has achieved this ranking after winning the gold medal in men's doubles in the Asian Games held in Hangzhou, China.
- ✓ Satwik and Chirag have collected a total of 92411 points from 18 tournaments this year.
- ✓ **List of titles achieved by Satwiksairaj Rankireddy and Chirag Shetty in 2023:**
- ✓ Indian duo Satwiksairaj Rankireddy and Chirag Shetty became the world number 1 doubles pair days after winning Asian Games 2023 gold.
- ✓ Star men's doubles pair of Satwiksairaj Rankireddy and Chirag Shetty earned India's first-ever badminton gold medal at the Asian Games 2023.



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- ✓ The ONDC Network Gift Card is open for sponsorship and utilization by corporate and individual customers, enabling them to extend thoughtful gestures to their customers, employees, or for their loved ones. This card leverages the Rupay network and offers the flexibility to load up to Rs 10,000.
- ✓ The ONDC Network Gift Card is at the forefront of democratizing digital commerce. Unlike traditional gift cards that restrict usage to a specific brand or store, this concept empowers customers to utilize the gift card for purchasing products from any brand and any seller across a wide array of segments.
- ✓ This includes food, fashion, handicrafts, electronics, home essentials, health, and wellbeing. This groundbreaking approach eliminates the limitations that have traditionally been associated with gift cards and offers consumers unparalleled freedom of choice.

YES BANK IN NEWS 2023

- Yes Bank becomes first lender to offer 'ONDC Network Gift Card'.
- Yes bank partnered with fintech Zaggle for next-gen corporate credit card.
- YES Bank goes live with UPI interoperability on Central Bank Digital Currency (CBDC).
- Yes Bank Launches All-In-One 'IRIS' Mobile App.
- Reliance General Insurance becomes first insurer to accept Central Bank Digital Currency (CBDC) e-Rupee (₹) in tie-up with YES Bank
- YES Bank announced the unveiling of its new logo, which forms part of its "refreshed brand identity." YES BANK launches new logo, to roll out campaign 'Life Ko Banao Rich'.
- YES Bank has collaborated with National E-Governance Services Limited (NeSL) to issue its first electronic Bank Guarantee (e-BG).
- Cashfree Payments partners with YES Bank to offer Global Collections service for exporters.
- Yes Bank is an Indian bank headquartered in Mumbai, India and was founded by Rana Kapoor and Ashok Kapoor in 2004.
- YES BANK
- Founded : 2004
- Founder : Rana Kapoor and Ashok Kapoor
- Headquarters : Mumbai, Maharashtra
- Chairman : Sunil Mehta
- MD & CEO : Prashant Kumar



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- YES BANK launches new logo, to roll out campaign 'Life Ko Banao Rich'.

Q. Indian Navy and which bank have launched the 'Nav-eCash' card?

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

Answer : B

- ✓ Indian Navy and the State Bank of India have launched the 'Nav-eCash' card, a unique e-cash card that can work in both online and offline mode.
- ✓ India is leading the world with over 100 billion digital financial transactions being recorded annually and the number is steadily growing.
- ✓ This is a giant step as India eyes complete Self-reliance and digital transformation. The SBI Nav-eCash card will be implemented pan Navy.
- ✓ This system is ready for implementation in every domain where there are restrictions on real-time internet connectivity or internet usage or there is non-availability of internet due to being in a remote location

Q. Who is the author of the book titled "The Book of Life: My Dance with Buddha for Success"?

- A) Vivek Agnihotri B) Rajesh Verma
C) Shashi Kant D) Umesh Sinha

Answer : A

- ✓ Vivek Agnihotri, director of The Kashmir Files, has launched his latest book, "The Book of Life: My Dance with Buddha for Success" in Lucknow.
- ✓ He also directed a medical drama film 'The Vaccine War' in 2023.
- ✓ Dr. Balram Bhargava is the writer of the book on which the movie is based.
- ✓ Bhargava's book, 'Going Viral – Making of Covaxin: The Inside Story', documents his experiences.

FAMOUS BOOKS AND AUTHORS IN NEWS 2023

- The Book of Life: My Dance with Buddha for Success : Vivek Agnihotri
- Prism: The Ancestral Abode of Rainbow : Vinod Mankara
- "Finance Ministers of India: From Independence to the Emergency (1947-1977)" : A.K. Bhattacharya
- Master Residential Real Estate : Ashwinder R Singh.



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- The Golden Years: The Many Joys of Living a Good Long Life Ruskin Bond
- Ringside Vijay Darda
- Guts Amidst Bloodbath: The Anshuman Gaekwad Narrative Aditya Bhushan
- "The Indian Metropolis: Deconstructing India's Urban Spaces" :Feroze Varun Gandhi.
- Made in India: 75 Years of Business and Enterprise" : Amitabh Kant .
- Milk and Honey : Rupi Kaur .
- Collective Spirit, Concrete Action : Shashi Shekhar Vempati.
- "Reflections" : Narayanan Vaghul.
- Jaidip Mukerjee : Autobiography titled "Crosscourt".
- 'Sachin@50'- Celebrating A Maestro : Boria Majumdar.
- "The Great Bank Robbery: NPAs, Scams and the Future of Regulation" : Pattabhi Ram & Sabyasachee Dash.
- "Gandhi: Siyasat aur Sampradaiykta" : Piyush Babele.
- "Courting India: England, Mughal India and the Origins of Empire" : Nandini Das.
- "War & Women" : Dr MA Hasan.
- 'Why can't Elephants be Red?' : Vani Tripathi Tikoo.
- Phoolange : Lekhnath Chhetri.
- Pyre : Perumal Murugan.
- Ghulam Nabi Azad's Autobiography 'Azaad' .
- "A Matter of the Heart: Education in India" : Anurag Behar.
- Snakes in the Ganga: Breaking India 2.0 : Shri Rajiv Malhotra and Vijaya Viswanathan.
- "Bipin: The Man Behind the Uniform" : Rachna Biswat Rawat.
- Ambedkar a Life : Shashi Tharoor.
- "The World: A Family History of Humanity," : Simon Sebag Montefiore.
- "Revolutionaries In India's Freedom Struggle:" : Sanjeev Sanyal.
- "India's Knowledge Supremacy: The New Dawn" : Ashwin Fernandes.
- "The Light We Carry Overcoming In Uncertain
- Times" : Michelle Obama.
- Brave Hearts of Bharat, Vignettes from Indian
- History : Vikram Sampath.



