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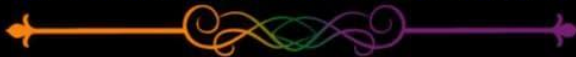


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- ✓ The Assembly is the apex decision-making body of ISA, in which each Member Country is represented.
- ✓ International Solar Alliance (ISA).
- ✓ Founded - 2015
- ✓ HQ - Gurugram Haryana
- ✓ Director General - Ajay Mathur
- ✓ Membership : 121
- ✓ ISA : Joint Initiative by India and France
- ✓ International Solar Alliance (ISA) was launched by Indian Prime Minister Narendra Modi and Former France Prime Minister Francois Hollande on 30 November 2015 during the 21st session of the United Nations Climate Change COP-21 in Paris, France to promote solar energy.
- ✓ India and France have been re-elected as the President and co-President of the International Solar Alliance..

Q. Who inaugurated the 'Children's Science Festival'?

A) Amit Shah

B) Rajnath Singh

C) Dr. Jitendra Singh

D) Anurag Thakur

Answer : C

- ✓ Union Minister of State for Science and Technology, Dr. Jitendra Singh inaugurated the Children Science Festival.
- ✓ Dr. Jitendra Singh also visited the stalls in the exhibition organized on this occasion.
- ✓ It was organized by the Council of Scientific and Industrial Research-Indian Institute of Combined Medicine.

FESTIVAL IN NEWS 2023

- Arattu festival : Kerala
- Banni festival : Andhra Pradesh
- Zanskar Festival : Ladakh
- Indo-Latin America Cultural Festival : New Delhi
- Nuakhai festival : Odisha
- Nadi Utsav : Delhi
- Karnataka Cultural Festival : Sri Lanka .



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- Unmesha' – International Literature Festival and 'Utkarsh' – Festival of Folk and Tribal Performing Arts : Bhopal, Madhya Pradesh
- Festival of Libraries 2023 : New Delhi .
- Chachin Grazing Festival : Arunachal Pradesh
- Harela Festival : Uttarakhand
- Bonalu Festival : Telangana
- Kharchi Puja : Tripura
- Palkhi festival : Maharashtra
- Raja festival : Odisha
- Kheer Bhawani Mela : Jammu and Kashmir
- Great Prayer Festival : Ladakh
- Sinthan Snow Festival : Jammu and Kashmir
- Heritage Festival : Goa
- Thawe Festival : Bihar
- Bohag Bihu festival : Assam
- 49th Khajuraho Dance Festival : Madhya Pradesh
- Yaoshang festival : Manipur
- Purple Fest : Goa
- Orange Festival : Nagaland
- Kala Ghoda Arts Festival : Mumbai, Maharashtra
- Losar Festival : Ladakh
- 23rd Hornbill Festival : Nagaland
- Gaan Ngai festival : Manipur
- Cherchera Festival : Chhattisgarh
- 26th National Youth Festival 2023 : Hubballi, Karnataka
- International Yoga Festival 2023 : Rishikesh, Uttarakhand
- Tribal Dance Festival & Military Tattoo : New Delhi
- Mongeet Festival : Assam
- International Kite Festival 2023 : Ahmedabad, Gujarat
- Vigyanika Science Literature Festival : Bhopal, Madhya Pradesh



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➤ Baisakhi is a harvest festival : Punjab and Haryana

Q. With reference to Payment Aggregator (PA), consider the following statements:

1. They are third-party service providers that allow merchants to accept payments from customers.
2. Only Scheduled Commercial Banks can function as PAs in India.
3. They require authorization from the Reserve Bank of India (RBI) to function.

How many of the above statements are correct?

- A) Only one B) Only two
C) All three D) None

Answer : A

- ✓ The Reserve Bank of India (RBI) has brought under its direct regulation all entities facilitating cross-border payments for import and export of goods and services and termed them Payment Aggregator-Cross Border (PA-CB).
- ✓ About Payment Aggregator-Cross Border (PA-CB):
- ✓ PAs-CB facilitates cross-border online payments for import and export of permissible goods and services.
- ✓ The RBI has set a minimum net worth requirement of Rs 15 crore for these entities, which will be categorized as PA-CB.
- ✓ They will be accountable for ensuring that they do not facilitate payment transactions for the import of any restricted or prohibited goods and services.
- ✓ If the amount involved exceeds Rs 2.5 lakh, the PA-CB must carry out due diligence on the buyer as well.
- ✓ What is a Payment Aggregator (PA)?
- ✓ A PA (also known as a merchant aggregator) is a third-party service provider that allows merchants to accept payment from customers by integrating it into their websites or apps.
- ✓ It facilitates different types of payment transactions, including cash/cheque, online payments through multiple payment sources, or offline touchpoints.
- ✓ It allows merchants to accept bank transfers without setting up a bank-based merchant account. It means a merchant need not have a merchant account directly with the bank.
- ✓ A PA in India is incorporated under the Companies Act 2013.
- ✓ A PA can be a bank or a non-bank entity.
- ✓ Since a PA handles funds, it requires a license from the RBI.



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- ✓ Only non-bank payment aggregators require unique authorization from RBI as 'handling funds' is considered a part of the normal banking relationships for bank PAs.
- ✓ Examples: Amazon (Pay) India, Google India, Razorpay, Pine Labs, etc.

Q. Consider the following statements regarding the INFUSE mission:

- 1. It is an initiative of the European Space Agency.**
- 2. Its objective is to understand the life cycle of stars.**

Which of the statements given above is/are correct?

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

Answer : B

- ✓ Recently, the National Aeronautics and Space Administration (NASA) launched a sounding rocket as part of its INFUSE mission.
- ✓ The Integral Field Ultraviolet Spectroscopy Experiment (INFUSE) was launched from the White Sands Missile Range in New Mexico.
- ✓ It was launched to study the Cygnus Loop, a supernova remnant.
- ✓ What will INFUSE mission do?
- ✓ The INFUSE mission is expected to collect information about the remnant for a few minutes from a height of 150 miles (240 km).
- ✓ Specifically, the instrument will gather light streaming from the Cygnus Loop in far-ultraviolet wavelengths.
- ✓ It will observe how the supernova dumps energy into the Milky Way by catching light given off just as the blast wave crashes into pockets of cold gas floating around the galaxy.
- ✓ It will study the Cygnus Loop and try to understand the life cycle of stars.
- ✓ What is Cygnus Loop?
- ✓ It is the remnant of a star that was once 20 times the size of our Sun.
- ✓ Some 20,000 years ago, that star collapsed under its own gravity and erupted into a supernova.
- ✓ Even from 2,600 light-years away, astronomers estimate the flash of light would have been bright enough to see from Earth during the day



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Q. Which team won the title of Syed Mushtaq Ali Trophy?

- A) Uttar Pradesh B) Bihar
C) Punjab D) Baroda

Answer : C

- ✓ Punjab cricket team has won the Syed Mushtaq Ali Trophy title for the first time by defeating Baroda team.
- ✓ Anmolpreet Singh performed brilliantly for Punjab.
- ✓ Anmolpreet Singh has become the first cricketer to score a century in the final of Syed Mushtaq Ali Trophy.
- ✓ Syed Mushtaq Ali Trophy is a domestic T-20 cricket championship in India, which is organized by BCCI.

Q. Kaleshwaram Lift Irrigation Project (KLIP), recently seen in the news, is located in:

- A) Odisha B) Gujarat
C) Tamil Nadu D) Telangana

Answer : D

- ✓ A controversy over alleged engineering lapses in the ₹1 lakh crore Kaleshwaram lift irrigation project on the Godavari River triggered an electoral slugfest in poll-bound Telangana recently.
- ✓ About Kaleshwaram lift irrigation project:
- ✓ Location: KLIP is a multipurpose irrigation project on the Godavari River i.e., at Kaleshwaram village in Telangana.
- ✓ The Pranahita-Godavari river confluence is the location of KLIP.
- ✓ The Wardha, Painganga, and Wainganga rivers, which together make up the seventh-largest drainage basin on the subcontinent, come together at the confluence of the Pranahita River.
- ✓ It is claimed to be the world's largest multi-stage and multi-purpose lift irrigation project.
- ✓ It was previously known as the Pranahita-Chevella Lift Irrigation Project.
- ✓ A key feature of the KLIP is a series of underground and surface water pumping stations, which are said to be the world's largest such structures.
- ✓ Stretching over 300 km, the lift irrigation system raises large volumes of water up from river or reservoir sources, to be redistributed in channels and/or further reservoirs before pumping to the next stations.
- ✓ The project is aimed at supplying water to 45 lakh acres in Telangana.
- ✓ Started in 2016, the project will utilise around 283 TMC water of river Godavari and provide irrigation and drinking water to 13 districts of Telangana.



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TELANGANA IN NEWS 2023

- Union Cabinet approved the establishment of a tribal university in Telangana, named The Sarakka Central Tribal University. This university, with a budget of Rs 889 crore, will be located in Mulugu district.
- US-based multinational technology company "Corning" has announced plans to set up a \$113m Gorilla Glass manufacturing facility in the Indian state of Telangana.
- Telangana has launched India's first Agricultural Data Exchange (ADeX) and Agriculture Data Management Framework (ADMF).
- Telangana achieves 100% coverage of PMJDY.
- Telangana govt launches first of its kind State Robotics Framework.
- Telangana Chief Minister K. Chandrasekhar Rao laid the foundation for the Hare Krishna Heritage Tower in Hyderabad. The 400 feet tall structure will be constructed on six acres of land in Narsingi at a cost of Rs 200 crore.
- The two-day 'Food Conclave-2023' will be organized on April 28 and 29 in Hyderabad, Telangana.
- Telangana Chief Minister K Chandrasekhar Rao recently unveiled a 125-feet tall bronze statue of BR Ambedkar in Hyderabad.
- World Economic Forum (WEF) has chosen Hyderabad to set up its Center for the Fourth Industrial Revolution focused on healthcare and life sciences.
- Hyderabad to become India's first city with 100% sewerage facilities by May 2023.
- IAS 'Shanti Kumari' becomes first woman Chief Secretary of Telangana.
- National Highways Authority of India (NHAI) signed a Memorandum of Understanding (MoU) with the Nagarjunasagar-Srisailem Tiger Reserve in Andhra Pradesh and Telangana.
- The G20 Second Digital Economy Working Group meeting began on April 17 in Hyderabad.
- Prime Minister Narendra Modi, on the occasion of Pongal on 15 January, virtually flagged off the Vande Bharata Express train connecting Secunderabad with Vishakhapatnam.
- Pradhan Mantri Jan Dhan Yojana (PMJDY)
- Pradhan Mantri Jan Dhan Yojana (PMJDY) is a nation-wide financial inclusion program of Government of India.
- It was announced by the Prime Minister of India Shri Narendra Modi on 15 August 2014.
- Slogan Mera Khatha, Bhagya Vidhatha ("My account brings me good fortune")



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Q. Consider the following statements regarding Commando Battalions for Resolute Action (CoBRA):

1. It is a specialized unit of the Indian Army specifically trained in guerilla warfare.

2. It was originally established to counter the left wing extremism.

Which of the statements given above is/are correct?

A) 1 only

B) 2 only

C) Both 1 and 2

D) Neither 1 nor 2

Answer : B

- ✓ The Central Reserve Police Force (CRPF) recently decided to withdraw its elite CoBRA force from Jammu and Kashmir following objections to its deployment from some senior officials of the paramilitary force.
- ✓ About Commando Battalions for Resolute Action (CoBRA):
- ✓ Established in 2008, CoBRA is a specialized unit of the Central Reserve Police Force (CRPF).
- ✓ It is one of the few units of the CRPF in the country that is specifically trained in guerilla tactics and jungle warfare.
- ✓ They are also known as 'jungle warriors'.
- ✓ Originally established to counter the left wing extremism (Naxalite problem), CoBRA is deployed within India to address any insurgent group engaging in asymmetrical warfare.
- ✓ Personnel for CoBRA are selected from CRPF, as CoBRA is an integral part of CRPF.
- ✓ They undergo rigorous commando and jungle warfare training before being posted to CoBRA units for operations.
- ✓ It has 10 units, raised between 2008 and 2011
- ✓ The majority of CoBRA teams are deployed in various Maoist violence-affected states while a few are based in the northeastern states to undertake counter-insurgency operations.



Q. Consider the following statements regarding Twin Engine Deck Based Fighter (TEDBF):

- 1. It is a multirole combat aircraft currently under development for the Indian Navy.**
- 2. It will be manufactured by Hindustan Aeronautics Limited (HAL).**

Which of the statements given above is/are correct?

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

Answer : C

- ✓ The Chief of Naval Staff recently announced that the prototype of the Twin Engine Deck Based Fighter (TEDBF), intended for Indian Navy aircraft carriers, will be ready within the next four to five years.
- ✓ About Twin Engine Deck Based Fighter (TEDBF):
- ✓ It is a canard delta-wing, twin-engine, carrier-based, multirole combat aircraft currently under development for the Indian Navy.
- ✓ The TEDBF is being indigenously designed and developed by the Aeronautical Development Agency (ADA) and will be manufactured by Hindustan Aeronautics Limited (HAL).
- ✓ It is intended for carrier-based operations and is expected to replace the ageing MiG-29K fighters on the INS Vikramaditya and the upcoming INS Vikrant aircraft carriers.
- ✓ Key Features:
- ✓ The TEDBF's twin engines will enable shorter take-offs from the Indian Navy's Short Take-Off Barrier Arrested Recovery (STOVAR) aircraft carriers.
- ✓ It will have a maximum take-off weight of between 24 and 26 tons.
- ✓ The TEDBF fighters will be able to reach Mach 1.6 speeds.
- ✓ Designed specifically for carrier-based operations, the TEDBF will feature foldable wings for more compact storage, enhancing the flexibility of carrier operations.
- ✓ It will be equipped with various homegrown Indian weapon systems and avionics.
- ✓ It is intended to perform various missions, including air supremacy, air interdiction, anti-access/area denial (A2/AD), anti-ship warfare (ASW), and electronic warfare (EW) missions.



