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Aparchit December 3rd Week English Best 350+ MCQs with Amazing Facts By:- Aparchit Exam Warriors/Kumar Kaushal Sir

O. Who won the title of Miss India USA 2023?

A) Ayushi Kapoor

B) Rijul Maini

C) Kirti Kamra

D) Saloni Rammohan

Answer: B

- ✓ Rijul Maini, a medical student from Michigan (US), won the title of Miss India USA 2023 in the annual competition held in New Jersey.
- ✓ Sneha Nambiar of Massachusetts was declared Mrs. India USA.
- ✓ Saloni Rammohan of Pennsylvania was given the title of Miss Teen India USA.
- ✓ This year marks the 41st anniversary of the competition which is the longest running Indian competition outside India

MISS WORLD / UNIVERSE IN NEWS 2023

- ➤ Rijul Maini won the title of Miss India USA 2023 in the annual competition held in New Jersey.
- ➤ Sheynnis Palacios from Nicaragua crowned Miss Universe 2023 during the 72nd Miss Universe pageant in San Salvador.
- > Praveena Aanjna crowned as Miss International India 2023.
- > Priyan Sen, who hails from Rajasthan, won the Miss Earth India 2023 title during the Miss Divine Beauty 2023 National Finals held in New Delhi.
- Rikkie Kollé is the first transgender woman to win Miss Universe Netherlands.
- Rajasthan's Nandini Gupta crowned 2023 Femina Miss India.
- America's R'Bonnie Gabriel won the Miss Universe 2022 title at the 71st Miss Universe pageant.
- South Korea's Mina Sue Choi Crowned Miss Earth 2022.
- Divita Rai from Karnataka won the prestigious title of Miss Diva Universe 2022.
- ➤ Indian-American Aarya Walvekar crowned Miss India USA 2022.
- ➤ Pallavi Singh wins the Mrs Universe Divine Crown in South Korea.
- ➤ Khushi Patel from UK is crowned Miss India Worldwide 2022.
- ➤ Karolina Bielawska from Poland has won the title of Miss World 2021.
- List of Miss World winners from India

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1. Reita Faria: 1966

Aishwarya Rai: 1994
 Diana Hayden: 1997
 Yukta Mookhey: 1999
 Priyanka Chopra: 2000
 Manushi Chhillar: 2017.

List of Miss Universe winners from India

Sushmita Sen : 1994
 Lara Dutta : 2000

3. Harnaaz Sandhu: 2021.

- Reita Faria is the first Indian to win the Miss World in 1966.
- Sushmita Sen first Indian to win the Miss Universe title in 1994.
- Nicole Faria became the first Indian to win the 'Miss Earth' in 2010
- Q. Fast Attack Craft 'INS Tarmugli' was commissioned at which Naval Dockyard?

A) Visakhapatnam Dockyard

B) Cochin Shipyard Limited

C) Hindustan Shipyard

D) Goa Shipyard Limited

Answer: A

- ✓ Fast Attack Craft INS Tarmugli was commissioned by the Indian Navy in a program organized at Naval Dockyard, Visakhapatnam.
- ✓ INS Tarmugli is a fast attack ship.
- ✓ Vice Admiral Sandeep Naithani, Chief of Material was the chief guest of the commissioning ceremony.
- ✓ It is named after an island in the Andaman group.
- Q. Which bank has signed 'Line of Credit' with German Development Bank for solar project?

A) State Bank of India

B) Bandhan Bank

C) Punjab National Bank

D) ICICI Bank

Answer: A

✓ State Bank of India (SBI) has signed a Line of Credit (LOC) of Euro 70 million (about Rs 630 crore) with German development bank KfW to promote solar projects in the country.

✓ The objective of the LOC is to promote solar photovoltaics (PV) projects in India.

SBI IN NEWS 2023

- > State Bank of India (SBI) has signed a Line of Credit (LOC) of Euro 70 million (about Rs 630 crore) with German development bank KfW to promote solar projects in the country.
- > SBI Mutual Fund got permission from the RBI to buy up to a 9.99% share in Karur Vysya Bank Ltd.
- 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.
- 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
 - (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. BCCI has recently decided to retire the jersey of which former cricketer?

A) Saurabh Ganguly

B) Rahul Dravid

C) Yuvraj Singh

D) MS Dhoni

Answer: D

- ✓ The Board of Control for Cricket in India (BCCI) has decided to retire the iconic number 7 jersey worn by former captain MS Dhoni.
- ✓ BCCI has taken this decision to honor Dhoni's achievements.
- ✓ Earlier, BCCI had retired the jersey number 10 of the great Sachin Tendulkar.
- ✓ Now Dhoni's name has also been added to this special club.
- Q. Who has been named as the United World Wrestling Rising Star of the Year 2023?

A) Sakshi Malik

B) Nisha Dahiya

C) Geetika Jakhar

D) Antim Panghal

Answer: D

- ✓ Two-time U-20 world champion and senior world bronze medalist Antim Panghal (53kg) has been named as the United World Wrestling (UWW) Rising Star of the Year 2023 in the women's category.
- ✓ Antim Panghal won a silver medal in his Senior Asian Championship debut.
- ✓ In view of his excellent performance, United World Wrestling has honored him with the Rising Star of the Year 2023.

- Q. With whom has the Defense Ministry signed an agreement for the purchase of electronic fuses?
 - A) Bharat Heavy Electronics Limited
- B) Bharat Electronics Limited

C) Tata Power

D) Larsen & Toubro (L&T)

Answer: B

- ✓ The Defense Ministry signed a deal worth over Rs 5,300 crore with Bharat Electronics Limited (BEL) for the procurement of electronic fuses for the Indian Army for a period of 10 years.
- ✓ This electronic fuse is used in heavy caliber guns.
- ✓ Bharat Electronics Limited is an Indian government-owned aerospace and defense electronics company
- Q. What is Adani Green Energy Ltd current ranking in the global solar PV developer sector according to the Mercom Capital Gropup's Annual Global Report?

A) 3rd

B) 2nd

C) 5th

D) 1st

Answer: B

- ✓ Adani Green Energy Ltd. with its total solar capacity of 18.1 GW ranked second after France-based Total Energies, which holds a total capacity of 41.3 GW.
- ✓ Mercom Capital Group is a clean energy communications and research firm. It made the report based on data compiled from July 2022 to June 2023.
- ✓ This achievement aligns with their ambitious target of achieving 45 GW of renewable energy capacity by the year 2030.
- ✓ This recognition underscores our continued and unwavering commitment as one of the fastest growing renewable energy players in the world and on target to achieving our ambitious goal of 45 GW renewable energy capacity by 2030
- ✓ The rankings by Mercom Capital, a premier clean energy communication and consulting firm, highlight Adani Group's significant contributions to the solar energy landscape.
- Q. The Art of Living has signed an MoU with which state government to the devastating water crises?