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- ✓ Modi also laid the foundation stone for the development of a state-of-the-art new terminal building at the Jodhpur airport costing Rs 480 crore and inaugurated the IIT Jodhpur campus as well.
- ✓ The new terminal building will be developed in an area of about 24,000 sqm and will be equipped to provide services to 2,500 passengers during peak hours. It will cater to 35 lakh passengers annually, improving connectivity and boosting tourism in the region.
- ✓ Among other projects, he laid the foundation stone of multiple road development projects to be built at a cumulative cost of about ₹1,475 crore and also flagged off two new train services in the state.

RAJASTHAN IN NEWS 2023

- Prime Minister Narendra Modi has launched multiple projects worth ₹5,000 crore in Rajasthan and asserted that they will lead to further development of the state.
- Rajasthan Chief Minister Ashok Gehlot has announced the formation of three new districts in the state — Malpura, Sujangarh, and Kuchman City. Rajasthan will now have 53 districts.
- Rajasthan government has issued an order to conduct a caste survey in the state. It will become the second state in India to carry out such a survey, after Bihar.
- Neyveli Lignite Corporation (NLC) India Limited, a Navratna Central Public Sector Undertaking (CPSE) under the Ministry of Coal, has emerged victorious in securing an 810 MW Solar PV project capacity from Rajasthan Rajya Vidyut Nigam Limited (RRVUNL).
- Prime Minister recently offered prayers at the Sanwariya Seth Temple in Chittorgarh, Rajasthan.
- NABARD has sanctioned Rs 1,974.07 crore to the Rajasthan government under the Rural Infrastructure Development Fund (RIDF) for 2023-24.
- Noor Shekhawat became the first transgender person in Rajasthan to be issued a birth certificate with the gender recorded as transgender.
- For the first time in India, the Rajasthan government introduced the Rajasthan Platform Based Gig Workers Bill, 2023.
- Rajasthan Assembly passed a bill to provide minimum guaranteed income to all adult citizens as part of a welfare package for the state.
- Rajasthan government is set to take stringent measures against recruitment exam paper leaks by introducing a bill in the upcoming assembly session.



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- ✓ Bihar government has announced 10 percent reservation for the Economically Weaker Sections (EWS) in the judicial services and state-run law colleges and universities.
- ✓ The announcement came just a day after the government released the first set of data from state's caste survey.
- ✓ The cabinet approved amendments in the guidelines of the State Judicial Services, 1951, allowing 10 percent reservation for EWS category in judicial services and also in state-run law institutes and universities.
- ✓ According to the data, Extremely Backward Communities (EBCs) account for 36.01% of the population, while Backward Classes comprise an additional 27.12%.

Q. Which foundation has announced the Innovators for India initiative to provide support to high-impact incubators under its flagship program Livelihood and Entrepreneurship Accelerator Programme?

- A) IDFC Foundation B) ICICI Foundation
C) SBI Foundation D) Axis Foundation

Answer : B

- ✓ SBI Foundation, under its flagship program, SBIF LEAP (Livelihood and Entrepreneurship Accelerator Program) has announced the Innovators for Bharat initiative to provide support to high-impact incubators.
- ✓ This initiative will offer support to startups working to address pressing development challenges in the country.
- ✓ Under this initiative, the SBI Foundation has recently partnered with Villgro, a social enterprise incubator, for a new program, 'Innovators For Bharat: Climate Resilient Agricultural Livelihoods'.
- ✓ The program, designed to provide incubation support to 15 high-potential startups, aims to create a significant impact on agricultural livelihoods, reduce agriculture's climate footprint and enhance the resilience of smallholder farmers to climate change.

Q. Which state has become the fourth state to implement an E-Cabinet System in the state?

- A) Nagaland B) Meghalaya
C) Chhattisgarh D) Tripura

Answer : D

- ✓ Tripura Chief Minister Manik Saha introduced the state's e-cabinet system, positioning Tripura as the fourth Indian state and the second in the Northeast region to adopt an e-cabinet system.



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- ✓ The Chief Minister also presided over the first Council of Ministers meeting, conducted entirely without paper.
- ✓ After Uttaranchal, Uttar Pradesh, and Arunachal Pradesh, Tripura became the fourth state to adopt the E-Cabinet system. Among the 28 states, Tripura now holds the fourth position.
- ✓ In Tripura, several departments have taken the initiative to implement the e-office, ensuring seamless governance. The primary objective of E-Office and E-Cabinet is to alleviate the challenges posed by managing extensive paper records

Q. Which of the following has secured 810 MW Solar Photo Voltaic project capacity from Rajasthan Raja Vidyut Nigam Limited (RRVUNL)?

- A) Reliance Industries Limited**
- B) Neyveli Lignite Corporation India Limited**
- C) Hindustan Aeronautics Limited**
- D) Bharat Electronics Limited (BEL)**

Answer : B

- ✓ Neyveli Lignite Corporation (NLC) India Limited, a Navratna Central Public Sector Undertaking (CPSE) under the Ministry of Coal, has emerged victorious in securing an 810 MW Solar PV project capacity from Rajasthan Raja Vidyut Nigam Limited (RRVUNL).
- ✓ The entire 810 MW capacity was successfully acquired by NLCIL through a tender floated by RRVUNL in December 2022.
- ✓ The project is set to be developed at RRVUNL's 2000 MW Ultra Mega Solar Park in Pugal Tehsil, Bikaner District, Rajasthan.
- ✓ The land required for the project and the power evacuation system connected to the State Transmission Utility (STU) will be provided by RVUNL, streamlining the project's development timeline.
- ✓ Notably, this is the largest renewable energy project to be undertaken by NLC India Limited. Once completed, the total power project capacity in Rajasthan will reach 1.36 GW, including 1.1 GW of green power, promoting economies of scale and optimizing fixed costs.
- ✓ Benefitting from the abundant solar radiation in Rajasthan, the project is poised to achieve a higher Capacity Utilization Factor (CUF) and generate more than 50 billion units of green power.