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Q. What is the primary objective of 'Project Kusha', recently seen in the news?

- A) Improve India's agricultural productivity
- B) Provide the Indian Air Force (IAF) with a long-range air defense system
- C) Explore outer space and conduct planetary research
- D) Promote environmental conservation and sustainable practices

Answer : B

- ✓ In a significant move towards enhancing its air defence capabilities, India is embarking on an ambitious project called 'Project Kusha.'
- ✓ About Project Kusha:
- ✓ 'Project Kusha' is set to provide the Indian Air Force (IAF) with a long-range air defence system, with deployment targeted for 2028-29.
- ✓ The ambitious indigenous project will be developed by the Defence Research and Development Organisation (DRDO) at an estimated budget of Rs 21,700 crore.
- ✓ Drawing parallels with Israel's renowned Iron Dome system, 'Project Kusha' is expected to not only match but potentially surpass the capabilities of its Israeli counterpart.
- ✓ It aims to detect and destroy various hostile targets, including cruise missiles, stealth fighter jets, and drones at extended ranges
- ✓ Key Features:
- ✓ The long-range surface-to-air defence system (LR-SAM) incorporates advanced long-range surveillance and fire control radars, which empower the IAF to effectively monitor airspace and fend off enemy threats.
- ✓ Interceptor missiles, with ranges of 150 km, 200 km, and 350 km, provide the ability to detect and strike hostile targets at different distances.
- ✓ It will also be effective in providing strategic and tactical cover.
- ✓ The system reportedly has a single-shot kill chance of at least 80% and over 90% when two missiles are fired after each other.
- ✓ The firing units of 'Project Kusha' can seamlessly integrate with the IAF's air command and control system, facilitating coordination with a wide range of military radars.



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- Q. The NASA's Kepler Space Telescope was launched to:**
- A) Explore black holes in distant galaxies
 - B) Study the formation of comets within our solar system
 - C) Determine the abundance of Earth-sized planets and their orbits
 - D) Measure the atmospheric composition of gas giants

Answer : C

- ✓ A system of seven sweltering planets was recently revealed by the continued study of data from NASA's retired Kepler space telescope.
- ✓ About Kepler Space Telescope:
- ✓ It was NASA's first planet-hunting mission, assigned to search a portion of the Milky Way galaxy for Earth-sized planets orbiting stars outside our solar system.
- ✓ It was launched on March 6, 2009.
- ✓ The spacecraft was named after the famed German astronomer Johannes Kepler (1571-1630).
- ✓ Its scientific goals included determining the abundance of earth-sized planets and the distribution of sizes and shapes of their orbits, estimating the number of planets in multiple-star systems, and determining the properties of stars that have planetary systems.
- ✓ December 2011, NASA announced that Kepler had found its first planet, Kepler-22b, in the habitable zone of a star.
- ✓ On October 30, 2018, after nine years in deep space collecting data, NASA announced that Kepler had run out of fuel. The spacecraft was retired in its current, safe orbit, away from Earth.
- ✓ Kepler left behind a legacy of more than 2,600 planet discoveries from outside our solar system, many of which could be promising places for life.
- ✓ Kepler detected planets by observing transits, or tiny dips in the brightness of a star that occur when a planet crosses in front of the star.

- Q. With reference to Rebate of State and Central Levies and Taxes (RoSCTL) Scheme, consider the following statements:**
1. It aims to reimburse all embedded State and Central taxes for exports of manufactured goods and garments.
 2. Importer-Exporter Codes (IECs) are necessary to apply for the scheme.
 3. Rebates given in the form of duty credit scrips are non-transferable.



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How many of the above statements are correct?

A) Only one

B) Only two

C) All three

D) None

Answer : B

- ✓ The Government is planning to extend the tenure of the Rebate of State and Central Levies and Taxes (RoSCTL) Scheme till 2025-26.
- ✓ About Rebate of State and Central Levies and Taxes (RoSCTL) Scheme:
- ✓ It aims to reimburse all embedded State and Central taxes/levies for exports of manufactured goods and garments.
- ✓ The RoSCTL scheme was notified by the Ministry of Textiles in 2019. However, the scheme shall be implemented by the Department of Revenue, Ministry of Finance.
- ✓ This scheme has been introduced as a replacement for the previous Rebate of State Levies (RoSL) Scheme, which provided only rebates of state taxes.
- ✓ RoSCTL intends to compensate the State and Central Taxes and Levies in addition to the Duty Drawback Scheme on the export of apparel/ garments and made-ups manufactured in India by way of a rebate.
- ✓ Importer-Exporter Codes (IECs) are necessary in order to apply for the RoSCTL programme.
- ✓ The rebate under the RoSCTL Scheme shall be given to the exporter in the form of duty credit scrips, which will be maintained in the electronic duty credit ledger. The scrips shall be issued electronically on the Customs automated system.
- ✓ The duty credit scrips shall be used for payment of customs duties leviable under the First Schedule to the Customs Tariff Act, 1975. It cannot be utilized towards the payment of any other taxes, like IGST, Compensation Cess etc., upon the import of goods.
- ✓ The duty credit available in an e-scrip shall be transferred at a time for the entire amount in the said e-scrip to another person, and the transfer of the duty credit in part shall not be permitted.
- ✓ The value of the goods for calculation of duty credit to be allowed under the Scheme shall be the declared export Free on Board (FOB) value of the said goods or up to 1.5 times the market price of the said goods, whichever is less.
- ✓ All exporters of garments/Apparels and made-ups manufactured in India are eligible to take benefit under this scheme except entities/ IECs under the Denied Entity List of the Directorate General of Foreign Trade (DGFT).



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Q. Consider the following statements regarding the National Efficient Cooking Programme:

1. It is an initiative of the Energy Efficiency Services Limited (EESL).

2. It focuses on solar powered cookstoves only.

Which of the statements given above is/are correct?

A) 1 only

B) 2 only

C) Both 1 and 2

D) Neither 1 nor 2

Answer : A

- ✓ Recently, the Energy Efficiency Services Limited (EESL) launched its groundbreaking National Efficient Cooking Programme (NECP) and Energy Efficient Fans Programme (EEFP).
- ✓ It is a subset of the Clean Cooking Scheme.
- ✓ It focuses on Non-Solar/Electricity-based Induction Cookstoves, aligning with the Go- electric initiative by the Ministry of Power.
- ✓ This programme introduces induction-based cook-stoves.
- ✓ Target: To deploy 20 Lakh Induction cook-stoves across India.
- ✓ EESL seeks to reduce the environmental impact of cooking methods, ensuring cleaner air and improved health for citizens.
- ✓ EESL has also partnered with Modern Energy Cooking Services (MECS) for the large-scale deployment of induction cooktops.
- ✓ The deployment is expected to accelerate the acceptance and large-scale adoption of modern electric cooking devices in Indian kitchens.
- ✓ Benefit: It is offering a cost advantage of 25-30% over traditional cooking methods, promising both energy savings and cost-effective cooking solutions.

Q. The NASA's Lucy Mission, recently seen in the news, aims to study:

A) Mars' topography

B) Earth's atmosphere

C) Trojan asteroids

D) Saturn's rings

Answer : C

- ✓ NASA's Lucy spacecraft successfully completed its first flyby of an asteroid named Dinkinesh.
- ✓ About Lucy Mission:



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- ✓ It is a first-of-its-kind mission of NASA that will explore Jupiter's elusive Trojan asteroids.
- ✓ It was successfully launched on Oct. 16, 2021, from the Kennedy Space Center in Florida, US.
- ✓ Over its 12-year mission, Lucy will explore a record-breaking number of asteroids: it will fly by two in the belt of asteroids that circle the Sun between the orbits of Mars and Jupiter, and then 10 Trojans, which includes five asteroid targets and the satellites of three of those.
- ✓ Lucy also will fly by Earth three times to get a push from its gravity, making it the first spacecraft to return to the vicinity of Earth from the outer solar system.
- ✓ The spacecraft carries two infrared spectrometers and four cameras.
- ✓ What are Trojan Asteroids?
- ✓ Asteroids sharing an orbit with a planet, but which are located at the leading (L4) and trailing (L5) Lagrangian points, are known as Trojan asteroids.
- ✓ These asteroids occupy a stable Lagrangian point in a planet's orbit around the Sun.
- ✓ They are some of the oldest remnants from the formation of our solar system 4.5 billion years ago.
- ✓ There are currently over 4,800 known Trojan asteroids associated with Jupiter.
- ✓ They orbit the Sun in two loose groups: one group leading ahead of Jupiter in its orbit, the other trailing behind at the same distance from the Sun as Jupiter

Q. Who has become the first cricketer in the world cricket history to be timed out?

- A) David Warner
- B) Shakib Al Hasan
- C) Angelo Mathews
- D) Babar Azam

Answer : C

- ✓ Sri Lankan middle-order batsman Angelo Mathews has become the first cricketer in the world to be timed out in the history of international cricket.
- ✓ He was given time out against Bangladesh in the ODI World Cup 2023.
- ✓ In the rules, 'time out' is also considered a type of out.
- ✓ According to ICC 40.1.1, the batsman has to come to play the next ball within 3 minutes after the fall of the wicket.
- ✓ It is noteworthy that in this World Cup this time has been fixed at 2 minutes.



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Q. Where is the second 'World Local Production Forum' being organised?

- A) London
B) Hague
C) New York
D) New Delhi

Answer : B

- ✓ Recently, the Indian delegation led by the Union Minister of State for Chemicals and Fertilizers is participating in the 2nd 'World Local Production Forum' in The Hague.
- ✓ This is an initiative of the World Health Organization.
- ✓ The first World Local Production Forum was organized in the year 2021.
- ✓ It is being organized from 6th to 8th of this month.

Q. With whom has APEDA signed an agreement to promote the export of Indian agricultural products?

- A) Porter
B) Flipkart
C) Lulu Hypermarket
D) Amazon

Answer : C

- ✓ Agricultural and Processed Food Products Export Development Authority (APEDA) has signed an MoU with Lulu Hypermarket to promote the export of Indian agricultural products.
- ✓ APEDA's prescribed products will be added to the Lulu Hyper Market retail chain.
- ✓ APEDA is an Indian apex export trade promotion active government body. It was established in 1986

Q. When is the National Cancer Awareness Day observed across India?

- A) November 09
B) November 06
C) November 07
D) November 11

Answer : C

- ✓ Every year on November 7, India observes National Cancer Awareness Day to create awareness about the prevention and early detection of cancer.
- ✓ The day was first observed in 2014 and coincides with the birth anniversary of the eminent and renowned scientist Marie Curie



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Q. Which is the only bank authorized to encash Electoral Bonds in India?

A) Punjab National Bank

B) State Bank of India

C) Indian Overseas Bank

D) Kotak Mahindra Bank

Answer : B

- ✓ The Government of India has authorised the State Bank of India SBI, in the 29th Phase of sale, to issue and encash Electoral Bonds through its 29 Authorised Branches with effect from 6th to 20th of this month.
- ✓ The Electoral Bonds shall be valid for 15 calendar days from the date of issue and no payment shall be made to any payee Political Party if the Electoral Bond is deposited after expiry of the validity period.
- ✓ The Electoral Bond deposited by an eligible Political Party in its account shall be credited on the same day.
- ✓ Those political parties registered under RP Act 1951 shall be eligible to accept electoral bonds.
- ✓ What are Electoral Bonds?
- ✓ About:
- ✓ The electoral bonds system was introduced in 2017 by way of a Finance bill and it was implemented in 2018.
- ✓ They serve as a means for individuals and entities to make donations to registered political parties while maintaining donor anonymity.
- ✓ Features:
- ✓ State Bank of India (SBI) issues the bonds in denominations of Rs 1,000, Rs 10,000, Rs 1 lakh, Rs 10 lakh, and Rs 1 crore.
- ✓ Payable to the bearer on demand and interest-free.
- ✓ Purchased by Indian citizens or entities established in India.
- ✓ Can be bought individually or jointly with other individuals.
- ✓ Valid for 15 calendar days from the date of issue.
- ✓ Authorized Issuer:
- ✓ State Bank of India (SBI) is the authorized issuer.
- ✓ Electoral Bonds are issued through designated SBI branches.
- ✓ Eligibility of Political Parties:
- ✓ Only the political parties registered under Section 29A of the Representation of the People Act, 1951 and have secured not less than 1% of the votes polled in the last general election to the House of the People or the Legislative Assembly, are eligible to receive electoral bonds.
- ✓ Purchase and Encashment:



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- ✓ Electoral Bonds can be purchased digitally or through cheques.
- ✓ Encashment only through an authorized bank account of the political party.

SBI IN NEWS 2023

- Finance Minister Nirmala Sitharaman inaugurates SBI branch in Sri Lanka.
- State Bank of India ropes in MS Dhoni as brand ambassador.
- 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 (NCMC) 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.
- 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.



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- 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).
- 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



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- (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. Which of the following has been conferred the Iconic Changemaker of the Year 2023 Award?

- A) Amul
- B) Hindustan Unilever
- C) HCL Technologies
- D) Kotak Mahindra Bank

Answer : A

- ✓ Reserve Bank of India (RBI) has conferred the Businessline's 'Changemaker of the Year' 2023 award. While utterly butterfly beloved brand, Amul was crowned iconic changemaker of the year.
- ✓ Governor Shaktikanta Das accepted it on behalf of the RBI.
- ✓ The recognition was part of the Hindu Businessline Changemaker Awards 2023 held at ITC Maurya in New Delhi.
- ✓ RBI Governor Shaktikanta Das attributed RBI's success in steering through Covid and other crises to the teamwork and diligence of its dedicated officers and employee force.
- ✓ These awards encompass various categories, celebrating those who have contributed to the betterment of society, the economy, and the planet.