A) Uttar Pradesh

B) Maharashtra

C) Rajasthan

D) Madhya Pradesh

Answer: B

- ✓ The Art of Living Social Projects takes immense pride in unveiling a strategic partnership to usher in transformative measures ensuring water positivity for the state of Maharashtra.
- ✓ An MoU was signed in Mumbai between The Art of Living Social Projects and the Department of Soil and Water Conservation, Government of Maharashtra.
- ✓ The Art of Living has already taken up the initiative to make India water-positive and made immense progress in rejuvenating 70+ rivers, their tributaries, and streams
- ✓ 90,000+ groundwater recharge structures have been built across 8 states including Karnataka, Maharashtra, Tamil Nadu, Uttar Pradesh, and Andhra Pradesh
- ✓ The Jalyukt Shivar Abhiyaan 2.0 is a collaborative initiative to pioneer groundbreaking practices across 85 tehsils in 30 districts. At its core, the mission seeks to revolutionize Maharashtra into a water-positive state by implementing comprehensive measures such as desilting streams and building various water conservation structures to increase groundwater levels

MAHARASHTRA IN NEWS 2023

- Art of Living Social Projects takes immense pride in unveiling a strategic partnership to usher in transformative measures ensuring water positivity for the state of Maharashtra.
- ADB has approved a USD 500 million loan to enhance the quality and affordability of tertiary health care and medical education in Maharashtra.
- > Project on Climate Resilient Agriculture (POCRA), also named Nanaji Deshmukh Krushi Sanjivani Prakalp, is being implemented by Maharashtra government.
- ➤ 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 Chandrashekhar, president of the State Economy Development Council.
- Maharashtra Prisons Department has launched a "video call" facility for foreign nationals lodged in different jails across the state.
- NCP leader Ajit Pawar has been sworn in as the new Deputy Chief Minister of Maharashtra.
- Maharashtra Government launched Namo 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 country has launched world's deepest and largest underground laboratory on Earth?

A) China

B) Israel

C) Japan

D) United States

Answer: A

- ✓ The world's deepest and largest underground laboratory became operational in China.
- ✓ The 2,400-metre-deep physics laboratory is located in southwest China's Sichuan Province.
- ✓ The Deep Underground and Ultra-low Radiation Background Facility for Frontier Physics Experiments (DURF) is located beneath Jinping Mountain in Liangshan Yi Autonomous Prefecture.
- ✓ The DURF has a total room capacity of 330,000 cubic metres.
- ✓ The lab provides a major boost to the global search for dark matter, which is a hypothetical form of matter that appears not to interact with light or the electromagnetic field.
- ✓ The underground laboratory has been launched after three years of extensive upgrades and expansion as it is the second phase of China Jinping Underground Laboratory.
- ✓ The facility started construction in December 2020 and was jointly built by Tsinghua University and Yalong River Hydropower Development Company, Ltd.
- Q. Which finance company has been rebranded as Grihum Housing Finance?

A) LIC Housing Finance

B) Poonawalla Housing Finance

C) Muthoot Finance

D) Shriram Transport Finance Corporation Ltd

Answer: B

- ✓ Poonawalla Housing Finance has been rebranded as Grihum Housing Finance with global private equity firm TPG now holding 99.02 percent stake in the housing finance company.
- ✓ Before being promoted by Poonawalla Fincorp, the housing financier was a part of the Magma Group.
- ✓ US-based alternative asset management firm TPG has committed total capital of ₹1,000 crore of which it infused ₹538 crore in Q2 FY24 under the first tranche
- Q. Who has been appointed as the brand ambassador of Tripura state to promote tourism in the state?

A) Mahendra Singh Dhoni

B) Amitabh bachchan

C) Pankaj Tripathi

D) Sourav Ganguly

Answer: D

- ✓ BJP-led government in Tripura has inducted former cricketer Sourav Ganguly as a brand ambassador for the promotion of tourism in the state.
- ✓ The former Indian cricket skipper Ganguly and Tripura tourism minister Susanta Choudhury signed an agreement at the historic Ujjayanta Palace of the erstwhile Manikya Dynasty, at Agartala.

- ✓ As part of the agreement, Ganguly would shoot videos at the Ujjayanta Palace and at Chabimura in Gomati district, the two major tourist attractions.
- ✓ The ancient Tripura Sundari temple, the Ujjayanta Palace, Neermahal Water Palace and Unakoti archaeological site are some of the major tourist spots in Tripura. The state is also trying to promote the colourful tribal culture in parts of the state for tourism.
- ✓ This comes days after Bengal CM Mamata Banerjee appointed Ganguly as the state's brand ambassador. Tripura and Bengal share cultural and linguistic similarities as Bengali is a dominant language in both states.
- Q. Which country has awarded the International Gender Equality Prize for 2023 to an NGO in Afghanistan that works to promote and protect the rights of women in Afghanistan?

A) Finland

B) Norway

C) Sweden

D) Switzerland

Answer: A

- ✓ Finland awarded the International Gender Equality Prize for 2023 to an NGO in Afghanistan that works to promote and protect the rights of women in Afghanistan.
- ✓ The organization Afghan Women's Skills Development Center does important humanitarian work to promote the safety of Afghan women.
- ✓ Ever since the Taliban came into power, Afghanistan is an example of a country where women's human rights are systematically suppressed and girls have been denied access to secondary education and women to higher education.
- ✓ Finnish Prime Minister Petteri Orpo attended the cremony and presented the EUR 300,000 Prize to the organization's representative, Mahbouba Seraj, in Tampere.
- ✓ Finland was one of the first countries in the world to extend the right to vote and stand for elections to all women and men in 1906. Finland was also the first country to elect women to Parliament; 19 women were elected to the 200-seat Parliament in 1907.
- Q. Who has been honoured with the Diwali Power of One Award 2023?

A) Yoo Soon-taek

B) Ban Ki-moo

C) Warren Buffett

D) Bill Gates

Answer: B

✓ Former Secretary-General Ban Ki-moon honoured with Diwali 'Power of One' Awards 2023

- ✓ The former UN chief Ban Ki-moo was honoured with the Lifetime Achievement Award at the 2023 Diwali Stamp The Power of One Award ceremony organized by the Diwali Foundation USA.
- ✓ The other awardees for the year 2023 are former permanent representative of Bosnia and Herzegovina to the UN Ambassador Mirsada Colakovic, former permanent representative of South Korea to the UN Ambassador Kim Sook and 72nd UN General Assembly president and EU Special Representative for the Belgrade-Pristina Dialogue Miroslav Lajcak.
- ✓ Ban commended the work and "forward-thinking vision" of the Diwali Foundation USA "for advancing vital light in a world of increasing darkness".
- ✓ Ban was the eighth Secretary-General of the United Nations, serving two terms as the world's top diplomat from January 2007 to December 2016
- ✓ Diwali Foundation USA was established in 2017 to promote a peaceful and consensus-based process to achieve societal "good, as befits the high hopes and ideals of humanity enshrined in the United Nations Charter.
- ✓ The Foundation established 'The Power of One' awards to celebrate and highlight the important work done in a peaceful manner, especially at the United Nations
- Q. Which has organized the 15th edition of the 'Capacity Building Senior Officers' Meeting' (CBSOM-2023) in Gandhinagar?
 - A) Indian Army
 - B) Indian Air Force
 - C) Indian Coast Guard
 - D) Indian Navy

Answer: C

- ✓ The Indian Coast Guard has organized the 15th edition of the 'Capacity Building Senior Officers' Meeting' (CBSOM-2023) at GIFT City in Gandhinagar to understand the situation of maritime piracy and armed robbery against ships in Asia.
- ✓ The meeting was held as per the Regional Cooperation Agreement on Combating Piracy and Armed Robbery against Ships in Asia.
- ✓ It brought together 19 international delegates from 15 countries, including key national stakeholders from India.