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- ✓ The tenure of the president of the Goods and Services Tax Appellate Tribunal (GSTAT) has been increased to 70 years of age from 67 years earlier, revealed the GST Council in its 52nd meeting.
- ✓ The Council also added that the members can hold their post till they attain the age of 67 years as opposed to 65 years earlier.
- ✓ The minimum age for the president and members has been set to 50 years by the Council. Finance Minister Niramala Sitharaman pointed out that the advocates should have a minimum experience of 10 years to become judicial members.
- ✓ The Council also provided a GST exemption on flour containing 70% of millet. The Council also decided to reduce the GST levied on molasses to 5% from 18% earlier. The Council also provided an exemption on alcohol for human consumption.

Q. Which of the following has commissioned a mega warehouse facility in Delhi for storing over 1,000,000 engineering spares for aircraft maintenance?

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

Answer : C

- ✓ Air India has commissioned a mega warehouse facility in Delhi for storing over 1,000,000 engineering spares for aircraft maintenance.
- ✓ Spread across 54,000 square feet and located near Terminal 3, at Delhi Airport's cargo complex, the centralized warehousing facility will improve the turnaround time of flights operating out of Delhi.
- ✓ The facility will offer a one-stop solution for storing aircraft spares, tools, and ground support equipment ranging from hardware to sophisticated and complex avionics, hydraulics, structural, pneumatic, and mechanical components.
- ✓ This facility will not only boost Air India's fleet and operational efficiency but will also strengthen India's aviation ecosystem.
- ✓ The warehouse will offer us more proximate access to and better control over our aircraft spares enabling us to meet any engineering requirement promptly — leading to improved punctuality of flights



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India and the USA, jointly conducted an 'Operation Broader Sword' to stop the illegal shipment of drugs through the International Mail System.

➤ OPERATION KARUNA

India launched "Operation Karuna" to provide humanitarian assistance for people in Myanmar, which is affected by Cyclone Mocha.

➤ OPERATION KAVERI

India launches Operation Kaveri to evacuate Indian citizens stranded in Sudan

➤ OPERATION DOST

Due to the recent earthquake in Turkey and Syria, India has launched a campaign named 'Operation Dost' to help the affected people.

➤ OPERATION GARUDA

Central Bureau of Investigation has launched a multi-phase 'Operation Garuda' against illicit drug trafficking network.

➤ OPERATION YATRI SURAKSHA

To give assurance of the safety to the passengers, the Indian railways with the coordination of Railway Protection Force has launched a pan India drive under the code name Operation Yatri Suraksha.

➤ OPERATION "NARCOS"

Railway Protection Force (RPF) recently recovered narcotic products worth Rs 7.40 crore under "Operation Narcos".

➤ OPERATION SANKALP

Indian Navy's stealth Frigate, INS Talwar is presently deployed for Op-Sankalp commemorating the 3rd continuous year of Indian Navy's presence in the Gulf.

➤ OPERATION SATARK

Railway Protection Force (RPF) has recently started "Operation Satark" taking action against illicit liquor, fake currency circulation, etc.

➤ OPERATION GANGA

India launches mission named Operation Ganga to evacuate Indian nationals from Ukraine



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- NTPC and Nuclear Power Corporation of India Limited (NPCIL) sign agreement for joint development of nuclear power plants.
- India's largest power company NTPC Ltd has commissioned India's first green hydrogen blending project at Kawas, Gujarat.
- NTPC hosts an international seminar on 'Carbon Capture Utilization and Storage' (CCUS) at First Energy Transitions Working Group meeting in Bengaluru.
- NTPC Limited announced the signing of a Memorandum of Understanding (MoU) with Energy Vault Holdings ("Energy Vault).
- NTPC Renewable Energy Limited (NTPC REL) signs MoU with Government of Tripura for cooperation in renewable energy development.
- NTPC Renewable Energy Ltd has signed an MoU with the Indian Army for setting up Green Hydrogen Projects in its establishments on Build, Own and Operate (BOO) model.
- About NTPC
- The NTPC which was earlier known as National Thermal Power Corporation of India is owned by the Government of India. It was set up in 1975.
- The Vindhyachal Thermal Power Station in the Singrauli district of Madhya Pradesh, with an installed capacity of 4,760MW, is currently the biggest thermal power plant in India.
- Headquarters: New Delhi
- Chairman and Managing Director: Gurdeep Singh

Q. Who has taken charge as the National President of Indo-American Chamber of Commerce?

A) Anil Sinha

B) Pankaj Bohra

C) Rajeev Awasthi

D) Deepak Kumar

Answer : B

- ✓ Pankaj Bohra, a chartered accountant from Ahmedabad, has assumed the charge of National President of Indo-American Chamber of Commerce (IACC).
- ✓ IACC has 27 partner organizations in the US, including 14 offices in India, which help promote bilateral trade and investment between India and the US.
- ✓ The Indo-American Chamber of Commerce was established in 1968.