Q. The businessline's Changemaker of the Year award was awarded to which institution?

- A) SEBI
- B) RBI
- C) NABARD
- D) SIDBI

Answer : B

- ✓ The businessline's Changemaker of the Year award was awarded to the Reserve Bank of India for steering India through the turbulent period of the pandemic, which had a large impact of the global economy.
- ✓ Amul, was crowned iconic changemaker of the year.
- ✓ Power minister R K Singh gave away the awards at the fifth edition of the event.



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SASTRA
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DEEMED TO BE UNIVERSITY
THINK MERIT | THINK TRANSPARENCY | THINK SASTRA

businessline.
**CHANGE
MAKER**
awards | RECOGNISING
HUMAN
CATALYSTS

CHANGEMAKER OF THE YEAR
Reserve Bank of India (RBI)

ICONIC CHANGEMAKER
Amul

YOUNG CHANGEMAKER
Shrinidhi RS

**CHANGEMAKER
FINANCIAL TRANSFORMATION**
Pradhan Mantri Jan-Dhan Yojana

**CHANGEMAKER
DIGITAL TRANSFORMATION**
Stellapps Technologies

**CHANGEMAKER
SOCIAL TRANSFORMATION**
Educate Girls (Safeena Husain)
HerKey (Neha Bagaria)



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Q. Which country is the world's largest supplier of rare earths?

- A) India B) Brazil
C) China D) Australia

Answer : C

- ✓ China, the world's largest supplier of rare earths, has been promoting the development of the rare earths industry for over 60 years.
- ✓ China has raised its rare-earth metal production quota for 2023 by 14% over last year to 240,000 tonnes. It aims to support its booming electric vehicle (EV) industry. China has the world's largest reserves of rare earths.

Q. Which country won the Sultan of Johar Cup title in 2023?

- A) India B) Pakistan
C) Germany D) Australia

Answer : C

- ✓ Germany lifted their second Sultan of Johar Cup trophy after 11 years by beating Australia 3-1 in a shootout.
- ✓ Goalkeeper HS Mohith made a crucial save in the penalty shootout as the Indian junior hockey team edged arch-rival Pakistan 6-5 to bag the bronze medal at the Sultan of Johar Cup.

Q. Which company has secured a large order to construct the greenfield Bhogapuram International Airport project in Andhra Pradesh?

- A) Larsen & Toubro (L&T) B) Hindustan Aeronautics Limited
B) Bharat Electronics Limited (BEL) C) Hindustan Aeronautics Limited

Answer : A

- ✓ Larsen and Toubro (L&T) Construction have secured a large order to construct the greenfield Bhogapuram International Airport project in Andhra Pradesh.
- ✓ The project cost is estimated to be in the Rs 2,500-5,000 crore range.
- ✓ The project will initially be developed to handle 6 MPA (million passengers per annum) capacity to be further enhanced to the capacity of 12 MPA.
- ✓ The key development works include cut & fill works, terminal works with airport systems, ATC tower, airfield development works (south runway 3,800 m length, apron, taxiways, airfield ground lighting, fuel



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hydrant works and other facilities), landside facilities (roads, landscapes, etc.), utilities & other support facilities.

- ✓ Larsen & Toubro is presently executing the construction works of major airports in Delhi, Hyderabad, Bangalore, Chennai, and Navi Mumbai.

AIRPORT IN NEWS 2023

- Larsen and Toubro (L&T) Construction have secured a large order to construct the greenfield Bhogapuram International Airport project in Andhra Pradesh.
- The largest airport in the world is the King Fahd International Airport, located in Dammam, Saudi Arabia which covers an area of about 300 sq.
- Minister of Civil Aviation, Shri Jyotiraditya M Scindia inaugurated Utkela Airport owned by the Government of Odisha.
- Guwahati's Lokpriya Gopinath Bordoloi International Airport became the first airport in the northeast to get 'Digi Yatra' facility.
- Prime Minister Narendra Modi will inaugurate Gujarat's first greenfield airport at Hirasar near Rajkot.
- Government of India has given 'in-principle' approval for setting up 21 new greenfield airports.
- Bangalore International Airport Limited (BIAL) has launched a new app called BLR Pulse to provide hassle-free experience to the commuters at Kempegowda International Airport.
- Delhi's Indira Gandhi International (IGI) Airport has launched a new facility called 'DigiYatra' which enables passengers to avail of its services without downloading a mobile application.
- Lal Bahadur Shastri International Airport is the first in India to offer a free reading lounge to the passengers, with a huge collection of literature.
- Indira Gandhi International Airport in New Delhi ranked 9th busiest airports globally in 2022, as per Airports Council International (ACI). United States-based Atlanta airport has retained its position as the world's busiest airport.
- According to the Airports Council International (ACI), Delhi International Airport has been ranked among the cleanest airports in Asia-Pacific.
- Prime Minister Narendra Modi on 27 February 2023 launched the newly built Shivamogga airport along with various development projects worth over Rs 3,600 crore in Shivamogga, Karnataka.



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- Bangalore's Kempegoda International Airport and Delhi's Indira Gandhi International (IGI) Airport both ranked second and seventh in Cirium's list of the world's best-performing airports for 2022.
- Mopa International Airport Goa named after former CM Manohar Parrikar.
- Jaipur International Airport Limited has received the Aerodrome licence from the Directorate General of Civil Aviation (DGCA).
- Union Cabinet has given its approval for the naming of the new Greenfield Airport at Hollongi, Itanagar, the State Capital of Arunachal Pradesh as "Donyi Polo Airport, Itanagar".

Q. Recently, Pradhan Mantri Garib Kalyan Anna Yojana extended for how many years?

A) five years

B) four years

C) three years

D) six years

Answer : A

- ✓ Prime Minister Narendra Modi has announced that the Pradhan Mantri Garib Kalyan Anna Yojana will be extended for the next five years.
- ✓ Under this scheme, about 80 crore poor people across the country are being given 5 kg of free food grains every month. This scheme was ending in December this year.
- ✓ PM Garib Kalyan Anna Yojana was launched in April 2020.
- ✓ Pradhan Mantri Garib Kalyan Food Yojana (PMGKAY):
- ✓ Introduction :
- ✓ 'Pradhan Mantri Garib Kalyan Anna Yojana' was launched as part of the ' Pradhan Mantri Garib Kalyan Package ' (PMGKP) to assist the poor and vulnerable in the fight against COVID -19 .
- ✓ Under this scheme, in addition to the 5 kg subsidized food grains already being provided through the Public Distribution System (PDS), each person will be provided 5 kg additional food grains (wheat or rice) free of cost under the National Food Security Act (NFSA), 2013. The target has been set to provide.
- ✓ Initially this scheme was launched for a period of three months (April, May and June 2020), covering a total of 80 crore ration card holders. Later it was extended till September 2020.
- ✓ Finance Ministry is its nodal ministry .
- ✓ Any migrant worker or beneficiary can avail free ration through portability under the One Nation One Ration Card (ONORC) scheme from around 5 lakh ration shops across the country.



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- ✓ Cost : The total expenditure of PMGKAY for all phases will be approximately Rs 91 lakh crore.
- ✓ Challenges : A key issue is that beneficiaries under the National Food Security Act are based on the last census (2011), although since then there has been an increase in the number of food-insecure people who are no longer covered under the scheme.

Q. NATO has formally suspended the 'Cold War-Security Treaty'. Which of the following is not a member of NATO?

- A) USA
- B) India
- C) France
- D) United Kingdom

Answer : B

- ✓ The North Atlantic Treaty Organization (NATO) has recently announced the formal suspension of the Cold War-era security treaty.
- ✓ Most of NATO's 31 allies signed the Convention on Conventional Armed Forces in Europe in 1990.
- ✓ NATO was established on 4 April 1949. Its headquarters is in Brussels, Belgium

Q. The First Australia India Education and Skill Council (AIESC) meeting was held in which IIT?

- A) IIT Madras
- B) IIT Kanpur
- C) IIT Delhi
- D) IIT Gandhinagar

Answer : D

- ✓ The First Australia India Education and Skill Council (AIESC) meeting was held at IIT Gandhinagar, Gujarat.
- ✓ The Ministry of Education said that the AIESC, earlier the Australian India Education Council (AIEC), is a bi-national body established in 2011 to guide the strategic direction of the education, training, and research partnerships between the two countries.
- ✓ The scope of this forum was enhanced in alignment with the national priorities of both countries to bring focus on promoting internationalization, two-way mobility, and collaboration in the domains of education as well as the skill ecosystem.
- ✓ This is the first time that education and skilling are being brought under the same institutional forum.



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IIT IN NEWS 2023

- The First Australia India Education and Skill Council (AIESC) meeting was held at IIT Gandhinagar, Gujarat.
- IIT Kanpur and Airbus to collaborate to boost aerospace talent base in India.
- IIT Kanpur has signed an MoU with private lender ICICI Bank to support the startup ecosystem in the institute.
- IIT Guwahati have developed pharmaceutical and food products from tea factory waste.
- IIT Jodhpur scientists develop 'CODE' device for good air quality.
- IIT Madras-incubated space tech startup GalaxEye Space on 29 August 2023 launched their drone-based synthetic aperture radar (SAR) system, Ahead of their planned satellite launch in 2024.
- IIT Bombay has received a donation of \$18.6 million from an alumnus towards the establishment of a Green Energy and Sustainability Research Hub.
- IIT Guwahati has signed MoU with the Indian Council of World Affairs (ICWA) to build capacity/skills in international affairs and foreign policy.
- IIT Guwahati researchers develop AI-based model for knee X-ray.
- Infosys co-founder Nandan Nilekani donated ₹315 crores to IIT Bombay.
- IIT-Madras generates hydrogen from seawater using solar energy.
- India, Israel to jointly develop Center of Water Technology at IIT Madras.
- IIT Madras researchers partner for development of materials and micro-device processing techniques.
- IIT Kanpur's C3iHub, a cybersecurity Technology Innovation Hub, has launched a Cybersecurity Skilling Programme .
- IIT Madras to set up its first international campus in Tanzania.
- Indian Institute of Technology Madras will be provided a grant of Rs 242 crore over a period of five years to carry out research on Lab Grown Diamonds (LGD).
- Indian Institute of Technology (IIT) Bombay has been ranked 1st in India and 47th globally in engineering and technology by the QS World University Rankings for 2023.
- IIT Indore, in partnership with NASA-Caltech and the University of Gothenburg in Sweden, has designed an inexpensive camera setup.
- Indian Institute of Technology Madras (IIT Madras) Researchers have developed a three-dimensional (3D) paper-based portable device that can detect adulteration in milk within 30 seconds.



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- IIT Kanpur to Host Youth20 Consultation under G20 Presidency of India.
- IIT Bombay's SHUNYA secures second place in 'Solar Decathlon' Build Challenge in US.
- Students of the Indian Institute of Technology (IIT) Indore won an award of AED (Emirates Dirham) 1 million along with a gold medal at the World Government Summit in Dubai.
- IIT Indore Students Awarded with Global Best M-GOV Awards by Egyptian President.
- Startup Incubation and Innovation Centre (SIIC) at IIT Kanpur has entered into a Corporate Social Responsibility (CSR) agreement with Advanced Weapons and Equipment India Limited.
- DRDO Industry Academia Centre of Excellence inaugurated at IIT Hyderabad.
- IIT Madras-incubated firm has developed an indigenous mobile operating system called BharOS.
- IIT Madras Centre of Excellence working with DRDO on Advanced Defence Technologies including Combat Vehicle Technologies.
- IIT Madras researchers develop machine learning tool to detect tumour in brain, spinal cord.
- ISRO plans to develop astronaut training module with IIT Madras.
- IIT-Bombay and Unique Identification Authority of India (UIDAI) join hands to develop touchless biometric system.
- IIT delhi has been ranked among the top 50 engineering institutions in the QS World University Rankings by Subject .
- An IIT Madras incubated firm has developed an indigenous mobile operating system 'Bharos' that can benefit India's 100 crore mobile phone users.

Q. Who has become the first team to cross the mark of 200 medals in the National Games held in Goa?

A) Maharashtra

B) Services

C) Madhya Pradesh

D) Haryana

Answer : A

- ✓ Maharashtra has become the first team to cross the mark of 200 medals in the 37th National Games in Goa.
- ✓ Mansi Mohite won the 200th medal in triathlon mixed relay, in which she won the gold medal.
- ✓ Maharashtra has so far won 203 medals including 70 gold. Whereas the Services team is at second position in the medal table



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Q. Who has become the batsman to score the fastest double century in ODI World Cup history?

- A) Virat Kohli
- B) David Warner
- C) Suryakumar Yadav
- D) Glenn Maxwell

Answer : D

- ✓ Australian all-rounder Glenn Maxwell has become the batsman to score the fastest double century in ODI World Cup history.
- ✓ Maxwell achieved this feat in a match played against Afghanistan.
- ✓ Maxwell's score of 201* is also the highest score made by any batsman in the second innings of ODI.
- ✓ Maxwell has also become the first non-opening batsman to score a double century in men's ODI cricket

Q. Who launched the 'Bharat Organics' brand of National Cooperative Organics Limited?

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

Answer : A

- ✓ Union Home Minister Amit Shah launched the 'Bharat Organics' brand of the newly formed National Cooperative Organics Limited (NCOL).
- ✓ He also said that it will emerge as the most "trusted" brand in India and abroad. Shah also launched the logo, website and brochure of NCOL.
- ✓ He also presented NCOL membership certificates to five cooperative societies.