- Q. Which country has launched the world's first Methane powered rocket "Zhuque 2"?
 - A) Japan

B) China

C) Israel

D) Russia

Answer: B

- ✓ China launched the world's first Methane powered rocket "Zhuque 2"
- ✓ A Chinese company LandSpace Technology became the first in the world to launch satellites with rockets fuelled by methane and liquid oxygen.
- ✓ The Zhuque 2 Y-3 blasted off from the Jiuquan Satellite Launch Centre in northwest China.
- ✓ The rocket was 49.5 metres in length, had a diameter of 3.35m, and had a lift-off mass of 220 tonnes, excluding the payloads.
- ✓ Zhuque-2 Y-3 carried two 50kg test satellites developed by Chinese startup Spacety, one of which has adopted technologies from a company named Hongqing.
- Q. Almora Fault, recently in seen is located in which of the following country?
 - A) Indonesia
 - B) Nepal
 - C) Bangladesh
 - D) Japan

Answer: B

- ✓ Union Earth Sciences Minister reported an increased number of earthquakes in 2023, attributing it to the activation of the Almora Fault in Western Nepal.
- ✓ It is a geological fault located in Western Nepal and extends to the Uttarakhand region in India. It lies on the Main Boundary Thrust (MBT) in the Himalayan fault zone.
- ✓ There are two thrusts in Kumaon, Uttarakhand: One is the South Almora Thrust and the other is the North Almora Thrust.
- ✓ MBT (Main Boundary Thrust): It is a significant fault in the Himalayas, marking the boundary between the Lesser Himalayas and the Sub-Himalayas.

- Q. Consider the following statements about 5G RAN Technology
 - 1. 5G RAN is the latest architecture in wireless communication and uses 5G radio frequencies to provide wireless connectivity to devices.
 - 2. It was developed indigenously by a multi-institutional team of researchers that includes IIT Madras and IIT Kanpur.

Choose the correct statements:

A) 1 only B) 2 only

C) Both 1 and 2 D) Neither 1 nor 2

Answer: C

- ✓ The 5G RAN technology developed by two IITs and the R&D arm of MeiTY was recently handed over to an Indian tech company for advancement and commercial applications.
- ✓ 5G RAN is the latest architecture in wireless communication and uses 5G radio frequencies to provide wireless connectivity to devices.
- ✓ A radio access network (RAN) is a major component of a wireless telecommunications system that connects individual devices to other parts of a network through a radio link.
- ✓ RAN links user equipment, such as a cellphone, computer or any remotely controlled machine, over a fiber or wireless backhaul connection.
- ✓ India In India it is developed indigenously by a multi-institutional team of researchers.
- ✓ The institutes that are involved in the development includes IIT Madras, IIT Kanpur and the Society for Applied Microwave Electronics Engineering and Research (SAMEER).
- ✓ SAMEER is an autonomous R&D institution under the Ministry of Electronics and Information Technology (MeiTY).
- ✓ Now the technology has been licensed to Tejas network, a Tata company which will play a vital role in leveraging it for further advancements and commercial applications
- Q. Consider the following statements about ENACT Partnership
 - 1. It was launched at the Conference of Parties (COP27), by India and Egypt.
 - 2. International Union for Conservation of Nature (IUCN) hosts its secretariat.
 - 3. It aims to enhance the protection from and resilience to climate impacts of at least 1 billion vulnerable people.

How many of the statements given above are correct?

A) Only one

B) Only two

C) All three

D) None of the above

Answer: B

- ✓ Statement 1 Incorrect
- ✓ Statement 2&3 Correct
- ✓ Recently, six new countries and a United Nations agency joined the ENACT Partnership.
- ✓ Enhancing Nature-based Solutions for an Accelerated Climate Transformation (ENACT) was launched by Germany and Egypt along with the International Union for Conservation of Nature.
- ✓ It was launched at the Conference of Parties (COP27), which took place at Sharm el-Sheikh, Egypt in 2022.
- ✓ It aims to : Enhance the protection from and resilience to climate impacts of at least 1 billion vulnerable people.
- ✓ Secure up to 2.4 billion hectares of healthy natural and sustainable ecosystems, and significantly.
- ✓ Other member countries: Canada, European Union, France, Japan, Malawi, Norway, Republic of Korea, Slovenia, Belgium, Pakistan, Spain, the Netherlands, Switzerland and the United States
- Q. Nations at COP28 Reach Landmark 'UAE Consensus' for Net Zero by__.

A) 2025

B) 2030

C) 2040

D) 2050

Answer: D

- ✓ In Dubai, nations reached for a landmark agreement, the 'UAE Consensus' that calls for a transition away from fossil fuels to achieve net zero by 2050.
- ✓ The 28th Conference of the Parties (COP28) has come to a historic close, marking a turning point in global efforts to combat climate change.
- ✓ 198 participating Parties, outlined an ambitious climate agenda aimed at keeping the goal of limiting global warming to 1.5°C within reach.

Key achievements under the Action Agenda include the launch of ALTÉRRA, a \$30 billion catalytic private finance vehicle by the UAE, aiming to mobilize \$250 billion for global climate action. Additionally, COP28 saw the endorsement of the 'COP28 UAE Declaration on Agriculture, Food, & Climate' by 158 countries, embedding sustainable agriculture and food systems in climate change responses

- Q. State-owned RITES Ltd has signed a pact with CFM Mozambique for the supply of how many diesel locomotives and incidental services at a total cost of USD 37,680,080?
 - A) 12

B) 10

C) 14

D) 18

Answer: B

- ✓ RITES signed pact with CFM Mozambique for 10 diesel locomotive supply
- ✓ State-owned RITES Ltd has signed a pact with CFM Mozambique for the supply of diesel locomotives and incidental services at a total cost of USD 37,680,080 (Rs 314.1 crore).
- ✓ The pact has been signed for the supply of ten diesel locomotives.
- ✓ Caminhos de Ferro de Mozambique is a state-owned company of Mozambique.
- ✓ The pact is aimed to foster the India-Mozambique bilateral relationship.
- Q. Punjab government has launched the "Bhagwant Mann Sarkar Tuhade Dwar" scheme to deliver citizen-centric services at people's doorstep. Under the scheme, people will get how many services?