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- Tamil Nadu's Salem Sago gets GI tag.
- Bhaderwah Rajmash and Sulai honey of Doda and Ramban districts of Jammu and Kashmir, have been granted Geographical Indication (GI) tags.
- Chokuwa rice of Assam recently earned a GI (Geographical Indication) tag for its exquisiteness.
- The Matti banana variety, native to Kanniyakumari district was recently granted the Geographical Indication (GI) tag.
- Mushkbudji rice, which was granted the GI tag along with eight other products from Jammu and Kashmir.
- Tamil Nadu's Authoor betel leaves get Geographical Indication (GI) certificate.
- Geographical Indications Registry, in June 2023, accorded the Geographical Indication (GI) tag to the Kari Ishad mango predominantly grown in Ankola taluk of Uttara Kannada in Karnataka .
- Mircha rice variety from West Champaran district of Bihar has recently been granted the GI tag.
- The products included are Tandur red gram of Telangana, gamocha of Assam, Alibag white onion of Maharashtra, and Raktsey Karpo apricot of Ladakh among others.
- After getting GI tag for three more One District One Product (ODOP) crafts, Uttar Pradesh has now come second in the country in terms of maximum number of items with Geographical Indication tag.
- The ODOP crafts which have got GI tag include Mainpuri Tarkashi, Mahoba Gaura Stone Craft and Sambhal Horn Craft.
- Ladakh wood carvings, also known as 'Ladakh Shingskos', have been granted the Geographical Indication (GI) tag.
- The GI tag was granted to Tamil Nadu's famous Cumbum Paneer Thirachai, also known as Cumbum Grapes.
- Gond paintings from Madhya Pradesh have bagged the Geographical Indication (GI) tag.
- Banarasi paan has been awarded the GI tag, which signifies its unique identity and origin. Three other foods from the Varanasi region, including Banarasi Langda Mango, Ramnagar Bhanta (Brinjal), and Adamchini rice, have also received the GI tag.
- Chhattisgarh's Nagri Dubraj rice variety gets geographical indication tag.
- Gamocha', a symbol of the culture and identity of Assam, has received the Geographical Indication (GI) tag.



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- European Commission (EC) has recently granted Protected Geographical Indication (PGI) status to Kangra tea, a unique variety of tea grown in the Kangra district of Himachal Pradesh in India.
- The Central Government has granted Geographical Indication (GI) tag to Mithila Makhana, Bihar.
- GEOGRAPHICAL INDICATIONS (GI) :-
- GI tags are issued as per the Geographical Indications of Goods (Registration and Protection) Act, 1999. This tag is issued by the Geographical Indication Registry under the Department of Industry Promotion and Internal Trade, Ministry of Commerce and Industry.
- Darjeeling Tea was the first Indian product to get the geographical indication tag in 2004.
- The second GI tag in India was given to Aranmula Kannadi (Handicraft) which is a mirror and made in Kerala.
- A GI is registered for an initial period of ten years, which must be renewed after 10 years.
- Kerala has topped among Indian states for having most number of products securing the Geographical Indication (GI) tag in financial year 2022-23.
- What is GI tag?
- A GI is a sign used on products that have a specific geographical origin and possess qualities or a reputation that are due to that origin.

Q. With reference to 'Payments Infrastructure Development Fund (PIDF) Scheme', consider the following statements

Statement 1- Its objective is to increase the number of payment acceptance devices in tier-3 to tier-6 cities.

Statement 2- Successful implementation of PIDF would promote financial inclusion in the country.

Which one of the following is correct in respect of the above statements?

- A) Both Statement-I and Statement-II are correct and Statement II is the correct explanation for Statement-I**
- B) Both Statement-I and Statement-II are correct and Statement II is not the correct explanation for Statement-I**
- C) Statement-I is correct but statement II is incorrect**
- D) Statement -I is incorrect but Statement -II is correct**



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Answer : A

- ✓ Reserve Bank of India (RBI) recently extended the Payments Infrastructure Development Fund (PIDF) scheme by another two years and will include beneficiaries of the PM Vishwakarma scheme.
- ✓ About Payments Infrastructure Development Fund (PIDF) Scheme:
- ✓ It was first launched by the RBI in January 2021 for a period of three years.
- ✓ Objective: Increasing the number of payment acceptance devices multifold in the country.
- ✓ PIDF is a fund set up by the RBI, in consultation with major authorised card networks, to facilitate the development of payment acceptance infrastructure in tier-3 to tier-6 cities and the north-eastern states of India.
- ✓ The Union Territories of Jammu and Kashmir and Ladakh will also be given special focus.
- ✓ Beneficiaries of the PM SVANidhi Scheme in Tier-1 and 2 centres were later included in August 2021.
- ✓ Funding:
- ✓ The PIDF is funded by the RBI and the major authorized card networks in India.
- ✓ The scheme provides financial assistance to banks and non-bank financial companies (NBFCs) for the deployment of PoS terminals and other payment acceptance infrastructure in eligible regions.
- ✓ The PIDF will be governed through an Advisory Council and managed and administered by the RBI.
- ✓ The implementation of targets shall be monitored by the RBI with assistance from card networks, the Indian Banks' Association (IBA) and the Payments Council of India (PCI).
- ✓ What is PM Vishwakarma scheme?
- ✓ It is a Central Sector Scheme launched on 17th September, 2023, with a financial outlay of Rs.13,000 crore.
- ✓ Time period: Five years (FY 2023-24 to FY 2027-28).
- ✓ Aim:
- ✓ This initiative supports small businesses, focusing on traditional artists and craftspeople.
- ✓ It provides small workers and craftsmen with financial help, training, improved methods, and skill mentoring.
- ✓ It also aims at improving the quality as well as the reach of the products and services of artisans and craftsmen.
- ✓ Under this scheme, the artisans and craftspeople will be provided recognition through the PM Vishwakarma certificate and ID card, credit support upto 1 lakh (first tranche) and Rs.2 lakh (second tranche), with a concessional interest rate of 5%



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Q. Which state government has approved the 'Lek Ladki Yojana' (Dear Daughter Scheme) for families with annual income up to Rs one lakh?