Q. Which player won the 'Paris Masters' title in lawn tennis?

- A) Grigor Dimitrov
- B) Carlos Alcaraz
- C) Novak Djokovic
- D) Andy Murray

Answer : C

- ✓ Star tennis player Novak Djokovic of Serbia has won the Paris Masters title for the seventh time.
- ✓ He defeated Grigor Dimitrov in the final.
- ✓ 36-year-old Djokovic left behind his own record as the oldest champion of the tournament.
- ✓ This was Djokovic's 40th Masters 1000 title



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Q. Which state government has recently issued an order to implement 'Project Dolphin'?

- A) Maharashtra
B) Bihar
C) Madhya Pradesh
D) Tamil Nadu

Answer : D

- ✓ Recently, the Government of Tamil Nadu issued an order to implement 'Project Dolphin' under the Integrated Development of Wildlife Habitat program of the Government of India.
- ✓ It will be implemented during 2023-2024 at a cost of Rs 8.13 crore.
- ✓ Under this, 60% of the amount will be given by the Central Government, while the remaining cost will be borne by the State Government.

Q. With whom has the Agriculture and Farmers Welfare Department developed the Agriculture 24/7 platform?

- A) Tech Mahindra
B) TCS
C) Wadhvani Institute
D) NITI Aayog

Answer : C

- ✓ The Department of Agriculture and Farmers Welfare has developed the Agriculture 24/7 platform in collaboration with Wadhvani Institute for Artificial Intelligence (Wadhvani AI).
- ✓ It is the first automated artificial intelligence platform powered by Google.org.
- ✓ This platform scans news articles in multiple languages and translates them into English.

Q. Which country is the host of World Telecommunication Standardisation Assembly (WTSA) 2024?

- A) India
B) China
C) Bangladesh
D) Saudi Arabia

Answer : A

- ✓ India is going to host the World Telecommunication Standardisation Assembly (WTSA) next year, said Union Communication & IT Minister, Ashwini Vaishnaw .
- ✓ Held every four years, the World Telecommunication Standardisation Assembly (WTSA) is the governing conference of the ITU Standardisation Sector (ITU-T), one of the three world conferences of the International Telecommunication Union and as such, the United Nations system.



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Q. Which Indian state bagged the Global Responsible Tourism Award 2023?

- A) Assam
B) Kerala
C) Goa
D) Uttarakhand

Answer : B

- ✓ Kerala bagged the prestigious Global Responsible Tourism Award 2023, for its sustainable and women-inclusive initiatives successfully promoted by the state's Responsible Tourism Mission
- ✓ The Global Responsible Tourism Awards, which cater to Africa, India and Latin America regions, were given in six categories including Tackling Plastic Waste; Meaningful Connections; Local Sourcing – Craft and Food; Addressing Climate Change; Diversity and Inclusion and Nature-Positive Tourism

Q. 'State of Climate Services' is an annual report released by which institution?

- A) FAO
B) WMO
C) UNEP
D) IEA

Answer : B

- ✓ The World Meteorological Organization's annual report on the State of Climate Services for this year centers its attention on the topic of health.
- ✓ The report emphasizes the critical requirement for customized climate-related information and services to assist the healthcare sector in coping with increasingly severe weather conditions, deteriorating air quality, changing patterns of infectious diseases, and challenges related to food and water security.

Q. Which country is the world's largest supplier of rare earths?

- A) India
B) Brazil
C) China
D) Australia

Answer : C

- ✓ China, the world's largest supplier of rare earths, has been promoting the development of the rare earths industry for over 60 years.
China has raised its rare-earth metal production quota for 2023 by 14% over last year to 240,000 tonnes. It aims to support its booming electric vehicle (EV) industry. China has the world's largest reserves of rare earths.



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Q. Which chess player won the FIDE Grand Swiss Open title?

- A) R Praggnanandhaa B) Vidit Gujrathi
C) D Gukesh D) Koneru Humpy

Answer : B

- ✓ Indian chess players Vaishali and Vidit Gujrathi win FIDE Grand Swiss women's and open titles. Vaishali, along with her younger brother Praggnanandhaa, became the first brother-sister duo to qualify for the respective Candidates.
- ✓ She also became the first Indian to win the Grand Swiss.

Q. NASA's Astronaut Thomas Kenneth Mattingly II passed away at the age of 87. He was the member of which lunar mission?

- A) Pioneer 10 B) Voyager 1
C) MESSENGER D) Apollo 13

Answer : D

- ✓ Apollo Astronaut Thomas Kenneth Mattingly II passed away at the age of 87.
- ✓ Mattingly was a pivotal figure in the Apollo Program and played a crucial role in ensuring the safe return of the Apollo 13 crew to Earth after an onboard explosion jeopardized their lunar mission.
- ✓ Thomas Kenneth Mattingly II, a former Navy jet pilot with an aeronautical engineering degree, joined NASA in 1966 and embarked on his first spaceflight in April 1972 as part of the Apollo 16 mission

Q. Which bank has signed MoU with Institute of Rural Management Anand (IRMA) to promote financial inclusion and literacy in India?

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

Answer : C

- ✓ Axis Bank has signed a Memorandum of Understanding (MoU) with the Institute of Rural Management Anand (IRMA) to establish the Axis Bank Chair for Financial Inclusion at IRMA.
- ✓ Constituted for a period of 5 years, the Chair will primarily focus on research, deepening industry-academia collaboration, driving thought leadership and policy advocacy.



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- ✓ The Chair's overarching goal is to enhance and expedite the advancement of financial inclusion (FI) and financial literacy in India.
- ✓ The Chair's main goal is to lead and manage field-based research efforts that contribute to the development of national and state-level financial inclusion policies.

AXIS BANK IN NEWS 2023

- Axis Bank signed MoU with IRMA to promote financial inclusion and literacy in India.
- Axis Bank and Fibe Partner to launch India's First Numberless Credit Card.
- Axis Bank Launched 'NEO For Business' Banking Platform For MSMEs.
- Axis Bank Introduces 'Infinity Savings Account' with Zero Domestic Transaction Fees.
- Axis Bank partners with RBI Innovation Hub to launch Kisan Credit cards.
- Axis Bank Partners with Kiwi to Bolster 'Credit on UPI' on RuPay Credit Cards.
- Axis Bank has launched the 'one-view' feature on its mobile application which enables account management across multiple bank accounts.
- Axis Bank has appointed NS Vishwanathan, former deputy governor of the Reserve Bank of India, as non-executive chairman.
- Axis Bank launches Digital Onboarding platform 'Sarathi' for POS Terminals.
- Axis Bank and India Shelter Finance Corporation ltd announce strategic partnership under the co-lending model.
- Axis Bank completes deal to buy Citibank's India consumer business.
- Axis Bank Partners with OPEN to Launch a Fully Digital Current Account.
- **AXIS BANK**
- Founded : 1993
- HQ : Mumbai, Maharashtra
- Chairman : Rakesh Makhija
- MD & CEO : Amitabh Chaudhary
- Tagline : Badhti Ka naam Zindagi



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Q. Which state government has recently approved the state's first export promotion policy to boost exports?

- A) Maharashtra B) Rajasthan
C) Himachal Pradesh D) Assam

Answer : A

- ✓ To promote exports in the state, Maharashtra Government has approved the first Export Promotion Policy of the state. This policy will be implemented till 2027-28 and will bring about Rs 25 thousand crore in the state. Investment is expected.
- ✓ This policy will benefit about 5000 industries in the state, will also create 40000 employment opportunities and will help in increasing the exports of the state by 14%.

MAHARASHTRA IN NEWS 2023

- To promote exports in the state, Maharashtra Government has approved the first Export Promotion Policy of the state. This policy will be implemented till 2027-28 and will bring about Rs 25 thousand crore in the state.
- 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.
- Maharashtra's Economy will become a trillion dollar by 2028, said N Chandrashekar, president of the State Economy Development Council.



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- 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. Which short-range ballistic missile did India successfully test recently?

- A) Trishul
- B) Pralay
- C) Naag
- D) Prithvi

Answer : B

- ✓ India recently successfully test-fired its surface-to-surface short-range ballistic missile (SRBM) 'Pralay' from Abdul Kalam Island off the Odisha coast.
- ✓ This missile has been developed by Defense Research and Development Organization (DRDO).
- ✓ 'Pralay' is a short-range, surface-to-surface missile with a range of 350-500 km, with a payload of 500-1,000 kg



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Q. In which state did Union Finance Minister Nirmala Sitharaman launch 12 GST Seva Kendras?

- A) Punjab
B) Maharashtra
C) Kerala
D) Gujarat

Answer : D

- ✓ Union Finance and Corporate Affairs Minister Nirmala Sitharaman launched 12 Goods and Services Tax (GST) service centers in Vapi, Gujarat.
- ✓ On this occasion, he also presented a check prize of Rs 10 lakh to 6 customers participating in the 'Mera Bill Mera Adhikar' scheme.
- ✓ 'Mera Bill Mera Adhikar' scheme was launched by CBIC on 1 September 2023

Q. According to a survey published by McKinsey Health Institute, what is the rank of India in employee well-being?

- A) First
B) Second
C) Fifth
D) Tenth

Answer : B

- ✓ According to a survey published by McKinsey Health Institute, India is the second-best country in the world for employee well-being.
- ✓ Turkey stands first in the survey with 78% score, while India has the second highest score of 76%, closely followed by China.
- ✓ The survey measured employee well-being by assessing physical, mental, social, and spiritual health.
- ✓ The global average was 57%.
- ✓ Researchers found that individuals aged 18 to 24, employees of smaller enterprises, and non-managerial professionals exhibit elevated rates of burnout symptoms

Q. Which ship of the Indian Coast Guard has been decommissioned recently?

- A) Sagar Shakti
B) Sangram
C) Prabal
D) Achal

Answer : B

- ✓ Recently, Indian Coast Guard's ship Sangram was decommissioned during a program organized at Mormugao Port Authority, Goa.



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- ✓ The ship was commissioned at Goa on 14 February 1996 by the then Prime Minister of India PV Narasimha Rao and was stationed at Mumbai under the operational command of Commander Coast Guard Area (West).

Q. In which city the National Institute of Public Cooperation and Child Development organized the program 'Poshan Bhi Padhai Bhi'?

- A) Patna
- B) Indore
- C) Varanasi
- D) Jaipur

Answer : B

- ✓ National Institute of Public Cooperation and Child Development organized a state level master trainer training program on 'Poshan Bhi Padhai Bhi' in Indore (Madhya Pradesh).
- ✓ 29 participants participated in this two-day program

Q. NASA's Curiosity rover was launched to study which celestial body?

- A) Sun
- B) Mars
- C) Mercury
- D) Jupiter

Answer : B

- ✓ NASA's Curiosity rover completed 4,000 Martian days on Mars on November 7, 2023.
- ✓ The rover landed on Mars' Gale Crater on August 5, 2012.
- ✓ Its mission is to study whether ancient Mars had the conditions to support microbial life.
- ✓ The car-sized rover has travelled almost 32 km on Mars and drilled its 39th sample, a rock nicknamed "Sequoia".
- ✓ The rover is 10 feet long, 9 feet wide, and 7 feet tall.

Q. Which is the first company to launch an in-house LNG engine compliant with BSVI Stage II emission standard?

- A) HAL
- B) Ashok Leyland
- C) Tata Motors
- D) Force Motors

Answer : B



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- ✓ Ashok Leyland commenced delivery of India's first batch of 12 LNG-powered haulage trucks – AVTR 1922.
- ✓ With this, Ashok Leyland becomes the first Indian Original Equipment Manufacturer to unveil an in-house LNG engine compliant with BSVI Stage II emission standard.

Q. Who is the first athlete to win the Fashion Icon award by Council of Fashion Designers of America?

- A) Mary Kom B) Serena Williams
C) Simone Biles D) Virat Kohli

Answer : B

- ✓ Legendary Tennis player, Serena Williams, who retired from tennis last year, is the first athlete to win the Fashion Icon award by Council of Fashion Designers of America.
- ✓ The award was presented to her by Kim Kardashian, a CFDA honoree last year, for her contributions to American fashion.

Q. What is the name of the aerial exercise conducted by the Indian Air Force across the northeastern states?

- A) Poorvi Akash B) Sampriti
C) Vikas D) Sudharshan

Answer : A

- ✓ The Indian Air Force conducted a significant aerial exercise called 'Poorvi Akash' across the northeastern states along the China border.
- ✓ This exercise involved joint operations with the Indian Army and featured the use of advanced and lethal weapons systems, including the 'Sudharshan' S-400 air defense missile systems.
- ✓ The exercise aimed to enhance the preparedness and coordination of the Indian armed forces in the region.

Q. Which company has become India's largest green energy company as it reached the 8.4 Gigawatt (GW) installed capacity mark?

- A) Tata Power B) NTPC Limited
C) Adani Green Energy D) ReNew Power

Answer : C

- ✓ Adani Green Energy Ltd (AGEL) has become India's largest green energy company as it reached the 8.4 gigawatt (GW) installed capacity mark.



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- ✓ Deepika, representing Jharkhand, began her medal rush with a gold in the women's individual category, and later paired with Mrinal Chauhan to secure the top podium finish in the mixed team category.
- ✓ She also helped Jharkhand win silver in the women's team event, where it lost to Haryana in the shootout.

Q. Which state government will conduct the Cow Census in the state?

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

Answer : C

- ✓ The Uttar Pradesh government has ordered a cow census across the state in three categories, which includes determining the number of destitute animals with cattle rearers, abandoned cows on the streets, and Kanha Upvans.
- ✓ U.P. CM also ordered implementing of geo-tagging. In the first phase, these cows will be counted. In the next phase, a plan will be formulated and implemented to ensure they are provided with suitable accommodation.
- ✓ The figures related to the number of cattle are believed to have changed since the 20th Livestock Census was conducted in 2019 by the Central government. The next census is due in 2024.
- ✓ Presently, 11.85 lakh cows are protected in 6,889 destitute cattle breeding sites, while over 1.85 lakh cows have been handed over to gau sevaks under Mukhyamantri Sahbhagita Yojana' for cow protection, according to UP govt.