A) 28

B) 43

C) 36

D) 18

Answer: B

- ✓ AAP national convenor Arvind Kejriwal and Punjab Chief Minister Bhagwant Mann launched the "Bhagwant Mann Sarkar Tuhade Dwar" scheme.
- ✓ The scheme is aimed to deliver citizen-centric services at people's doorstep.
- ✓ Under the scheme, people will get 43 services, including the issuance of certificates of birth, marriage, death, income, residence, caste, rural area, border area, backward area, pension, payment of electricity bills, and land demarcation.
- ✓ To avail of these services, people will have to dial helpline number 1076.
- Q. Chinese doctor Gao Yaojie passed away recently. She was known for?

A) Exposed the Dengu Fever

B) Exposed the Breast Cancer

C) Exposed the AIDS epidemic

D) Exposed the Covid Pandemic

Answer: C

- ✓ Chinese doctor Gao Yaojie, known for having exposed the AIDS epidemic in the rural part of the country, died at the age of 95.
- ✓ Yaojie was a gynecologist by training and was one of the first doctors who spearheaded the campaign against the AIDS epidemic in China.
- ✓ Yaojie had exposed how businesses selling blood caused the spread of HIV in rural China.
- ✓ According to a report by BBC, selling blood was a common practice in rural China, especially in the Henan province in the 1980s and 1990s. Poor farming communities engaged in selling blood to earn a living. However, the practice was not properly monitored and at times, blood was also collected from HIV+ patients
- Q. Which Government to Set Up PM College of Excellence in all Districts of The State?

A) Karnataka

B) Madhya Pradesh

C) Maharashtra

D) Uttar Pradesh

Answer: B

- ✓ Madhya Pradesh government will set up PM College of Excellence in all districts of the state.
- ✓ The decision to this effect was taken at the first Cabinet meeting chaired by new Chief Minister Mohan Yadav in Bhopal
- Q. OYO founder launches 5 healthcare centers for underprivileged in Which State?

A) Odisha

B) Maharashtra

C) Assam

D) Jharkhand

Answer: A

- ✓ OYO's founder Ritesh Agarwal has announced the establishment of five healthcare centers for the underprivileged in his home state of Odisha over the next one year.
- ✓ The centers will be operated by the health-tech startup 'Last Mile Care', which already runs 11 health centers across India.
- ✓ "The strategic placement of these centers aims to cover regions with limited access to healthcare facilities, thereby bridging the gap between healthcare services and marginalised populations," said OYO in a press release.

Q. When is the Vijay Diwas or Victory Day observed in India?

A) 16 December

B) 15 December

C) 14 December

D) 17 December

Answer: A

- ✓ In India, Vijay Diwas (also called Victory Day) is celebrated every year on December 16.
- ✓ The country is celebrating the 52nd Vijay Diwas in 2023.
- ✓ Vijay Diwas is observed to commemorate the service, valour, and sacrifices of the gallant men of the Indian Armed Forces' victory over Pakistan in 1971 war.
- ✓ On 16 December 1971, the Indian Armed Forces won the 13-day long decisive war against the Pakistan Army and state for the liberation of Bangladesh from Pakistan
- Q. The Indian Space Research Organisation (ISRO) is planning to send Indian astronauts to the moon for the first time by which year?

A) 2030

B) 2035

C) 2040

D) 2047

Answer: C

- ✓ The Indian Space Research Organization (ISRO) is planning to send Indian astronauts to the moon for the first time by 2040.
- ✓ Four test pilots from the Indian Air Force have been selected as astronaut designates for the mission.
- ✓ ISRO aims to take the next step in space exploration with the Gaganyaan programme, planning to launch a crew of 2 to 3 Indian astronauts into Low Earth Orbit (LEO) for up to three days before safely returning them to a predefined site in Indian waters.
- ✓ Currently, the astronaut designates are undergoing mission-specific training at the Astronaut Training Facility (ATF) in Bengaluru.
- ✓ The inaugural manned space mission Gaganyaan involves developing critical technologies, including a human-rated (capable of safely transporting humans) launch vehicle (HLVM3), an Orbital Module comprising a Crew Module (CM) and Service Module (SM), and life support systems.
- ✓ Two identical un-crewed missions (G1 and G2) besides Integrated Air Drop Test, Pad Abort Test, and Test Vehicle flights will precede the Gaganyan mission.

✓ The first development flight of Test Vehicle (TV-D1) was launched on October 21, 2023, and it successfully demonstrated in-flight abort of the Crew Escape System, followed by Crew Module separation and its safe recovery from the Bay of Bengal by the Indian Navy.

ISRO IN NEWS 2023

- ➤ Indian Space Research Organization (ISRO) is planning to send Indian astronauts to the moon for the first time by 2040.
- ➤ ISRO's Next Moon Mission in Collaboration with Japan Gathers Steam. This mission, called LUPEX, or Lunar Polar Exploration, is slated for 2024-25.
- > Centre has approved the establishment of a new spaceport in Kulasekarapattinam, Tamil Nadu for carrying out the launches of the Small Satellite Launch Vehicles (SSLV) developed by the ISRO.
- ➤ ISRO has announced a new online training programme for post-graduate and final-year undergraduate students of physical sciences and technology. The programme is called Space Science and Technology Awareness Training (START).
- ➤ ISRO will launch Singapore's TeLEOS-2 satellite using the Polar Satellite Launch Vehicle (PSLV) from the Satish Dhawan Space Center in Sriharikota.
- ➤ ISRO has successfully conducted the Reusable Launch Vehicle Autonomous Landing Mission (RLV LEX) at the Aeronautical Test Range (ATR), Chitradurga, Karnataka.
- ➤ ISRO has successfully launched India's largest Launch Vehicle Mark-III (LVM3) rocket/OneWeb India-2 Mission with 36 satellites onboard from Satish Dhawan Space Centre in Sriharikota, Andhra Pradesh.
- ➤ ISRO successfully launched a Polar Satellite Launch Vehicle -C52(PSLV-C52) on 14 February 2022 from the Satish Dhawan Space Centre at Sriharikota in Andhra Pradesh.
- ➤ The PSLV-C52 rocket carried three satellites EOS-04, INSPIR Esat-1 and INS-2TD).
- ➤ Indian Space Research Organisation (ISRO) will launch OneWeb India-2 mission from Satish Dhawan Space Centre in Sriharikota.
- > Under a commercial agreement with NewSpace India Ltd, will launch 72 satellites of UK-based Network Access Associates Ltd and place them in low Earth orbit.
- ➤ Indian Space Research Organisation (ISRO) recently successfully carried out a controlled descent of its 12-year-old low earth orbit satellite Megha Tropiques-1 (MT-1) into the Pacific Ocean.