A) Gujarat

B) Maharashtra

C) Rajasthan

D) Uttar Pradesh

Answer : A

- ✓ Maharashtra state cabinet has approved the 'Lek Ladki Yojana' (Dear Daughter Scheme) for families with annual income up to Rs one lakh.
- ✓ The Yojana was announced in the budget session of March 2023.
- ✓ As per the decision, a family with a yellow and saffron ration card will receive Rs 5000 after the birth of a girl child, Rs 6000 after she is enrolled in standard first, Rs 7000 after the sixth standard, Rs 8000 after standard 11 and Rs 75,000 after completing 18 years of age.
- ✓ The girl child will be benefited from Rs 1.01 lakh in total after completion of 18 years," said the official who attended the cabinet meeting. The scheme will be applicable for the child born after April 1, 2023.
- ✓ The scheme is meant to promote the birth of a girl child, and her education and to stop child marriage and malnutrition

MAHARASHTRA IN NEWS 2023

- Maharashtra state cabinet has approved the 'Lek Ladki Yojana' (Dear Daughter Scheme) for families with annual income up to Rs one lakh.
- Maharashtra clinched the title of champions in the 5th National Wheelchair Rugby Championship 2023 by securing a convincing victory over Karnataka.
- Maharashtra Government recently proposed to develop Gilbert Hill into a tourist spot on the lines of Burj Khalifa in Dubai.
- Maharashtra signs MoU with Germany's professional association football.
- Maharashtra government has launched the Bhagwan Birsa Munda Road Scheme which aims to enhance road connectivity in tribal areas of the 17 districts of the state.
- Maharashtra Industries Minister Uday Samant will present the first 'Udyog Ratna' award to veteran industrialist and Tata Sons Chairman Emeritus Ratan Tata.
- Maharashtra topped the list with the highest number of missing women in 2021, with a reported count of 56,498.



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- Maharashtra's Economy will become a trillion dollar by 2028, said N Chandrashekhar, president of the State Economy Development Council.
- Maharashtra Prisons Department has launched a "video call" facility for foreign nationals lodged in different jails across the state.
- NCP leader Ajit Pawar has been sworn in as the new Deputy Chief Minister of Maharashtra.
- Maharashtra Government launched Namu Shetkari Mahasanman Yojana.
- Maharashtra becomes the first state in the country to approve Good Governance Regulations.
- Uttar Pradesh surpasses Maharashtra in sugar production this season.
- A new initiative called 'beggar-free city' started in Nagpur, Maharashtra.
- Amit Shah, the Union Home Minister, is scheduled to present the 'Maharashtra Bhushan' Award to Dattatreya Narayan Dharmadhikari, also known as Appasaheb Dharmadhikari, on April 16 for his notable work as a social worker and reformer.
- Maharashtra Government has introduced a 4% quota for employees with disabilities in promotions.
- Bank of Maharashtra inaugurated its first dedicated Branch for Start-ups in Pune.
- Ramesh Bais Appointed as the New Governor of Maharashtra.
- Maharashtra became the first state in the country to pass the Lokayukta Bill.
- Recently a rare low altitude basalt plateau has been discovered in the Western Ghats of Maharashtra..
- Nilesh Sambre conferred with 'Maratha Udyog Ratna 2023' by Maharashtra State.
- Talon Grikspoor of the Netherlands won the singles title at the Maharashtra Open tennis tournament in Pune.

Q. Consider the following statements

1. Intensified Mission Indradhanush 5.0 aims to enhance immunization coverage for all vaccines provided under the Universal Immunization Programme by using U-WIN platform.

2. U-WIN platform is a one stop digital platform which will maintain an electronic registry of vaccinations and immunisation programs.

Choose the correct statement(s)

A) 1 only

B) 2 only

C) Both 1 and 2

D) Neither 1 nor 2



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Answer : B

- ✓ Intensified Mission Indradhanush (IMI 5.0), the flagship routine immunization campaign of the Union Ministry of Health and Family Welfare will conclude all 3 rounds on 14th October 2023. IMI 5.0 ensures that routine immunization services reach the missed-out and dropped out children and pregnant women across the country. This year, for the first time the campaign is being conducted across all the districts in the country and includes children up to 5 years of age (Previous campaigns included children up to 2 years of age).
- ✓ IMI 5.0 campaign aims to enhance immunization coverage for all vaccines provided under the Universal Immunization Programme (UIP) as per the National Immunization Schedule (NIS). Special focus is on improvement of Measles and Rubella vaccination coverage with the aim of Measles & Rubella elimination by 2023 and use of U-WIN digital platform for Routine Immunization in pilot mode across all districts in the country.
- ✓ IMI 5.0 is being conducted in three rounds i.e., 7 -12 August, 11-16 September, and 9-14 October 2023 i.e., 6 days in a month with the inclusion of a Routine Immunization Day. All States/UTs except Bihar, Chhattisgarh, Odisha and Punjab would conclude all the three rounds of IMI 5.0 campaign by 14th October 2023. These four states could not start the IMI 5.0 campaign in August due to some inevitable circumstances. These states have concluded 1st round and are currently conducting the 2nd round. They plan to conduct the 3rd round of IMI 5.0 campaign in the month of November 2023.
- ✓ As on 30th September 2023, over 34,69,705 children and 6,55,480 pregnant women were administered vaccine doses during the first 2 rounds of IMI 5.0 campaign across the country.

Q. Resilient and Inclusive Supply-chain Enhancement (RISE) initiative, recently seen in news is a joint initiative of?

- A) G7 and ASEAN
- B) USA and India
- C) World Bank and Japan
- D) USA and Australia

Answer : C

- ✓ The World Bank and Japan, have launched the Resilient and Inclusive Supply-chain Enhancement (RISE) initiative in Morocco.



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- ✓ This initiative is designed to tackle the dual challenges of job creation and climate change by aiding emerging markets and developing countries in expanding their clean-energy product manufacturing and increasing their participation in the minerals industry.
- ✓ The initiative aims to stimulate economic growth and generate local employment opportunities, ultimately contributing to poverty reduction.
- ✓ This collaborative effort emphasizes the importance of international cooperation in promoting economic growth in these countries while strengthening clean energy and critical minerals supply chains.