Q. Which IIT has become the first Indian Institute of Technology to set up an international campus, by launching a campus in Zanzibar Tanzania?

- A) IIT Madras B) IIT Bombay
C) IIT Delhi D) IIT Hyderabad

Answer : A

- ✓ The Indian Institute of Technology Madras became the first Indian Institute of Technology to set up an international campus, by launching a campus in Zanzibar Tanzania.
- ✓ India and the East African nation had recently signed a MoU.
- ✓ The Zanzibar Campus, IIT Madras, will be on Zanzibar Island, off the East African mainland and part of the Tanzanian Republic.



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- ✓ Initially, the Institute will offer BS and MTech programmes in Data Science and Artificial Intelligence. More academic programmes will be offered in the coming year.

Q. Which insurance company has received the registration to undertake life insurance business in the Gujarat International Finance Tec (GIFT) City-International Financial Services Centre (IFSC)?

- A) India First Life Insurance B) Cholamandalam MS General Insurance
C) Bharti AXA General Insurance D) Bajaj Allianz General Insurance

Answer : A

- ✓ IndiaFirst Life becomes First Life Insurance Company to Obtain GIFT
- ✓ India First Life Insurance has received the registration to undertake life insurance business in the Gujarat International Finance Tec (GIFT) City-International Financial Services Centre (IFSC).
- ✓ The registration will enable India First Life to expand its reach globally. The organization is all geared to embark on the journey, once the necessary formalities are in place.
- ✓ India First Life Insurance is a three-way venture with Bank of Baroda having 65 percent stake, Union Bank of India (9 percent) and private equity major Warbur Pincus (26 percent).

Q. The All India Football Federation has been honoured with the AFC President's Recognition__ medal for its efforts in the grassroots-level development of the sport in the country.

- A) Platinum B) Diamond
C) Bronze D) Gold

Answer : C

- ✓ The All India Football Federation was honoured with the AFC President's Recognition Bronze medal for its efforts in the grassroots-level development of the sport in the country.
- ✓ It was AIFF's second bronze medal in the category, having earned the same recognition back in 2014.
- ✓ The accomplishment reflects AIFF's commitment to promoting football at the grassroots level, characterized by several innovative initiatives.
- ✓ Others Awards
- ✓ Platinum- Uzbekistan Football Association
- ✓ Diamond- Lebanese Football Association
- ✓ Gold- Football Association of Hong Kong
- ✓ Ruby- Guam Football Association



Q. When is the World Science Day for Peace and Development observed?

- A) November 10 B) November 09
C) November 11 D) November 12

Answer : A

- ✓ World Science Day for Peace and Development is celebrated each year on November 10 to highlight the important role that science play in society and the need to engage the wider public in debates on emerging scientific issues.
- ✓ World Science Day was proclaimed by the United Nations Educational, Scientific and Cultural Organization (UNESCO) in 2001 and celebrated for the first time in 2002.
- ✓ The theme for World Science Day 2023 is "Building Trust in Science,"

Q. Which of the following has launched the CSR Portal to Improve Transparency in Corporate Social Responsibility(CSR) Initiatives?

- A) PFC
B) IREDA
C) NHPC
D) NTPC Limited

Answer : B

- ✓ In a significant move towards reinforcing transparency and accountability, the Indian Renewable Energy Development Agency (IREDA), operating under the Ministry of New and Renewable Energy, has recently unveiled a dedicated Corporate Social Responsibility (CSR) portal. This portal marks a crucial step in IREDA's commitment to social responsibility and sustainability, providing a platform to manage CSR initiatives with increased transparency and efficiency
- ✓ Objective of CSR Portal :
- ✓ The core objective of the newly launched CSR portal is to enhance transparency in managing CSR requests from various organizations and institutions. Accessible 24/7, the portal incorporates a comprehensive CSR policy and a proposal checklist, ensuring effective scrutiny of CSR requests. By embracing transparency and accessibility, IREDA aims to streamline the execution of its social welfare projects, making them easily accessible to the public.



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IREDA IN NEWS 2023

- Indian Renewable Energy Development Agency (IREDA) launched a Corporate Social Responsibility (CSR) portal to improve transparency in CSR initiatives.
- Reserve Bank of India (RBI) has granted an 'Infrastructure Finance Company (IFC)' status to Indian Renewable Energy Development Agency (IREDA).
- IREDA signs MoUs with Union Bank of India and Bank of Baroda to co-finance Renewable Energy projects.
- IREDA and Bank of Maharashtra partner to promote renewable energy adoption in India.
- Indian Renewable Energy Development Agency (IREDA), a Mini Ratna (Category – I) has signed an a MoU with Government, Revenue Target for 2023-24 set at ₹ 4,350.
- Indian Renewable Energy Development Agency (IREDA) has set up a state-of-the-art Business Centre at NBCC Office Complex, East Kidwai Nagar, New Delhi.
- Indian Renewable Energy Development Agency (IREDA)
- It was incorporated as a Public Limited Company in the year 1987 as a 'Non-Banking Financial Institution'.
- It is a Miniratna (Category 1) type company functioning under the administrative control of 'Ministry of New and Renewable Energy, Government of India.
- Its function is to encourage projects related to new and renewable energy sources and to provide them financial assistance for their development.
- It has been notified as a 'Public Financial Institution' under section 4'A' of the 'Companies Act, 1956'.
- Chairman and Managing Director - Pradip Kumar Das

- Q. With reference to the PM Vishwakarma Scheme, which of the following statements are correct?**
- 1.The registration and benefits under the Scheme are restricted to only one member of the family.**
 - 2.It provides financial assistance to artisans to start their own businesses.**
 - 3.The scheme provides financial assistance to artisans in the form of grants.**
 - 4.The scheme is being implemented by the Ministry of Micro, Small and Medium Enterprises (MSME).**

Select the correct answer using the codes given below:



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A) 1, 2 and 3 only

B) 2, 3 and 4 only

C) 2 and 3 only

D) 1, 2 and 4 only

Answer : D

- ✓ Statements 1, 2 and 4 are correct. The Pradhan Mantri Vishwakarma Scheme (PMVS) is a central sector scheme launched by the Ministry of Micro, Small and Medium Enterprises (MSME). The scheme aims to provide holistic and end-to-end support to artisans and craftspeople who work with their hands and tools. Under the PM Vishwakarma Scheme, the registration and benefits under the Scheme are restricted to only one member of the family. The scheme offers low-interest loans that can be used to buy equipment, materials, and other resources that are necessary for starting a business
- ✓ Statement 3 is incorrect. The PM Vishwakarma Scheme provides financial assistance to artisans in the form of loans, not grants. The loans are collateral-free and have a concessional interest rate of 5%.
- ✓ Prime Minister Narendra Modi launched the PM Vishwakarma scheme in New Delhi on the occasion of Vishwakarma Jayanti.
- ✓ Vishwakarma, in Hindu mythology, is seen as the architect of the gods and was the divine carpenter and master craftsman.
- ✓ What is PM Vishwakarma scheme?
- ✓ Background
- ✓ This scheme was first announced by PM Modi during his Independence Day speech.
- ✓ The scheme is also being seen as a means for the government to reach out to the economically marginalised and socially backward communities – particularly the Other Backward Classes (OBC) groups.
- ✓ About
- ✓ It is a new scheme with an outlay of Rs 13,000 crore and is fully funded by the Central government.
- ✓ It aims to provide subsidised loans of up to Rs 2 lakh to traditional artisans and craftsmen including weavers, goldsmiths, blacksmiths, laundry workers, and barbers.
- ✓ The scheme also aims at improving the quality, as well as the reach of products and services of artisans and craftsmen.
- ✓ Nodal Ministry
- ✓ Ministry of Micro, Small & Medium Enterprise (MSME) is the nodal ministry.
- ✓ The Ministry of Tribal Affairs, would provide active support for implementation of the scheme for the wellbeing of the Vishwakarmas



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- ✓ Eligibility & coverage
- ✓ It is available for rural and urban artisans and craftsmen across India.
- ✓ However, a detailed list was produced to clarify the beneficiary under the scheme.
- ✓ This list included 18 traditional crafts such as Boat Maker; Armourer; Blacksmith; Hammer and Tool Kit Maker; etc.
- ✓ Five lakh families will be covered in the first year and 30 lakh families over five years.
- ✓ Benefits under the scheme
- ✓ The Vishwakarma workers will be registered for free through Common Services Centres (CSC) using the biometric-based PM Vishwakarma portal.
- ✓ They will then be provided recognition through the PM Vishwakarma certificate and ID card.
- ✓ They will be given:
- ✓ skill upgradation involving basic and advanced training,
- ✓ a toolkit incentive of ₹15,000,
- ✓ collateral-free credit support up to ₹1 lakh (first tranche) and ₹2 lakh (second tranche) at a concessional interest rate of 5%,



PM Vishwakarma

Central Sector Scheme to support traditional artisans & crafts people of rural and urban India



Highlights of the Programme:

- Financial outlay of **Rs. 13,000 crore**
- **18 Traditional trades** to be covered in 1st instance
- **Artisans and Craftspeople** to be provided recognition with PM Vishwakarma certificate and ID Card
- Credit support upto **Rs. 1 lakh** (1st tranche) and **Rs. 2 lakh (2nd tranche)** with concessional interest rate of 5%
- Will provide **Skill Upgradation, Toolkit Incentive and Incentive for Digital Transactions** and Marketing support

Cabinet Decision
16 August, 2023



18 Traditional trades to be covered in 1st Instance

1. Carpenter (Suthar)
2. Boat Maker
3. Armourer
4. Blacksmith (Lohar)
5. Hammer and Toolkit Maker
6. Locksmith
7. Goldsmith (Sonar)
8. Potter (Kumhaar)
9. Sculptor (Moortikar, stone carver), Stone breaker
10. Cobbler (Charmkar)/Shoemith/Footwear artisan
11. Mason (Rajmistri)
12. Basket/Mat/Broom Maker/Coir Weaver
13. Doll & Toy Maker (Traditional)
14. Barber (Naai)
15. Garland maker (Malakar)
16. Washerman (Dhobi)
17. Tailor (Darzi)
18. Fishing Net Maker



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Q. With reference to the Bharat Atta scheme, consider the following statements:

1. Bharat Atta is a fortified wheat flour that is made with a blend of wheat, rice, and pulses.

2. It aims to provide affordable wheat flour to the poor and vulnerable sections of the society.

Which of the statements given above is/are correct?

A) 1 only

B) 2 only

C) Both 1 and 2

D) Neither 1 nor 2

Answer : C

- ✓ Statements 1 and 2 are correct. Bharat Atta is a fortified wheat flour that is made with a blend of wheat, rice, and pulses. It is a good source of protein, iron, and other essential nutrients. The scheme aims to provide relief to people from the rising prices of food items, especially wheat flour, ahead of the Diwali festival. The flour will be sold through various outlets such as Kendriya Bhandars, NAFED, and other outlets. It aims to provide affordable wheat flour to the poor and vulnerable sections of the society. Bharat Atta is offered at a reduced price of ₹27.50 per kilogram, which is lower than the earlier rate of ₹29.50 at Kendriya Bhandar

Q. Which one of the following is the objective of Krishi 24/7 portal, recently launched by the government?

A) It is an app developed to help farmers in accessing finance and insurance products.

B) It can connect farmers with experts who can provide them with advice on crop management and pest control.

C) It is an AI powered tool designed to automatically monitor and analyze agricultural news.

D) It helps farmers to sell their crops directly to buyers, eliminating the need for intermediaries.

Answer : C

- ✓ Krishi 24/7 app has been developed by Department of Agriculture and Farmers Welfare (DA&FW) in partnership with Wadhvani Institute for Artificial Intelligence (Wadhvani AI). It is an AI powered tool designed to automatically monitor and analyze agricultural news. It scans news articles in multiple languages and translates them into English. It extracts essential information from news articles including headline, crop name, event type, date, location, severity, summary and source link to ensure the government receives timely updates. Krishi 24/7 is an efficient mechanism for the government to identify and handle important agricultural news for quick decision-making



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Q. Who has been appointed as 'UPI Security Ambassador' by National Payments Corporation of India (NPCI) to strengthen security awareness on digital payment platforms?

- A) Amitabh Bachchan B) Pankaj Tripathi
C) Ayushmann Khurrana D) Rajkummar Rao

Answer : B

- ✓ National Payments Corporation of India (NPCI) has announced the appointment of acclaimed Bollywood actor Pankaj Tripathi as its 'UPI Safety Ambassador' to strengthen safety awareness on digital payment platforms.
- ✓ The NPCI move follows the ongoing discussions regarding the safety and security of digital payment platforms, particularly the United Payments Interface (UPI).
- ✓ Tripathi tells about the several initiatives taken by NPCI's such as UPI, RuPay, and IMPS to make digital payments easy and secure. The Bollywood actor also tells about the reach of UPI payments which includes cities, towns, and villages located at the farthest corners of the country.
- ✓ According to NIC, at the end of the calendar year 2022, UPI's total transaction value stood at ₹125.95 trillion, up 1.75 X year-on-year (YoY), as per the NPCI.

Q. With whom has RailTel signed an agreement for telecommunication, IT and railway signaling projects?

- A) REC Limited B) SBI
C) Tech Mahindra D) Infosys

Answer : A

- ✓ RailTel has signed a Memorandum of Understanding (MoU) with REC Ltd extending up to Rs 30,000 crore as financial assistance for telecom, IT and railway signaling infrastructure projects.
- ✓ REC Limited is a Maharatna public sector company established in the year 1969 under the Ministry of Power.
- ✓ RailTel is a "Mini Ratna Company" under the Ministry of Railways.