- ➤ Indian Space Research Organisation (ISRO) has recently released images of Earth captured by the EOS-06 satellite.
- Earth Observation satellite (EOS-6) is the third-generation satellite in the Oceansat series.
- ➤ Indian Space Research Organization has launched its smallest rocket SSLV-D2 into space from Satish Dhawan Space Center (Sriharikota).
- > ISRO's SSLV-D2 flew into space carrying three satellites with it.
- ➤ These include ISRO's satellite EOS-07, Chennai-based space startup Spacekidz's satellite Azad SAT-2 and American company Antaris's satellite JANUS -1.
- All these three satellites will be placed in circular orbit 450 km apart.
- An Earth-observation satellite jointly developed by National Aeronautics and Space Administration (NASA) and ISRO will be sent to India in late February 2023 for a possible launch in September.
- ➤ India's first ever private Vikram-S (Suborbital) rocket was launched on 18 November from the Satish Dhawan Space Centre, Sriharikota.
- Vikram-S, designed by Skyroot Aerospace.
- ➤ ISRO has successfully launched its heaviest rocket LVM3-M2, from the Satish Dhawan Space Centre in Sriharikota spaceport, Andhra Pradesh on 23 October 2022. The mission, which was named LVM3-M2/OneWeb India-1, carried 36 broadband communication satellites of OneWeb Company.
- ➤ ISRO will launch 36 satellites of OneWeb, the UK's global communications network, on October 23, 2022.
- The name of the rocket is LVM3, it was earlier called GSLV Mk III.
- ➤ ISRO 'Shukrayaan I' mission to planet Venus reportedly shifted to 2031.
- ➤ ISRO is doing to boost the use of 'NAVigation with the Indian Constellation' (NavIC), India's version of GPS.
- ➤ ISRO has unveiled spectacular images of the Earth taken by its Earth Observation Satellite (EOS-06), also known as Oceansat-3.
- ➤ Indian Space Research Organisation (ISRO)

Founded: 15 August 1969

> HQ: Bengalore, Karnataka

Founder / 1st Chairman : Vikram Sarabhai

> 10th Chairman : S Somanath

- Aryabhata India's first satellites Launched on 19 April 1975.
- ➤ GSAT-1 India's first commercial satellite.
- > SLV-3 was India's first experimental satellite launch vehicle.
- Ariane Passenger PayLoad Experiment, (APPLE) first communication satellite in India 19 June 1981.
- > Udupi Ramachandra Rao : satellite Man of India
- Q. Who has been awarded the Indira Gandhi Peace Prize 2023 for his efforts in bringing together youth and people of Israel and the Arab world for a non-violent solution to the Israel-Palestine conflict?
 - A) Ali Abu Awwad and Daniel Barenboim
 - B) Elena Bashkirova and Daniel Barenboim
 - C) Elena Bashkirova and Ali Abu Awwad
 - D) Martha Argerich and Michael Barenboim

Answer: A

- ✓ The Indira Gandhi Prize for Peace, Disarmament, and Development for 2023 has been jointly awarded to Daniel Barenboim and Ali Abu Awwad for their efforts in bringing together the youth and peoples of Israel and the Arab World for a non-violent resolution of the Israel-Palestine conflict.
- ✓ The International Jury of the Indira Gandhi Prize for Peace was chaired by former CJI T.S. Thakur.
- ✓ Mr. Barenboim and Mr. Awwad have fostered meaningful, mutual social, and cultural understanding, and peaceful public cooperation via the tools of music, dialogue and people's participation
- Q. India has signed an agreement with the Asian Development Bank (ADB) for a \$200 million loan from the latter to improve the quality, efficiency, and reliability of power supply in which state?

A) Rajasthan

B) Uttarakhand

C) Assam

D) Odisha

Answer: B

- ✓ The Centre has signed an agreement with the Asian Development Bank (ADB) for a \$200 million loan from the latter to improve the quality, efficiency, and reliability of power supply in the State of Uttarakhand.
- ✓ The ADB funding for the project will strengthen power system infrastructure and help Uttarakhand in achieving its goal of providing 24×7 power to its residents.

✓ The project will modernize Dehradun city's power network infrastructure by introducing an advanced and climate-resilient underground cable system comprising 537 km subterranean cables, 354 ring main units, and 99 compact substations.

ADB IN NEWS 2023

- ➤ India, ADB sign \$200 million loan agreement for Uttarakhand power system project.
- Asian Development Bank (ADB) has approved a substantial \$170 million loan to catalyze the modernization of water supply services in Kochi, a rapidly growing city in the southern Indian state of Kerala.
- ➤ India & ADB sign \$400 million loan to support urban reform agenda.
- ➤ ADB to Support Improvement of Urban Infrastructure and Services in Peri-urban Areas of Ahmedabad, India.
- ➤ ADB Capital Management Reforms Bring \$100 Billion Benefits Over Next Decade to Asia-Pacific.
- Asian Development Bank (ADB) has announced the allocation of US \$ 400 million for welfare work with a special focus on women and girls in Afghanistan.
- The Asian Development Bank (ADB) and Fourth Partner Energy Private Limited (Fourth Partner) signed a long-term loan of up to 1.2 billion Indian rupees (about \$14.7 million).
- ADB Approves USD 40.5 Million Loan to Enhance Childhood Development and Maternal Mental Health in Meghalaya.
- Sovernment of India and Asian Development Bank (ADB) signed a \$200 million loan as additional financing for the ongoing Rajasthan.
- ➤ ADB approves \$295mn loan to improve Transport Connectivity in Bihar.
- ADB gives 130 million dollars to increase horticulture in Himachal Pradesh.
- Asian Development Bank (ADB) and the Government of India signed a \$141.12 million loan agreement for the development of an industrial corridor in Andhra Pradesh.
- Alok Kumar has been appointed as a member of the Asian Development Bank's (ADB) High-level Advisory Group on Digital Technology for Development.
- Pakistan is the largest recipient of ADB loans in Asia, Pakistan received loans of USD 5.58 billion.
- Asian Development Bank (ADB) has announced its plans to invest in non-convertible debentures valued at Rs 150 crore in Tata Power Delhi Distribution Ltd (TPDDL).