WORLD BANK IN NEWS 2023

- World Bank and Japan, have launched the Resilient and Inclusive Supply-chain Enhancement (RISE) initiative in Morocco.
- World Bank has approved \$1.5 billion in financing to accelerate India's development of low-carbon energy.
- World Bank has approved a substantial funding package of 700 million dollars for Sri Lanka.
- World Bank has approved \$391 million in financing to improve access to high-quality healthcare services and to economic opportunities for people in Assam and Tripura.
- World Bank approves \$150-million loan for Resilient Kerala programme.
- World Bank has granted its approval for a USD 255.5 million loan aimed at enhancing the quality of technical education in government-run institutions across India.
- World Bank approves \$150-million loan for Resilient Kerala programme.
- World Bank (WB) launched its first dedicated road safety project in South Asia with a USD 358 million financing agreement signed in Dhaka with the government of Bangladesh.
- Indian origin Ajay Banga confirmed as the 14th President of World Bank.
- Ministry of Education and the World Bank held a unique workshop on School-to-Work Transition under the STARS Program.
- The Cabinet approved the Strengthening Teaching-Learning and Results for States (STARS) Project in October 2020.
- World Bank has approved a loan of US \$ 363 million for the supply of clean drinking water from taps to 2 million rural households in Karnataka.



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- World Bank's Board of Executive Directors has approved USD 100 million loan under Odisha State Capability and Resilient Growth Program.
- According to the World Bank's (WB) annual report 'State and Trends of Carbon Pricing 2023' released on May 23, 2023, revenues collected from carbon taxes and Emissions Trading Systems (ETS) globally have reached a record high, about US\$95 billion in 2022.
- World Bank's Executive Board of Directors has approved USD 108 million loan for Assam, to help the state improve disaster preparedness and enhance flood forecasting.
- India and the World Bank have signed a loan agreement for the construction of the Green National Highway Corridors Project (GNHCP) in four States.
- These four states are-Himachal Pradesh, Rajasthan, Uttar Pradesh and Andhra Pradesh.
- World Bank has signed two complementary loans with India worth USD 500 million each to support and enhance the country's healthcare infrastructure.
- India will be the first country in the world to receive \$100 billion from remittances during 2022, the World Bank.
- WORLD BANK
- Founded : 1944
- Headquarters : Washington Dc
- 14th President : Ajay Banga
- MD&CFO : Anshula Kant
- Chief Economist : Carman Reinhart
- Executive Director : Rajesh Khullar
- Member Countries :189
- World Bank Group : 5 (IBRD, IDA, IFC, MIGA and ICSID).
- All of these efforts support the Bank Group's twin goals of ending extreme poverty by 2030 and boosting shared prosperity of the poorest 40% of the population in all countries.
- World Bank was created at the 1944 Bretton Woods Conference, along with the International Monetary Fund (IMF).
- India is a member of IBRD, IFC, IDA and MIGA. The country is not a member of the ICSID



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Q. Consider the following statements about One CGIAR Global Initiative.

1. It aims to build a unified approach to transforming food, land, and water systems to address the challenges posed by the climate crisis.

2. One CGIAR Global Initiative is a joint initiative of the International Union for Conservation of Nature and United Nations Environment Programme

Choose the correct statement(s)

A) 1 only

B) 2 only

C) Both 1 and 2

D) Neither 1 nor 2

Answer : A

- ✓ Recently, the International Crops Research Institute for the Semi-Arid Tropics (ICRISAT) joined the One Consultative Group on International Agricultural Research (CGIAR) global initiative.
- ✓ About One CGIAR global initiative:
- ✓ It aims to build a unified approach to transforming food, land, and water systems to address the challenges posed by climate crisis.
- ✓ This initiative involves the CGIAR System Organisation and 12 One CGIAR research centres.
- ✓ The CGIAR is a publicly-funded network of agrifood systems research centres, works for transforming food, land, and water systems in a climate crisis. It is working in over 80 countries.
- ✓ Key facts about ICRISAT
- ✓ It is a non-profit, non-political public international research organisation that conducts agricultural research for development in Asia & sub-Saharan Africa.
- ✓ It has been awarded 2021 Africa Food Prize for the Tropical Legumes Project that has improved food security across 13 countries in sub-Saharan Africa.
- ✓ It is headquartered in Hyderabad, Telangana State, in India, with two regional hubs (Nairobi, Kenya and Bamako, Mali).

Q. 'A-HELP' program, recently seen in news is an initiative of which of the following ministry?

A) Ministry of Women and Child Development

B) Ministry of Social Justice and Empowerment

C) Ministry of Animal Husbandry, Dairying and Fisheries

D) Ministry of Agriculture & Farmers Welfare



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Answer : C

- ✓ The Department of Animal Husbandry and Dairying, Government of India, introduced the 'A-HELP' (Accredited Agent for Health and Extension of Livestock Production) program in the state of Jharkhand.
- ✓ This program aims to empower women by engaging them as Accredited Agents who play a vital role in disease control, animal tagging, and livestock insurance.
- ✓ The 'A-HELP' initiative is being implemented in various Indian states and union territories, including Bihar, Gujarat, Jammu and Kashmir, Karnataka, Madhya Pradesh, Uttarakhand, and Jharkhand, through an MoU between the Department of Animal Husbandry and Dairying and the National Rural Livelihoods Mission.
- ✓ Highlights of the 'A-HELP' program
- ✓ The 'A-HELP' program focuses on empowering women by training them as agents who contribute to disease control, artificial insemination, animal tagging, and livestock insurance.
- ✓ The 'A-HELP' program exemplifies the integration of women's power in the livestock sector. It aligns with the vision of the Prime Minister for socio-economic progress and empowers women while advancing the livestock sector.