REC LTD IN NEWS 2023

- RailTel has signed a Memorandum of Understanding (MoU) with REC Ltd extending up to Rs 30,000 crore as financial assistance for telecom, IT and railway signaling infrastructure projects.
- REC Ltd gets Golden Peacock Award for Disaster Management.



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- REC Limited, the Maharatna Central Public Sector Enterprise launched a SUGAM REC mobile application.
- REC Limited and Punjab National Bank have signed an MoU to explore funding possibilities in the Power Infrastructure and logistics sectors.
- The consortium arrangement will co-finance loans worth Rs 55,000 crores over the next three years.
- REC Limited, a Maharatna Company under the Ministry of Power, Govt. of India organized 'Bijli Utsav' in Anandapur Gaon of Baksa district and adjoining villages in Assam
- REC Ltd has become the 12th company to attain the Maharatna status
- REC Limited, formerly Rural Electrification Corporation Limited
- Founded : 1969
- Headquarters : New Delhi
- CMD : Vivek Kumar Dewangan
- REC was formerly known as Rural Electrification Corporation Limited.
- REC Limited is an NBFC focused on financing and development of the power sector across India.
- REC Limited has also recently started services in the financing infrastructure and logistics sector.
- REC funding lights every fourth bulb in India. REC is a 'Maharatna' company under the Ministry of Power.

Q. As per World Health Organization 2023 Global TB report, which county accounted for the highest number of tuberculosis (TB) cases in the world in 2022?

- A) China
- B) India
- C) Indonesia
- D) Ethiopia

Answer : B

- ✓ India accounted for the highest number of tuberculosis (TB) cases in the world in 2022, representing a staggering 27 percent of the global burden, as revealed by the new World Health Organization (WHO) 2023 Global TB report released.
- ✓ According to the report, India recorded 2.8 million (28.2 lakh) TB cases in 2022, with a case fatality ratio of 12 per cent. Featuring data from 192 countries and areas, the report reveals that 7.5 million people were diagnosed with TB in 2022.



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Q. 'The State of Food and Agriculture (SOFA)' is the flagship report of which institution?

- A) World Bank B) ADB
C) FAO D) IMF

Answer : C

- ✓ Food and Agriculture Organization (FAO) released its flagship report, the State of Food and Agriculture (SOFA). Although current agrifood systems provide nourishment and sustain economies, they also impose huge hidden costs on health and the environment – the equivalent of at least \$10 trillion annually.
- ✓ The figure represents nearly 10 per cent of global Gross Domestic Product (GDP), according to the 2023 edition of the report which covers 154 countries.
- ✓ Food and Agriculture Organization (FAO)
- ✓ Formation : 16 October 1945
- ✓ Headquarters : Rome Italy
- ✓ Director-General : Qu Dongyu (China)
- ✓ Total Member : 197

Q. Which organisation has released the 'Production Gap report'?

- A) UNEP B) IMF
C) FAO D) UNDP

Answer : A

- ✓ The United Nations Environment Programme's (UNEP) Production Gap report has been released in anticipation of the COP28 climate conference.
- ✓ It warns that global fossil fuel production over the next seven years is projected to exceed more than double the levels required to stay within the climate goals outlined in the 2015 Paris climate agreement, including the crucial target of limiting global warming to 1.5 degrees Celsius.
- ✓ United Nations Environment Programme (UNEP)
- ✓ Formation : 5 June 1972
- ✓ Headquarters : Nairobi, Kenya
- ✓ Executive Director : Inger Andersen (Denmark).



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Q. 'Quota of special drawing rights (SDR)', which is seen in the news, is associated with which institution?

- A) International Monetary Fund
- B) Reserve Bank of India
- C) US Federal Reserve
- D) Bureau of International Settlements

Answer : A

- ✓ The executive board of the International Monetary Fund (IMF) approved a proposal to make a 50 per cent increase in the quota allocated to members in proportion to their current quotas.
- ✓ The proposal will now be considered and made effective by the board of governors as part of concluding the 16th general review of quotas.
- ✓ Currently, India has a quota of special drawing rights (SDR) 13,114.4 million which denotes a share of 2.75 per cent, making it the eighth-largest quota-holding country in the IMF.
- ✓ International Monetary Fund (IMF)
- ✓ Founded : 1945
- ✓ Headquarters: Washington, D.C.
- ✓ Managing Director : Kristalina Georgieva (Bulgaria)
- ✓ First Deputy MD : Gita Gopinath
- ✓ Chief Economist : Pierre-Olivier Gourinchas (France)
- ✓ Executive Director for India at IMF : Krishnamurthy Subramaniam
- ✓ Member countries : 190 (Andorra)
- ✓ IMF Released Report
- ✓ Global Financial Stability Report
- ✓ World Economic Outlook.
- ✓ The value of Special Drawing Right (SDR) is determined by the basket of 5 currencies.
- ✓ The currencies are, US Dollar, Japanese Yen, British Pound, Chinese Yuan and Euro.
- ✓ Special Drawing Right is known as the Paper Gold. The value of the SDR is based on a basket of key international currencies reviewed by IMF every five years. SDR was introduced in the 1969 by the IMF to solve the problem of International liquidity



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Q. Who has been appointed as the new Chief Executive Officer of 'Association of Mutual Funds in India'?

- A) Venkata Rao Reddy B) Rajendra Singh Bhalla
C) Venkat Nageshwar Chalasani D) Urjit Patel

Answer : C

- ✓ Venkat Nageshwar Chalasani, former deputy managing director of State Bank of India, has been appointed as the new chief executive of the Association of Mutual Funds in India (AMFI).
- ✓ The announcement came after the end of the tenure of NS Venkatesh, who completed two consecutive terms of three years each. AMFI was established in the year 1995, its headquarters is in Mumbai.

Q. Where was the first investor meeting of 'India-US Defense Acceleration System' organized?

- A) New Delhi B) Mumbai
C) Washington DC D) Boston

Answer : A

- ✓ The first investor meeting of 'India-United States Defense Acceleration Ecosystem- INDUS X' was organized in New Delhi. INDUS-X Educational Series (Gurukul) was also launched during the program. The Gurukul initiative aims to help innovators and startups navigate the defense eco-system of the US and India

Q. Which edition of the Kalinga Literary Festival (KLF) with the theme 'Legends of Ancient Bharat and Beyond: Inspiring Lived Experience in the 21st Century', will be kick-started from February 9 in Bhubaneswar?

- A) 10th B) 14th
C) 11th D) 12th

Answer : A

- ✓ The 10th edition of the Kalinga Literary Festival (KLF) with the theme 'Legends of Ancient Bharat and Beyond: Inspiring Lived Experience in the 21st Century', will be kick-started from February 9 in Bhubaneswar, Odisha.
- ✓ Over 300 esteemed speakers, including poets, musicians, artists, and performers are all set to grace the festival, which will take place till February 11.



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- ✓ With sessions ranging from democracy to digital revolutions, and from cultural nationalism to climate justice, “the festival promises to be a kaleidoscope of thought-provoking dialogue”.

Q. Who has taken over the charge of the post of Member (Finance) at the Airports Authority of India (AAI)?

- A) Pankaj Malhotra B) Dheeraj Sharma
C) Deepak Singh D) Ramesh Kumar

Answer : A

- ✓ Executive Director of Central Electronics Limited (CEL), Pankaj Malhotra has taken over the charge of the post of Member (Finance) at the Airports Authority of India (AAI).
- ✓ Prior to this appointment, Pankaj Malhotra was serving as Executive Director (Finance) at Central Electronics Limited, a government of India enterprise under the Department of Scientific and Industrial Research (DSIR), Ministry of Science and Technology.

Q. US Announces __ Investment in Adani’s Sri Lanka Port Terminal Project

- A) \$553 Million B) \$592 Million
C) \$635 Million D) \$687 Million

Answer : A

- ✓ The United States International Development Finance Corporation (DFC) has revealed a substantial investment of \$553 million in Adani Ports’ container terminal project located in the Port of Colombo, Sri Lanka. This significant financial commitment aims to boost private-sector investments that support economic development and strategic partnerships in the region
- ✓ Adani Ports initiated this project in collaboration with the Sri Lanka Ports Authority (SLPA) and John Keells Holdings. The consortium, named Colombo West International Terminal Pvt. Ltd., has adopted a Build-Operate-Transfer model with a 35-year duration, where Adani Ports holds a majority stake of 51%

Q. National Education Day is observed annually in India on which day?

- A) 10 November B) 11 November
C) 09 November D) 08 November

Answer : B



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- ✓ In India, the National Education Day is celebrated on 11 November every year to commemorate the birth anniversary of Maulana Abul Kalam Azad, the first education minister of independent India.
- ✓ The day was announced by the Ministry of Human Resource Development on 11 September 2008.
- ✓ Maulana Abul Kalam Azad served as education minister from 15 August 1947 to 2 February 1958.
- ✓ Theme 2023 – Innovative Learning for a Sustainable Future

Q. National Education Day is observed to mark the birth anniversary of?

- A) Maulana Abul Kalam Azad
- B) Jawaharlal Nehru
- C) A.P.J. Abdul Kalam
- D) M. Visvesvaraya

Answer : A

- ✓ National Education Day is celebrated every year in India on November 11 to commemorate the birth anniversary of Maulana Abul Kalam Azad.
- ✓ He was the first Education Minister of India who played a significant role in shaping the country's education system and laid the base for higher education

Q. What is the name of world's first robot CEO?

- A) Tina
- B) Mika
- C) Yo-yo
- D) Harry

Answer : B

- ✓ Hanson Robotics and Polish rum company Dictador have hired the first humanoid robot CEO, named Mika.
- ✓ Dictador, a spirit brand based in Colombia's Cartagena, has appointed Mika, who is manifested as a robot.
- ✓ Mika is a research project between Hanson Robotics and Dictador.
- ✓ It has been customised to represent company value.
- ✓ Hanson Robotics also created Sophia, the popular humanoid robot.
- ✓ With advanced AI and machine learning algorithms, Mika claims to swiftly and accurately make data-driven decisions.



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- ✓ Hanson Robotics CEO David Hanson, who played a key role in employing Mika at Dictador, emphasized the importance of “humanizing” artificial intelligence.

Q. Which Indian company partnered with US-based Archer Aviation for all-electric air taxi service?

A) Air India

B) InterGlobe Enterprises

C) Spice Jet

D) Pixxel

Answer : B

- ✓ IndiGo parent InterGlobe & Boeing-backed Archer Aviation plan to launch electric air taxi in India in 2026.
- ✓ InterGlobe Enterprises, a major stakeholder in IndiGo, has unveiled a collaboration with Archer Aviation Inc, a major US-based company specializing in electric vertical takeoff and landing (eVTOL) aircraft.
- ✓ This strategic partnership aims to pioneer and operate an innovative all-electric air taxi service across India by 2026.
- ✓ The two companies have inked a memorandum of understanding (MoU) with the goal to launch the service, subject to “appropriate regulatory approvals and clearances”. California-based Archer Aviation is backed by the likes of Boeing, United Airlines, and Stellantis.
- ✓ The partnership also plans to finance the purchase of up to 200 of Archer’s Midnight eVTOL aircraft for India operations.
- ✓ Signing ceremony at InterGlobe headquarters in New Delhi between Group Managing Director of InterGlobe, Rahul Bhatia, and Chief Commercial Officer of Archer Aviation, Nikhil Goel

Q. India undertook BONGOSAGAR-23 and CORPAT exercises with the Navy of which country?

A) Sri Lanka

B) Bangladesh

C) France

D) Maldives

Answer : B

- ✓ The 4th edition of the Bilateral Exercise, BONGOSAGAR-23, and the 5th edition of the Coordinated Patrol (CORPAT) between the Indian and Bangladesh Navies took place in the Northern Bay of Bengal.
- ✓ During this exercise, ships and aircraft from both navies jointly patrolled along the International Maritime Boundary Line (IMBL) and engaged in maritime exercises to boost interoperability.
- ✓ Indian Navy Ships Kuthar, Kiltan, and Maritime Patrol Aircraft Dornier, along with Bangladesh Navy Ships Abu Bakr, Abu Ubaidah, and MPA, participated in the exercise.



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- ✓ The CORPAT-23 also featured the maiden Humanitarian Assistance and Disaster Relief (HADR) drills, focusing on a Search and Rescue scenario at sea.

BANGLADESH IN NEWS 2023

- The 4th edition of the Bilateral Exercise BONGOSAGAR-23 and the 5th edition of the Coordinated Patrol (CORPAT) between the Indian Navy and Bangladesh Navy took place in the Northern Bay of Bengal.
- The Maitree Super Thermal Power Project, funded through an Indian Concessional Financing Scheme loan of USD 1.6 billion, is a 1320 MW Super Thermal Power Plant (MSTPP) situated in Bangladesh.
- Bangladesh Prime Minister Sheikh Hasina inaugurated the 82-km Padma Bridge Rail Link, the country's largest infrastructure project built under China's Belt and Road Initiative.
- India and Bangladesh signed 3 MoUs including one on cooperation in Digital Payment mechanisms.
- India and Bangladesh have started bilateral trade in rupees.
- The 6th Indian Ocean Conference (IOC) is taking place in Dhaka, Bangladesh from May 12-13, 2023.
- India and Bangladesh have recently jointly launched the '50 Start-up Exchange Programme' to promote collaboration and exchange between the start-up ecosystems of the two countries.
- Mohammad Shahabuddin elected President of Bangladesh .
- He will be the 22nd President of Bangladesh.
- Bangladesh will be connected to North-East by 2024.
- The 21st meeting of the Bangladesh–India Joint Steering Committee (BIJSC) on the power sector was held on 4th May at Khulna, Bangladesh.
- a new border-haat was inaugurated between India and Bangladesh at Bholaganj under Companyganj Upazila of Sylhet.
- The High Commission of India opened its 16th Visa application center in Kushtia town of Southwestern Bangladesh.
- Bangladesh Power Development Board received 450 MW of electricity from Adani Power.
- Power is supplied from Adani's power plant in Godda, Jharkhand.
- India-Bangladesh Friendship Pipeline to be jointly inaugurated by PM Modi and Sheikh Hasina.
- Bangladesh, India, and Japan are set to hold a connectivity event in Tripura, India on April 11-12.