- ADB approves \$130 million loan to promote horticulture in Himachal Pradesh.
- ➤ Indian government and the Asian Development Bank (ADB) signed loan agreements aggregating to \$1.22 billion.
- ➤ ASIAN DEVELOPMENT BANK (ADB)
- Founded: 19 December 1966
- > HQ: Mandaluyong, Metro Manila, Philippines
- President : Masatsugu Asakawa (Japan)
- Vice President : Ashok Lavasa (Indian?
- Director of ADB for India: Takeo Konishi
- Executive Director : Sameer Kumar
- ➤ Member Countries : 68 (Nuie).
- ➤ ADB has grown to encompass 68 members; of which 49 are from within Asia and the Pacific and 19 outside.
- > Japan is the largest contributor in the subscribed capital of the country.
- Asian Development Outlook, reports published by ADB.
- It is a regional multilateral financial institution focused on countries in the Asia and Pacific region.
- ➤ It currently has 68 members of which 49 are from the Asia and Pacific region and 19 from outside.
- Q. The young entrepreneurs Kaivalya Vohra (21) and Aadit Palicha (22) have claimed the top spots in the Hurun India Top 100 Under 30 List 2023. Vohra & Palicha are the founder of which of the following company?

A) Swiggy

B) Zepto

C) Zomato

D) Blinkit

Answer: B

- ✓ The young entrepreneurs Kaivalya Vohra (21) and Aadit Palicha (22), founders of the Quick Commerce app Zepto, have claimed the top spots in the Hurun India Top 100 Under 30 List 2023.
- ✓ The list showcases 100 entrepreneurs aged 30 and below who have demonstrated exceptional prowess in their respective fields.
- ✓ Zepto, the brainchild of Vohra and Palicha, stands out for its commitment to delivering a diverse array of products within minutes.

- ✓ The app caters to a wide spectrum of consumer needs, ranging from online groceries and fresh produce to personal care items and electronics.
- ✓ Earlier this year, the company secured \$200 million in funding which propelled Zepto's valuation to \$1.4 billion, marking it as the first Indian unicorn of 2023.
- ✓ Following closely in the rankings is 24-year-old Neelakantha Bhanu Prakash, the visionary founder of Bhanzu—a research initiative that has positively impacted over 2 million students across India.
- ✓ Beyond his entrepreneurial endeavors, Neelakantha has earned global acclaim as the world's fastest human calculator. His remarkable feat includes clinching India's first gold at the Mental Calculation World Championship.
- ✓ The fourth and fifth positions on the list were secured by Rahul Rawat (24) of Space Technology Digantara and Anirudh Singla (24) of Content Marketing Pepper, further exemplifying the diverse talents emerging from India's youth.
- Q. Who among the following celebrities have NOT been included in the top 10 of Britain's 'World's Top 50 Asian Celebrities' list?

A) Priyanka Chopra

B) Shah Rukh Khan

C) Katrina Kaif

D) Shreya Ghoshal

Answer: C

- ✓ Bollywood superstar Shah Rukh Khan, referred to as the King Khan of the Indian film industry, has topped a UK list of the 'Top 50 Asian Celebrities in the World'.
- ✓ The 58-year-old actor, who had double box-office success this year with action thrillers "Pathaan" and "Jawan", is currently preparing for the Christmas release of comedy-drama "Dunki".
- ✓ Popular actor Alia Bhatt came in second for her impact in Bollywood and Hollywood and also for being a strong role model for working mothers.
- ✓ Third-placed Priyanka Chopra Jonas, the most famous Indian on the planet, has been recognised for her ground-breaking work on the international stage, including with big-budget series "Citadel", Hollywood film "Love Again", humanitarian work and lighting up the red carpet globally.
- ✓ Fourth-placed Diljit Dosanjh confirmed his place as the biggest Punjabi star, with stunning work as an actor and singe.
- ✓ Fifth-placed Charli XCX from the UK was the biggest singing star internationally of a South Asian heritage.



- ✓ She is followed by Ranbir Kapoor (sixth) for delivering the year's most impactful movie performance with the blockbuster hit "Animal".
- ✓ Singer Shreya Ghoshal comes in at number seven with another award-winning year, which included magnificent songs in multiple languages, global arena shows and her turn as a judge on the popular singing reality series "Indian Idol" (season 14).
- ✓ Eighth placed Vijay is the biggest South Indian cinema star of 2023 with two hits ("Leo" and "Varisu") and for being an inspiration to countless fans with his humility.
- ✓ The highest-placed Pakistani on the list is actor Wahaj Ali (ninth), who delivered strong performances all year round, including in the record-breaking serial "Tere Bin".
- ✓ Canadian actor Iman Vellani is at number 10 for headlining Hollywood blockbuster "The Marvels" with a path-breaking role.
- ✓ The oldest star on the list is 81-year-old Amitabh Bachchan (35th) and the youngest is 20-year-old television star Sumbul Touqeer (44th).
- Q. Which bank has signed a 70-million-euro (about Rs 630 crore) Line of Credit (LoC) with German Development Bank KfW for promoting solar projects in the country?

A) Punjab National Bank

B) State Bank of India

C) Indian Overseas Bank

D) Bank of India

Answer: B

- ✓ State Bank of India (SBI) has signed a 70-million-euro (about Rs 630 crore) Line of Credit (LoC) with German Development Bank KfW for promoting solar projects in the country.
- ✓ The Line of Credit (LoC) is specifically tailored to bolster Solar Photovoltaics (PV) projects in India, aligning with the nation's commitment to clean and renewable energy sources.
- ✓ This collaboration between SBI and KfW reflects a shared vision of promoting sustainable practices and reducing the carbon footprint through solar initiatives
- Q. Which state government will set up PM College of Excellence in all districts of the state?

A) Haryana

B) Gujarat

C) Rajasthan

D) Madhya Pradesh

Answer: D

✓ Madhya Pradesh government will set up PM College of Excellence in all districts of the state.

- ✓ The decision to this effect was taken at the first Cabinet meeting chaired by new Chief Minister Mohan Yadav in Bhopal.
- ✓ In Madhya Pradesh, the government will upgrade one college in every district out of total 570 government colleges as "PM College of Excellence". More than Rs 460 crore will be spent on the development of these colleges.
- ✓ Apart from this, degree and mark sheets of students in all government and private universities will be uploaded in DigiLocker

MADHYA PRADESH IN NEWS 2023

- Madhya Pradesh government will set up PM College of Excellence in all districts of the state.
- Mohan Yadav has been elected as the new Chief Minister of Madhya Pradesh.
- The city of Kozhikode in Kerala was added in UNESCO's Creative Cities Network (UCCN).
- ➤ Gwalior from Madhya Pradesh was also among the 55 new cities to join the network.
- > Veerangana Durgavati Tiger Reserve becomes the 7th tiger reserve of Madhya Pradesh and 55th in India.
- ➤ Ministry of Housing and Urban Affairs has organized the 'India Smart Cities Conclave 2023' in Indore, Madhya Pradesh.
- > The famous Kadaknath chicken meat from Jhabua district of Madhya Pradesh has now got a Geographical Indication (GI) tag.
- The 'Sanchi' city of Madhya Pradesh has been established as the country's first solar city.
- International Aerospace Conference jointly organized by MoCA and CII in Gwalior, Madhya Pradesh.
- > President of India, Droupadi Murmu has inaugurated 'Unmesha' International Literature Festival and 'Utkarsh' Festival of Folk and Tribal Performing Arts at Bhopal, Madhya Pradesh.
- > India's first online gaming academy launched in Madhya Pradesh.
- > Prime Minister Narendra Modi launched the National Sickle Cell Anemia Elimination Mission in Shahdol, Madhya Pradesh.
- > Tiger State Madhya Pradesh is poised to get its 7th tiger reserve with the state government going forward with the notification of Nauradehi and Durgavati Wildlife Sanctuaries.