Q. Consider the following statements about Mera Yuva Bharat

1. It is a statutory body under the Ministry of Youth Affairs and Sports that provides an overarching platform for youth development.
2. It will benefit the youth in the age group of 15-29 years.

Choose the correct statements:

- A) 1 only
- B) 2 only
- C) Both 1 and 2
- D) Neither 1 nor 2

Answer : B

- ✓ Recently, the Union Cabinet, chaired by the Prime Minister of India has approved the establishment of an autonomous body Mera Yuva Bharat (MY Bharat)..
- ✓ About Mera Yuva Bharat:



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- ✓ It is an autonomous body will benefit the youth in the age group of 15-29 years, in line with the definition of 'Youth' in the National Youth Policy.
- ✓ In case of programme components specifically meant for the adolescents, the beneficiaries will be in the age group of 10-19 years.
- ✓ It will help in Setting the focus of the Government on Youth Led development and to make the Youth "active drivers" of development and not merely "passive recipients".
- ✓ It will be launched on 31st October, 2023 on National Unity Day.
- ✓ The primary objective of Mera Yuva Bharat (MY Bharat) is to make it a whole of Government platform for youth development.
- ✓ Under the new arrangement, with access to resources & connection to opportunities, youth would become community change agents and nation builders allowing them to act as the Yuva Setu between the Government and the citizens.
- ✓ Mera Yuva Bharat supported by a technology platform would help to increase the Youth outreach efforts of the Department of Youth Affairs.

Q. Consider the following statements about Intelligent Grievance Monitoring System (IGMS) 2.0

1. The IGMS 2.0 is a major upgradation of Centralised Public Grievance Redress and Monitoring System portal with artificial intelligence and machine learning capabilities.

2. Intelligent Grievance Monitoring System (IGMS) 2.0 is implemented by IIT Kanpur.

Choose the incorrect statements:

- A) 1 only
- B) 2 only
- C) Both 1 and 2
- D) Neither 1 nor 2

Answer : D

- ✓ Adoption of AI/ Emerging Technologies for Effective Grievance Redressal: Dr Jitendra Singh, Minister of State for Personnel, Public Grievances and Pensions launched the IGMS 2.0 Public Grievance portal and Automated Analysis in Tree Dashboard portal on 29 September, 2023.



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- ✓ In this context, in 1975, the Government of India declared 52 tribal groups as PVTGs on the recommendation of Dhebar commission.
- ✓ Currently, there are 75 PVTGs out of 705 Scheduled Tribes.
- ✓ The PVTGs are spread over 18 states and one UT, in the country (2011 census).
- ✓ Odisha has the highest number (more than 2.5 lakh) of PVTGs.
- ✓ Ministry of Tribal Affairs implements a scheme in the name of 'Development of Particularly Vulnerable Tribal Groups (PVTGs)'.
- ✓ It is a Centrally Sponsored Scheme having a provision of 100% Central assistance to 18 states and Union territory of Andaman & Nicobar Islands.
- ✓ The Bharia PVTG in Madhya Pradesh was the first, followed by the Kamar tribe and now the Baiga tribe in Chhattisgarh.

Q. Consider the following statements about Multimodal Artificial Intelligence (AI)

1. It refers to the integration of multiple modes of information or sensory data to facilitate human-like reasoning and decision-making.

2. Gemini is a multimodal large language model being developed by OpenAI.

Choose the correct statement(s)

A) 1 only

B) 2 only

C) Both 1 and 2

D) Neither 1 nor 2

Answer : A

- ✓ Multimodal artificial intelligence (AI) is gaining prominence as the next frontier in AI development.
- ✓ Multimodal AI systems allow users to interact with AI through various means, such as images, sounds, videos, and text. This approach is important because it aligns more closely with how humans understand and interpret information from diverse sources.
- ✓ Key points regarding multimodal AI:
- ✓ Leading AI companies like OpenAI and Google are actively pursuing multimodal AI systems. OpenAI, known for GPT-3 and GPT-4, has enabled its models to understand and analyze images, and its mobile apps are being equipped with speech synthesis for more interactive conversations with chatbots.
- ✓ Working of Multimodal Artificial Intelligence:



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- ✓ It involves combining different modalities such as text and images or text and audio during training. This enables AI systems to understand and generate content across various modalities. For example, OpenAI's DALL.E model connects text and images to generate visual content based on text prompts, while GPT's voice processing capabilities are rooted in Whisper, its speech-to-text translation model.
- ✓ Multimodal AI has practical applications, such as automatic image caption generation, detecting hate speech in memes, predicting dialogue in videos, and even potential uses in fields like medicine, autonomous driving, and robotics.
- ✓ In medicine, multimodal AI is useful for processing complex datasets from sources like CT scans

Q. Red-rumped Hawklet, a new dragonfly species has been discovered in which of the following region?

- A) Western Ghats
- B) The Terai region of Bihar
- C) Indo-Myanmar border region of Arunachal Pradesh
- D) Eastern Ghats

Answer : A

- ✓ A new dragonfly species named Red-rumped Hawklet (*Epithemis wayanadensis*) has been discovered in Wayanad, located in the Western Ghats.
- ✓ DNA analysis was conducted to validate the discovery.
- ✓ A significant 12% genetic difference was observed, confirming the distinctiveness of this species. This is the first instance of an Indian dragonfly being documented with genetic evidence supporting morphological differences.
- ✓ The Red-rumped Hawklet was found in shrubs along a shaded streamside marsh in Wayanad's forested terrain, as well as parts of the Nilgiri Coorg landscapes within the Western Ghats

Q. Consider the following with respect to 'International Telecommunication Union (ITU)'

1. It is the United Nations specialized agency for information and communication technologies.
2. It was established in 1947 as International Telegraph Union.

ITU's membership includes Member States, companies, universities, and international and regional organizations.