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- Prime Minister Sheikh Hasina inaugurated the first submarine base of Bangladesh 'BNS Sheikh Hasina' at Pekua in Cox's Bazar.
- NTPC Group's total installed capacity reaches 72,304 MW with first overseas capacity addition in Bangladesh.
- People's Republic of Bangladesh
- Capital: Dhaka
- Currency : Taka
- Prime Minister: Sheikh Hasina Wazed
- President: Mohammad Shahabuddin

Q. Which Union Ministry had released the 'Digital Advertisement Policy, 2023'?

- A) Ministry of Electronics and IT B) Ministry of Information and Broadcasting
C) Ministry of Home Affairs D) Ministry of External Affairs

Answer : B

- ✓ Ministry of Information and Broadcasting approved the Comprehensive "Digital Advertisement Policy, 2023".
- ✓ It aims to empower the CBC (Central Bureau of Communications) to conduct campaigns in the digital media realm.
- ✓ Ministry of Information and Broadcasting also released the draft Broadcasting Services (Regulation) Bill, 2023.
- ✓ Digital Penetration and Media Shift: With increasing internet users and telecom subscribers, the policy responds to the shift in media consumption towards digital platforms.
- ✓ Government Outreach: The policy enables the Central Bureau of Communication (CBC) to employ digital advertising for government initiatives, using digital media's wide reach to efficiently convey citizen-centric messages.
- ✓ Expansion Across Various Platforms: CBC will leverage digital audio platforms, Over-the-Top (OTT) services, video on demand, mobile apps, and social media for government advertising.
- ✓ Transparency and Efficiency: The policy introduces competitive bidding for rate discovery, ensuring fair pricing and efficiency.



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- ✓ Enhanced Digital Outreach: Aligning with the current social media presence of various government departments, this policy amplifies the outreach of government schemes and initiatives through CBC's extensive advertisement dissemination.
- ✓ Adaptability and Stakeholder Engagement: The policy acknowledges the dynamic nature of the digital landscape and incorporates provisions to embrace new technologies and platforms.
- ✓ About Central Bureau of Communication:
- ✓ The Central Bureau of Communication (CBC) is a unit of the Ministry of Information and Broadcasting. The CBC provides communication solutions to Ministries, Departments, Public Sector Undertakings (PSUs), and autonomous bodies. The CBC was set up on December 8, 2017 by integrating the following departments:
 - ✓ Directorate of Advertising and Visual Publicity (DAVP).
 - ✓ Directorate of Field Publicity (DFP).
 - ✓ Song & Drama Division (S&DD)

Q. Lok Sabha Ethics Committee adopted a report recommending the expulsion of which Member of Parliament?

- A) Ramesh Bidhuri**
- B) Mahua Moitra**
- C) Kunwar Danish Ali**
- D) Nishikant Dubey**

Answer : B

- ✓ Lok Sabha Ethics Committee adopted a report recommending the expulsion of Trinamool Congress MP Mahua Moitra from the Lower House over a "cash-for-query" allegation.
- ✓ The ethics committee report will be tabled in the Lok Sabha on the first day of the Winter Session.
- ✓ The Ethics Committee of Lok Sabha, which inquired into the cash-for-query allegations leveled by BJP MP against TMC MP, is learned to have recommended her expulsion from the 17th Lok Sabha in its draft report.
- ✓ Ethics Committee in Parliament
- ✓ Each house of the parliament has its own ethics committee.
- ✓ Lok Sabha
- ✓ Constitution: 2000
- ✓ Composition: 15 Members including Chairman
- ✓ Appointment: By Lok Sabha Speaker
- ✓ Tenure: 1 year



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- ✓ Rajya Sabha
- ✓ Constitution: 1997
- ✓ Composition: 10 Members including Chairman
- ✓ Appointment: By Rajya Sabha Chairman
- ✓ Tenure: 1 year.
- ✓ Functions of the Ethics Committee
- ✓ The primary role is to supervise the moral and ethical behavior of Members of Parliament.
- ✓ It reviews cases referred to it regarding the ethical conduct and misconduct of Members, initiated by the Speaker in the Lok Sabha and the Chairman in the Rajya Sabha.
- ✓ The committee also establishes a code of conduct for members and suggests revisions as necessary.
- ✓ It offers guidance to members on ethical matters, either proactively or upon request.
- ✓ The committee can handle complaints of ethical misconduct, initiated by any individual or taken up on its own

Q. Kadaknath Chicken, which has received the Geographical Indication (GI) tag, is a native of:

- A) Odisha
- B) Gujarat
- C) Karnataka
- D) Madhya Pradesh

Answer : D

- ✓ With the Madhya Pradesh assembly elections just around the corner, the demand and price of Kadaknath chicken have increased in Jhabua.
- ✓ About Kadaknath Chicken :
- ✓ Kadaknath, a native of Madhya Pradesh (MP), is prominently found in the Jhabua district of the state.
- ✓ It has black flesh, and, as such, this chicken is also called black chicken or Kali Masi.
- ✓ It's not just the meat, but even the organs and bones of this chicken are black. The eggs of this chicken are black as well.
- ✓ This chicken from the Jhabua district also received the Geographical Indication (GI) tag in 2018.
- ✓ It is known for its high iron content and much lower cholesterol than other breeds.



GI TAG IN NEWS 2023

- The famous Kadaknath chicken meat from Jhabua district of Madhya Pradesh has now got a Geographical Indication (GI) tag.
- Goan cashew (Fruit and Nut) was recently granted the geographical indication (GI) tag.
- Basohli Pashmina, a more than 100-year-old traditional craft from Jammu and Kashmir's Kathua district, has got the Geographical Indication (GI) tag.
- 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.



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- 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.
- 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. Which City Sets Guinness Record By Lighting 22 Lakh Diyas?

- A) Mathura
- B) Haridwar
- C) Ayodhya
- D) Vrindavan

Answer : C



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- ✓ Ayodhya, the temple city on the banks of the Saryu River in Uttar Pradesh, marked a spectacular Deepotsav on Saturday, setting a new Guinness World Record with the lighting of 22.23 lakh earthen lamps across 51 ghats. This surpasses the city's previous record of 17 lakh diyas.
- ✓ This year, the Diwali celebration is considered special as the construction work of the Ram temple is in full swing in Ayodhya.
- ✓ Deepawali festival in Ayodhya
- ✓ Ayodhya began the Deepotav festival with the formation of the Yogi Adityanath government in 2017. The government lit up around 51,000 diyas in 2017, and then 4.10 lakh diyas in 2019. Also Read: Over 2.2 mn 'diyas' light up Ayodhya as Deepotsav sets world record
- ✓ The number then every year goes up with over 6 lakh diyas in 2020, and 9 lakh diyas illuminated in 2021.
- ✓ In 2022, over 17 lakh diyas were lit up across the Ram ki Pairi ghats. However, that year Guinness Book of World Records considered only those diyas which remained lit up for at least five minutes, hence the record was set at 15,76,955 diyas.

UTTAR PRADESH IN NEWS 2023

- Ayodhya, the temple city on the banks of the Saryu River in Uttar Pradesh, marked a spectacular Deepotsav on Saturday, setting a new Guinness World Record with the lighting of 22.23 lakh earthen lamps across 51 ghats.
- President Draupadi Murmu inaugurated the first Uttar Pradesh International Trade Show at India Expo Center and Mart in Greater Noida.
- Uttar Pradesh New and Renewable Energy Development Agency (UPNEDA) has signed an MoU with the Small Industries Development Bank of India (SIDBI) for the solarisation of residential units at Ayodhya and for bio-energy and renewable project financing.
- Ashok Leyland has signed a memorandum of understanding (MoU) with the government of Uttar Pradesh to set up an integrated commercial vehicle bus plant focused on green mobility in Uttar Pradesh.
- Uttar Pradesh government has decided to organize a campaign under Road Safety Fortnight from July 17 to 31.
- Uttar Pradesh Police Department has launched 'Operation Conviction' to combat criminals and mafias in the state.



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- Uttar Pradesh government has decided to cancel all Traffic Chalan for private and commercial vehicle owners pending from 2017 to 2021.
- UP holds 2nd position in GI tagged products.
- 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.
- Tamil Nadu leads with 55 GI-tags, followed by UP and Karnataka with 48 and 46 GI products, respectively.
- The state government has given green signal to the project of setting Uttar Pradesh a state's first Pharma Park in Lalitpur district of Bundelkhand.
- Uttar Pradesh introduces “School Health Program” digital health cards for children.
- The online rural education initiative ‘Pahal’ was officially launched by Chief Secretary Durga Shankar Mishra at Government UP Sainik Inter College in Sarojini Nagar.
- Uttar Pradesh on track to be first Indian state with 100% EVs in govt depts.
- Prime Minister Shri Narendra Modi laid the foundation stone of the India’s first urban transport ropeway on March 24, 2023, in Varanasi.
- Uttar Pradesh government has launched the portal for the creation of ‘Family ID – One Family One Identity’.
- Uttarakhand won the first prize for its tableau, followed by Maharashtra and Uttar Pradesh in the second and third positions respectively.
- Uttar Pradesh came in third with its tableau commemorating Ayodhya's Deepotsav.
- Uttar Pradesh Government Launched ‘Samagra Shiksha Abhiyan’ Campaign.
- Uttar Pradesh tops charts for mobile gaming destination in India.
- Taj Mahotsav Starts In Agra of Uttar Pradesh.
- UP first all-woman PAC battalions formed by Uttar Pradesh Govt.
- Uttar Pradesh tops in India, 8462 lakes developed under Mission Amrit Sarovar.
- Chief Minister Yogi Adityanath inaugurates north India’s first data centre at Greater Noida.
- Uttar Pradesh bags top honours at PMAY-U Awards 2021.



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- Agriculture Minister of India, Narendra Singh Tomar, has introduced a new platform called 'DigiClaim' on the national crop insurance portal.
- Kannuj will be developed into a tourist destination as per the decision taken by the Government of Uttar Pradesh.
- Centre has approved the setting up of the Terai Elephant Reserve (TER) at Dudhwa-Pilibhit in Uttar Pradesh. The Terai Elephant Reserve is the 3rd Elephant Reserve in India.
- Uttar Pradesh cabinet has gave a green signal for the development of the first tiger reserve in the Bundelkhand region

Q. Which State is set to become the first state in India to implement the Uniform Civil Code (UCC)?

- A) Karnataka
- B) Uttarakhand
- C) Telangana
- D) Madhya Pradesh

Answer : B

- ✓ Uttarakhand is on the brink of making history as it prepares to become the first state in India to implement the Uniform Civil Code (UCC).
- ✓ In a move towards legal uniformity and gender equality, the state government is set to convene a special session post-Diwali to clear the UCC Bill, marking a significant departure from the diverse personal laws that currently govern citizens based on their religious affiliations.
- ✓ The Uniform Civil Code falls under Article 44 of the Constitution, advocating for a uniform civil code across the country's territory.

UTTARAKHAND IN NEWS 2023

- Uttarakhand is on the brink of making history as it prepares to become the first state in India to implement the Uniform Civil Code (UCC).
- The 5th edition of the Dehradun Literature Festival (DDLf) was announced during a press conference.
- Uttarakhand Chief Minister Pushkar Singh Dhami inaugurated the 'Rozgar Prayag Portal'.



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- Uttarakhand government has signed a memorandum of understanding worth ₹2,000 crore with global ropeway construction firm Poma Group in London.
- Uttarakhand govt approved state's first service sector policy.
- Harela Festival 2023 begins in Uttarakhand.
- Uttarakhand has become India's first state to launch the Resham Keet Bima scheme for sericulturists.
- Uttarakhand tableau which showcased the state's wildlife and religious sites at the 74th Republic Day parade has won the top prize.
- India's First Green Solar Panel Factory to Build by Luminous in Uttarakhand.
- Uttarakhand awarded for adventure tourism & all round development of tourism.
- Uttarakhand Chief Minister launches Lakhpati Didi Yojana.
- The Uttarakhand High Court will be shifted from Nainital to Haldwani.
- Uttarakhand Plans Genetic Enhancement of Its Indigenous Badri Cow.
- Uttarakhand Government appoints Prasoon Joshi as its Brand Ambassador.
- Uttarakhand Gaurav Samman: NSA Ajit Doval and late CDS Gen Rawat to receive award.
- Uttarakhand CM Launched SBI Foundation and HESCO's Project for Chamoli.
- Uttarakhand Foundation Day is observed on November 9 every year.
- Uttarakhand Governor Approved 30% Women's Reservation Bill.
- PM Modi has inaugurated connectivity projects worth 3,400 crores in Mana village of Chamoli district of Uttarakhand.
- Uttarakhand recently received the first prize in two categories - the best adventure tourism destination and all-round development of tourism - from the Union tourism ministry.
- India's first commercial space observatory will be set up in the Garhwal division of Uttarakhand.
- Uttarakhand Chief Minister Pushkar Singh Dhami has launched the "Mukhyamantri Udyaman Khiladi Unnayan Yojana" on the occasion of National Sports Day.
- Uttarakhand education department launched an e-governance portal "Samarth".