- Madhya Pradesh received the first prize in the best State category, while the best district award went to Ganjam District in Odisha.
- Narmada Hydroelectric Development Corporation Ltd (NHDC Ltd.) will construct a 525 MW pumped storage project near the Indira Sagar Dam in Khandwa, Madhya Pradesh.
- Madhya Pradesh Chief Minister Shivraj Singh Chouhan launched the 'Mukhya Mantri Ladli Bahna Yojana'.
- Madhya Pradesh cabinet approves 'Mukhya Mantri Sikho Kamao Yojana' for unemployed youth.
- ➤ Gond paintings from Madhya Pradesh have bagged the Geographical Indication (GI) tag, a recognition that protects and acknowledges the work of tribal artists.
- Madhya Pradesh government launched Chief Minister's Residential Land Rights Scheme.
- > Madhya Pradesh government announced that Islam Nagar village located in Bhopal district has been renamed as Jagdishpur.
- Madhya Pradesh Government on 5 March launched Ladli Bahna scheme under which each woman will be given one thousand rupees per month..
- Madhya Pradesh Chief Minister Shivraj Singh Chouhan announced on March 4 to make Tehsil Mauganj of Rewa district the 53rd district of the state.
- ➤ About Madhya Pradesh
- Capital Bhopal
- Chief Minister Dr Mohan Yadav (replace Shivraj Singh Chauhan)
- Deputy CM Jagdish Devda & Rajendra Shukla
- Speaker of Madhya Pradesh Assembly Narendra Singh Tomar
- Governor Mangubhai C. Patel
- ➤ Lok Shaba Seats 29
- ➤ Rajya Sabha Seats 11
- Legislative Assembly Seats 230
- Q. Reliance Industries Limited (RIL) has collaborated with which bank to establish a financing programme customized to the requirements of the compressed biogas project initiated by RIL?

A) DBS Bank

B) MUFG Bank

C) Standard Chartered

D) HSBC India

Answer: A

- ✓ Reliance Industries Limited (RIL) and DBS Bank India have collaborated to establish a financing programme customized to the requirements of the compressed biogas project initiated by RIL.
- ✓ The financing will enable the ecosystem development for vendor partners to aggregate agri-residue as inputs for the Reliance compressed biogas production plants across India.
- ✓ The company targets to establish 100 compressed biogas (CBG) plants in the next five years, consuming 5.5 million tonnes of agro-residue and organic waste. The move would help in mitigating nearly 2 million tonnes of carbon emissions and producing 2.5 million tonnes of organic manure annually.
- ✓ Reliance Industries Limited is setting up world-class biogas facilities at multiple locations in Uttar Pradesh by using surplus agro residue and organic waste. These facilities will be linked to a network of biogas dispensing stations operated by Reliance Jio BP.
- ✓ Reliance has set up a flagship CBG production facility in Barabanki, Uttar Pradesh, which is expected to cut down CO2 emissions by 40,000 tonnes annually.
- Q. IDFC First Bank, LIC Cards, and which company have partnered to launch an exclusive co-branded credit card to meet the dynamic financial needs of the country?

A) RuPay

B) Visa

C) American Express

D) Mastercard

Answer: D

- ✓ IDFC First Bank, LIC Cards, and Mastercard have partnered to launch an exclusive co-branded credit card to meet the dynamic financial needs of the country.
- ✓ Available in two variants LIC Classic and LIC Select the credit cards will let more than 27 crore policyholders across the country save in the form of reward points on every LIC insurance premium payment.
- ✓ It will also come with other benefits, including up to Rs 50,000 cover for lost card liability and a personal accident insurance cover of up to Rs 5 lakh.
- ✓ The new partnership will create synergy by collaborating Brand LIC which signifies 'Trust' and IDFC First Bank which represents new age "Customer Centricity"

- Q. Who has been elected to the Governing Council of the International Institute for the Unification of Private Law (UNIDROIT)?
 - A) Amir Subhani

B) Sri Devendra Kumar Dard

C) Anita Singh

D) Uma Sekhar

Answer: D

- ✓ India's Uma Sekhar elected to Governing Council of UNIDROIT
- ✓ In a historic moment for India, Ms. Uma Sekhar has secured a remarkable victory by garnering 45 out of 59 votes in the initial round of elections for the Governing Council of the International Institute for the Unification of Private Law (UNIDROIT) held in Rome, Italy.
- ✓ This win not only signifies Ms. Sekhar's individual achievement but also elevates India to a prominent position on the Governing Council for the term spanning 2024-28.
- ✓ UNIDROIT, the International Institute for the Unification of Private Law, functions as an independent intergovernmental organization headquartered in Rome, Italy
- Q. Who among the following Indian tennis players have made it into the International Tennis Hall of Fame?
 - A) Sania Mirza & Leander Paes
 - B) Vijay Amritraj & Sania Mirza
 - C) Leander Paes & Vijay Amritraj
 - D) Rohan Bopanna & Vijay Amritraj

Answer: C

- ✓ Olympic medallist and multiple Grand Slam champion Leander Paes, along with two-time Davis Cup finalist Vijay Amritraj, has made it into the International Tennis Hall of Fame.
- ✓ Leander makes it in the player category and Vijay in the contributor category for his multi-faceted role in the game.
- ✓ They are the first two Indians to be inducted into the Hall of Fame.
- ✓ Leander has won eight Grand Slam doubles titles and 10 mixed doubles titles. He is only one of three men in tennis history to complete a career Grand Slam in both doubles and mixed doubles.
- ✓ Since 2006, Vijay Amritraj Foundation has provided education and basic needs for women and children in the Indian community.

- Q. Bipin Chandra has been honoured with the "Champions of Change Award by the Interactive Forum on Indian Economy (IFIE). He is the CEO of which company?
 - A) Wipro

B) Esyasoft Technologies

C) Infosys Technologies

D) Wavesoft Technologies

Answer: B

- ✓ Esyasoft Technologies' visionary Founder and CEO, Bipin Chandra, was honoured with the "Champions of Change Award (Karnataka)" by the Interactive Forum on Indian Economy (IFIE).
- ✓ Esyasoft Technologies is a non-profit organization recognized by Govt of India, for its outstanding leadership and transformative impact.
- ✓ Chandra received a Gold Medal and a Citation from the Governor of Karnataka, Shri Thawad Chand Gehlot as part of the felicitation.
- Q. Which bank has been recognized as the top performer of the 2023 Climate Assessment for Financial Institutions (CAFI) Awards in Climate Reporting by International Finance Corporation (IFC)?