Select the correct statement(s)



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A) 1 and 2 only

B) 2 and 3 only

C) 1 and 3 only

D) All the above

Answer : C

- ✓ The Elon Musk vs Mukesh Ambani battle on whether to auction or allocate satellite spectrum has attracted intervention from the Prime Minister's Office (PMO).
- ✓ About Satellite Spectrum:
- ✓ The Satellite or orbit spectrum is a segment of radio spectrum made available when satellites are placed into orbit.
- ✓ This spectrum is part of the broader radio frequency spectrum, which encompasses all electromagnetic frequencies used for various wireless communications and broadcasting purposes.
- ✓ This spectrum is a limited resource for every country, utilised by firms to implement satellite broadcasting, communication satellites, and weather satellite services.
- ✓ This spectrum is divided into many different frequency bands. The choice of bands depends on many factors, including the specific applications.
- ✓ Satellites generally transmit on a frequency between 1.5 and 51.5 gigahertz (a gigahertz, or GHz, equals one billion hertz). High-speed broadband operates at the higher end of the spectrum.
- ✓ The International Telecommunication Union, or ITU, is the United Nations institution that coordinates the allocation of frequencies globally.
- ✓ The ITU has allocated parts of this spectrum range to specific categories of services, and has identified those frequencies best suited for transmissions via satellite.
- ✓ Key Facts about International Telecommunication Union (ITU):
- ✓ It is the United Nations specialized agency for information and communication technologies.
- ✓ It is an intergovernmental organization that coordinates between governments and private sector bodies with respect to global telecommunication and information communication technology (ICT) services.
- ✓ It was established in 1865 as International Telegraph Union.
- ✓ In 1947 the ITU became a specialized agency of the United Nations.
- ✓ Headquarters: Geneva, Switzerland.
- ✓ Membership: It has a membership of 193 countries
- ✓ India and ITU: India has been an active member of the ITU since 1869 and has been a regular member of the ITU Council since 1952.



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Q. With reference to 'International Big Cat Alliance (IBCA)', consider the following statements

1. Statement 1- It was launched by India, for the conservation of seven big cats.

2. Statement 2- It is open for all member countries in the United Nations.

Which one of the following is correct in respect of the above statements?

A) Both Statement-I and Statement-II are correct and Statement II is the correct explanation for Statement-I

B) Both Statement-I and Statement-II are correct and Statement II is not the correct explanation for Statement-I

C) Statement-I is correct but statement II is incorrect

D) Statement -I is incorrect but Statement -II is correct

Answer : C

- ✓ Tanzanian President recently conveyed approval to join flagship Indian programs like the International Big Cat Alliance (IBCA).
- ✓ About International Big Cat Alliance (IBCA):
- ✓ It was launched by India on April 9, 2023, for the conservation of seven big cats, namely Tiger, Lion, Leopard, Snow Leopard, Cheetah, Jaguar, and Puma harbouring our planet.
- ✓ Membership: It is open to 97 'range' countries, which contain the natural habitat of these big cats, as well as other interested nations, international organizations, etc.
- ✓ It will provide a platform for the member nations to share knowledge and expertise and extend support to recovery efforts in potential habitats.
- ✓ Its major activities will include advocacy, partnership, knowledge e-portal, capacity building, eco-tourism, partnerships between expert groups, and finance tapping.
- ✓ Funding: After the first five years, which will be supported by India's 'total grant assistance' of \$100 million, the IBCA is expected to sustain itself through membership fees and contributions from bilateral and multilateral institutions and the private sector.



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- ✓ The region spread across the districts of two states mainly Jhansi, Banda, Lalitpur and Mahoba districts of UP and Tikamgarh, Panna and Chhatarpur districts of MP.
- ✓ The project involves building a 77-metre tall and a 2-km wide Dhaudhan dam (to be built within Panna Tiger Reserve) and a 230-km canal.
- ✓ Ken-Betwa is one of the 30 river interlinking projects conceived across the country.

Q. With reference to 'Atmospheric Perturbations around the Eclipse Path (APEP) mission' consider the following statements

1. It is a mission launched by European Space Agency (ESA).

2. Its objective is to study the upper atmosphere during the eclipse, when there would be a sudden reduction in light.

Select the INCORRECT statement(s)

- A) 1 only
- B) 2 only
- C) Both 1 and 2
- D) Neither 1 nor 2

Answer : A

- ✓ NASA is set to launch a mission called APEP to study how a solar eclipse affects the upper atmosphere.
- ✓ About Atmospheric Perturbations around the Eclipse Path (APEP) mission:
- ✓ The mission will involve launching of three rockets equipped with scientific instruments.
- ✓ Objective: To know how the upper atmosphere will change during the eclipse, especially the moment when there would be a sudden reduction in light.
- ✓ During an eclipse, the sudden drop in sunlight causes changes in the ionosphere, creating waves that ripple through this atmospheric layer.
- ✓ It will measure changes in electric and magnetic fields, density, and temperature.
- ✓ This launch will take place at the White Sands Missile Range in New Mexico, with a specific focus on the ionosphere.
- ✓ According to NASA, the ionosphere's temperature and density are projected to decrease during the eclipse, resulting in a wave-like disturbance that has the potential to disrupt GPS and other satellite communications



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KALIYAMOORTHY
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SAPTHA GIRI GRAMEEN BANK
STATE - TAMILNADU



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ROLL NO - [2603003298](#)
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NAME - PRAVEEN
ROLL NO - [1801005776](#)
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KARNATAKA GRAMMENA
BANK
STATE - KARNATAKA



Name: Bathina Maneesha
Rollno: 2543024278
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STATE - TELAGANA



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NAME - NISHU SHARMA
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SELECTED IN - RRB CLERK
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ROLL NO - [1373006773](#)
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NAME - GURPREET KAUR
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BANK - PUNJAB GRAMIN BANK
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ROLL NO - [2110710970](#)
BANK - KERALA GRAMEEN
BANK CLERK