Q. Consider the following statements regarding Kali Tiger Reserve (KTR):

- 1. It comprises protected areas of Dandeli Wildlife Sanctuary and Anshi National Park.**
- 2. It is primarily composed of moist deciduous and semi-evergreen forest.**

Which of the statements given above is/are correct?

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

Answer : C

- ✓ Kali Tiger Reserve officials recently arrested five habitual wildlife offenders and recovered a huge cache of poached animal parts from them.
- ✓ About Kali Tiger Reserve :
- ✓ Location: Kali Tiger Reserve, earlier known as Dandeli-Anshi Tiger Reserve is located in the central portion of the Uttara Kannada (North Canara) district of Karnataka state.
- ✓ It comprises two important protected areas of the region, viz., Dandeli Wildlife Sanctuary and Anshi National Park.

Q. Who is the singer of 'Abundance in Millets' song, which has been nominated for the Grammy award?

- A) Falguni Shah B) Udit Narayan
C) Asha Bhosle D) Shankar Mahadevan

Answer : A

- ✓ The song 'Abundance in Millets', featuring Prime Minister Narendra Modi, sung by Indian-American singer Falguni Shah and her husband Gaurav Shah, has been nominated in the best global music performance category at the 2024 Grammy Awards.
- ✓ The song was created to raise awareness of the super-grain as another potential key to minimizing world hunger

Q. Coronation Food Project, which was seen in the news, is associated with which country?

- A) USA B) UK
C) The Netherlands D) Australia

Answer : B



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- ✓ King Charles will be featured on the cover of the Big Issue magazine for his 75th birthday, where he will introduce his Coronation Food Project, aimed at tackling food insecurity and reducing surplus food waste, with the official launch scheduled for November 14.
- ✓ The initiative seeks to tackle food insecurity among financially disadvantaged individuals and reduce the problem of unnecessary food waste.

Q. Which state passed a Bill, which increases the total reservation in the state to 75%?

- A) Kerala
- B) Bihar
- C) Jharkhand
- D) Andhra Pradesh

Answer : B

- ✓ The Bihar Assembly unanimously passed a Bill to increase reservation for Backward Classes, Extremely Backward Classes, Scheduled Castes, and Scheduled Tribes from the existing 50% to 65%.
- ✓ With the 10% Economically Backward Class (EWS) quota, the Bill will push reservation in Bihar to 75%.
- ✓ The Supreme Court bench in 1992, upheld the OBC quota. However, it also ruled that the total quota must never exceed 50%, calling this limit fair and reasonable

Q. As per recent reports, which tech company is associated with the large language model (LLM) known as “Olympus”?

- A) Amazon
- B) Google
- C) Apple
- D) Meta

Answer : A

- ✓ Amazon is dedicating its resources to train a large language model (LLM) known as “Olympus”.
- ✓ It is reported to have 2 trillion parameters, potentially making it one of the largest models in development, surpassing OpenAI’s GPT-4, which is known to have one trillion parameters.
- ✓ Amazon already teased a smarter and more conversational Alexa, powered by generative AI at its fall event.

Q. Pump Storage Project is associated with which Union Ministry?

- A) Ministry of Coal
- B) Ministry of Steel
- C) Ministry of Power
- D) Ministry of MSME

Answer : A



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- ✓ The Ministry of Coal is initiating a project to establish Pump Storage Projects (PSP) in reclaimed coal mines, capitalizing on the economic benefits of extensive land holdings and financial feasibility.
- ✓ The objective of this plan is to diversify into alternative energy sources, utilizing solar energy to generate hydroelectric power, thereby supporting sustainable development in the coal industry.
- ✓ This initiative seeks to harness solar energy during the day and generate hydroelectricity during the night

Q. As per the International Labour Organisation (ILO) data, what is the rank of India in terms of average number of hours per week for each employed person?

- | | |
|---------|---------|
| A) 2nd | B) 6th |
| C) 12th | D) 14th |

Answer : B

- ✓ Indians are the sixth most hardworking out of 163 countries in the world.
- ✓ The ranking is based on taking the average number of hours per week for each employed person in India, which works out to 47.7 hours, according to the latest International Labour Organisation (ILO) data of April 2023.
- ✓ But Indians work less than smaller countries with small populations such as Bhutan, the Congo, Lesotho, and Gambia

Q. NASA's Curiosity rover was launched to study which celestial body?

- | | |
|------------|------------|
| A) Sun | B) Mars |
| C) Mercury | D) Jupiter |

Answer : B

- ✓ NASA's Curiosity rover completed 4,000 Martian days on Mars on November 7, 2023. The rover landed on Mars' Gale Crater on August 5, 2012.
- ✓ Its mission is to study whether ancient Mars had the conditions to support microbial life. The car-sized rover has travelled almost 32 km on Mars and drilled its 39th sample, a rock nicknamed "Sequoia". The rover is 10 feet long, 9 feet wide, and 7 feet tall.

Q. India signed MoU with which country for cooperation in soyabean oil supply to India?

- | | |
|--------------|--------------|
| A) Australia | B) Brazil |
| C) Malaysia | D) Sri Lanka |



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Answer : B

- ✓ The Solvent Extractors' Association of India (SEA) and the Brazilian Association of Vegetable Oil Industries (ABIOVE) have signed a memorandum of understanding (MoU) for close cooperation in soyabean oil supply to India.
- ✓ The agreement aims at cooperating with the supply, use, and trade of soyabean, soyameal and soyabean oil.

Q. Which company will set up 3,270 megawatts of clean energy projects, including pumped storage and floating solar in Karnataka?

- A) NTPC Limited B) JSW Energy
C) ReNew Power D) THDC India Ltd

Answer : D

- ✓ THDC India Ltd is planning to set up 3,270 megawatts of clean energy projects, including pumped storage and floating solar, in Karnataka.
- ✓ In this regard, the Uttarakhand-based company signed two Memorandum of Understanding with Karnataka Power Corporation Limited (KPCL) and Karnataka Renewable Energy Development Limited (KREDL) in Bengaluru.
- ✓ These collaborative efforts encompass the development of a diverse range of projects, spanning ground-mounted, floating solar projects, and hybrid projects including pumped storage projects (PSPs) with a cumulative capacity of around 3,270 MW.
- ✓ THDCIL has a portfolio of 10 projects (hydro, thermal, wind & solar) with a total capacity of 4,516 MW

Q. The 33rd Conference of the World Organization for Animal Health (WOAH) Regional Commission for Asia and Pacific will begin in which city?

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

Answer : A

- ✓ The 33rd Conference of the World Organisation for Animal Health (WOAH) Regional Commission for Asia and Pacific will begin in New Delhi.
- ✓ The delegates from 36 member countries including India, senior officers from regional and international organizations, and representatives from the private sector and private veterinary organizations will participate in the conference.



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- ✓ The selection of the awardees was done by Constitutional Jury members headed by Justice K G Balakrishnan, Former Chief Justice of India and Former Chairman, NHRC.
- ✓ The award was bestowed on eminent personalities for their work in areas like social development, community services, and acts of courage.

Q. Recently, the International Cricket Council (ICC) suspended which country cricket's membership with immediate effect?

A) Sri Lanka

B) Bangladesh

C) Pakistan

D) Australia

Answer : A

- ✓ Sri Lanka Cricket's (SLC) membership of the International Cricket Council (ICC) has been suspended with immediate effect for government interference.
- ✓ Sri Lanka's Ministry of Sport dismissed SLC's board and replaced it with an interim committee following the country's poor performance at this year's World Cup but the sacking was stayed by Sri Lanka's Court of Appeal.
- ✓ ICC said that the SLC had breached its obligations as a member, in particular the requirement to manage its affairs autonomously and without government interference.
- ✓ Sri Lanka is scheduled to host the ICC Under-19 Men's Cricket World Cup in 2024 Jan-Feb.

Q. Padmanabha Acharya passed away recently. Who was he?

A) Social Worker

B) Actor

C) Writer

D) Politician

Answer : D

- ✓ Senior BJP leader and former governor of Nagaland Padmanabha Acharya passed away at the age of 92 in Mumbai.
- ✓ Acharya had served as governor of Nagaland, Tripura, Assam and also handled the responsibilities as the governor of Manipur and Arunachal Pradesh.
- ✓ The BJP veteran had also worked with the Rashtriya Swayamsevak Sangh and Akhil Bharatiya Vidyarthi Parishad



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Q. When is the World Kindness Day observed?

- A) 13 November B) 14 November
C) 11 November D) 12 November

Answer : A

- ✓ World Kindness Day is held globally on 13 November to highlight good deeds in the community focusing on the positive power and the common thread of kindness which binds us.
- ✓ The theme for 2023 : “Be Kind Wherever Possible.”
- ✓ World Kindness Day was first celebrated in 1998 by The World Kindness Movement

Q. Which day is commemorated as the World Diabetes Day annually?

- A) 12 November B) 13 November
C) 14 November D) 11 November

Answer : C

- ✓ World Diabetes Day is observed every year on November 14.
- ✓ World Diabetes Day was launched in 1991 by the IDF and the World Health Organization (WHO) in response to the rapid rise of diabetes around the world.
- ✓ Theme for 2021-23: “Access to Diabetes Care ”

Q. World Children’s Day is celebrated every year on which day?

- A) 13 November B) 15 November
C) 14 November D) 12 November

Answer : C

- ✓ National Children’s Day is celebrated every year on November 14 to honour India’s first Prime Minister Pt. Jawaharlal Nehru (1947 to 1964).
- ✓ The day is also known as Bal Diwas.
- ✓ Children’s Day marks the birth anniversary of Pandit Jawaharlal Nehru who was fondly called “Chacha Nehru” or “Chachaji” by kids.
- ✓ He also established Children’s Film Society India in 1955 to create indigenous cinema exclusively for kids.
- ✓ 20 November – World Children’s Day



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129.8 KB APARCHIT'S GADGUS
👏👏 MY PAID GROUP
STUDENT GOT SELECTION IN
IBPS RRB CLERK
GOOD LUCK FOR YOUR FUTURE
JOURNEY FEELING PROUD (🔥)
NAME - PRIYADARSHINI
KALIYAMOORTHY
ROLL NO - 2120036944
SELECTED IN - RRB PO
SAPTHA GIRI GRAMEEN BANK
STATE - TAMILNADU



24.0 KB APARCHIT'S GADGUS
👏👏 MY PAID GROUP
STUDENT GOT SELECTION IN
IBPS RRB CLERK
GOOD LUCK FOR YOUR FUTURE
JOURNEY FEELING PROUD.
NAME - GARVITA VARSHNEY
ROLL NO - 2603003298
SELECTED IN - ARYAVART
GRAMIN BANK CLERK
STATE - UTTAR PRADESH



127.0 KB APARCHIT'S GADGUS
👏👏 MY PAID GROUP
STUDENT GOT SELECTION IN
IBPS RRB CLERK
GOOD LUCK FOR YOUR FUTURE
JOURNEY FEELING PROUD
NAME - ISHITA GARG
ROLL NO - 2283004123
STATE - PUNJAB
BANK - PUNJAB GRAMIN BANK



97.8 KB APARCHIT'S GADGUS
👏👏 MY PAID GROUP
STUDENT GOT SELECTION IN
IBPS RRB CLERK
GOOD LUCK FOR YOUR FUTURE
JOURNEY FEELING PROUD.
NAME - NIPUN
ROLL NO - 1533002831
SELECTED IN - RRB CLERK
STATE - HARYANA



154.5 KB APARCHIT'S GADGUS
👏👏 MY PAID GROUP
STUDENT GOT SELECTION IN
IBPS RRB CLERK
GOOD LUCK FOR YOUR FUTURE
JOURNEY FEELING PROUD
NAME - PRAVEEN
ROLL NO - 1801005776
SELECTED IN - RRB PO
KARNATAKA GRAMMENA
BANK
STATE - KARNATAKA



34.5 KB APARCHIT'S GADGUS
Name: Bathina Maneesha
Rollno: 2543024278
Selected in : RRB clerk
State : Telangana
👏👏 MY PAID GROUP
STUDENT GOT SELECTION IN
IBPS RRB CLERK
GOOD LUCK FOR YOUR FUTURE
JOURNEY FEELING PROUD
NAME - BATHINA MANEESHA
ROLL NO - 2543024278
SELECTED IN - RRB CLERK
STATE - TELAGANA



30.3 KB APARCHIT'S GADGUS
👏👏 MY PAID GROUP
STUDENT GOT SELECTION IN
IBPS RRB CLERK
GOOD LUCK FOR YOUR FUTURE
JOURNEY FEELING PROUD
NAME - NISHU SHARMA
ROLL NO - 1523008901
SELECTED IN - RRB CLERK
STATE - HARYANA



84.9 KB APARCHIT'S GADGUS
👏👏 MY PAID GROUP
STUDENT GOT SELECTION IN
IBPS RRB CLERK
GOOD LUCK FOR YOUR FUTURE
JOURNEY FEELING PROUD.
NAME - GURIYA KUMARI
ROLL NO - 1373006773
SELECTED IN - RRB CLERK
DAKSHIN BIHAR GRAMEEN
BANK



17.7 KB APARCHIT'S GADGUS
👏👏 MY PAID GROUP
STUDENT GOT SELECTION IN
IBPS RRB CLERK
GOOD LUCK FOR YOUR FUTURE
JOURNEY FEELING PROUD
NAME - GURPREET KAUR
ROLL NO - 2283002821
BANK - PUNJAB GRAMIN BANK
STATE - FROM PUNJAB



15.7 KB APARCHIT'S GADGUS
👏👏 MY PAID GROUP
STUDENT GOT SELECTION IN
IBPS RRB CLERK
GOOD LUCK FOR YOUR FUTURE
JOURNEY FEELING PROUD
NAME - MANU VARGHESE
ROLL NO - 2110710970
BANK - KERALA GRAMEEN
BANK CLERK