A) Yes Bank

B) HDFC Bank

C) Federal Bank

D) ICICI Bank

Answer: C

- ✓ Federal Bank as the top performer of the 2023 Climate Assessment for Financial Institutions (CAFI) Awards
- ✓ International Finance Corporation (IFC), a World Bank Group has recognized Federal Bank as the top performer of the 2023 Climate Assessment for Financial Institutions (CAFI) Awards for Climate Reporting.
- ✓ Out of the 258 financial institutions globally participating in climate reporting through the CAFI tool, Federal Bank emerged as a standout performer.
- ✓ Federal Bank secured two positions on the global stage i.e. Highest Climate Loan Amount Reported and Most GHG Mitigated category.
- Q. Which foundation has been honored with Telangana Business Awards for the Best Girl Child Empowerment Program Initiative of the Year?

A) Tata Foundation

B) KK Birla Foundation

C) Reliance Foundation

D) BBG Foundation

Answer: C

✓ BBG Foundation becomes winner of Telangana Business Awards

- ✓ In recognition of its outstanding commitment to empowering girls through education, BBG Foundation has been honored with the prestigious title of Best Girl Child Empowerment Program Initiative of the Year.
- ✓ The award was presented by Telangana Business Awards (TBA), a distinguished platform dedicated to recognizing excellence in various sectors.
- ✓ Telangana Business Awards serves as a beacon for enhancing productivity and quality in companies, entrepreneurs, and service providers, acknowledging their remarkable achievements and performance in their respective fields.
- ✓ BBG Bangaaru Thalli, a non-profit organization founded in 2019 by Mallikarjuna Reddy and a team of dedicated experts, is dedicated to revolutionizing girls' education in rural and educationally disadvantaged areas of India.
- ✓ BBG Bangaaru Thalli stands out for its unwavering dedication to the cause, channeling both life and business profits toward the single-minded purpose of empowering 2,000,000 girls by the year 2040.
- Q. Which foundation has launched "Close the Gender Gap (CGG)" Initiative to Lead a Shift in Gender Equality and Promote Inclusive Workplace Policies?

A) United For Humanity

B) Udaiti Foundation

C) WISH Foundation

D) Reliance Foundation

Answer: B

- ✓ The Udaiti Foundation launches "Close the Gender Gap (CGG)" Initiative to Lead a Shift in Gender Equality and Promote Inclusive Workplace Policies.
- ✓ Objective To drive transformative changes in gender representation and policies within the formal sector.
- ✓ The CGG platform marks a historic milestone by compiling longitudinal company-wise data from 2000 companies based on market capitalization, offering an unparalleled perspective on gender representation and policies.
- ✓ The platform sheds light on gender dynamics within private sector organizations. Larger organizations have more women, but they hit the glass ceiling. Smaller firms however have more women in leadership.
- ✓ When it comes to women's leadership on boards, there is much ground to cover, 43% report one mandatory female Board member, plunging to a mere 11% with more than two female BoDs

- Q. Tata Power EV Charging Solutions Ltd (TPEVCSL) has signed an MoU with which company to install over 500 electric vehicle (EV) charging points across the country?
 - A) Bharat Heavy Electricals Limited (BHEL)
 - B) Bharat Petroleum Corporation Limited (BPCL)
 - C) Indian Oil Corporation Limited (IOCL)
 - D) Hindustan Petroleum Corporation Limited (HPCL)

Answer: C

- ✓ Tata Power EV Charging Solutions Ltd (TPEVCSL) has signed an MoU with Indian Oil Corporation Limited (IOCL) to install over 500 electric vehicle (EV) charging points across the country.
- ✓ Tata Power will set up the stations at IOCL's retail outlets.
- ✓ This strategic collaboration focuses on building a reliable and expansive intercity charging network, which will help alleviate range anxiety for EV owners travelling between cities.
- ✓ The customers will be able to use "Tata Power EZ Charge" and "IndianOil e-Charge" apps to locate and book the chargers.
- ✓ IOCL envisages to provide 10,000 EV charging stations by 2024, transforming retail network to complete energy solutions outlets. With more than 6,000 EV charging stations at present, the company plans to keep expanding its reach.
- ✓ Tata Power currently has a charging infra across over 420 cities in India, including over 62,000 home chargers, 4,900 public and semi-public charging points, and 430 bus charging stations.
- Q. According to the report released by Bain & Company in collaboration with Flipkart, India's e-retail market estimated to reach over \$160 bn by which year?

A) 2028

B) 2030

C) 2035

D) 2040

Answer: A

- ✓ E-retail in India is expected to scale beyond \$160 billion in value by 2028.
- ✓ The market has experienced strong growth post-pandemic, with an estimated value of \$57–\$60 billion in 2023, according to the findings from the fourth (2023) edition of 'How India Shops Online', a report released by Bain & Company in collaboration with Flipkart.

- ✓ This represents an annual addition of \$8–\$12 billion since 2020. The e-retail market is poised to grow in the coming years, with online spending currently only 5–6 per cent of total retail spending in India vs 23–24 per cent in the US and over 35 per cent in China, indicating massive headroom for growth.
- ✓ In India, around 240 million shoppers are expected to participate in e-retail in 2023, with significant headroom to grow given more than 60 per cent of internet users are not shopping online vs. only around 20 per cent in the US and China.
- Q. Which of the following has signed an agreement to develop a multi-modal logistics park (MMLP) in Nagpur at a cost of Rs 673 crore?

A) L&T

B) BRO

C) NHAI

D) IRCTC

Answer: C

- ✓ State-owned NHAI has signed an agreement to develop a multi-modal logistics park (MMLP) in Nagpur at a cost of Rs 673 crore.
- ✓ This project is poised to be the first MMLP in Maharashtra under the PM Gati Shakti National Master Plan.
- ✓ NHAI has signed an agreement with M/s DC Multi-Modal Park (Nagpur) Limited, an SPV of M/S DeltaBulk Shipping India Pvt Ltd, for the development of Multi Modal Logistics Park (MMLP) in Nagpur.
- ✓ The MMLP will be developed in an area of 150 acres under the Public Private Partnership model at an estimated cost of Rs 673 crore.
- ✓ The MMLP will provide facilities, such as warehouses, cold storages, intermodal transfers, handling facilities for container terminals, and bulk/break-bulk cargo terminals, along with value-added services
- Q. India is aiming to get 50,000 electric buses on its streets by 2027 with help from a joint finance mechanism with which country?

A) China

B) United States

C) Japan

D) United Kingdom

Answer: B

- ✓ India is aiming to get 50,000 electric buses on its streets by 2027 with help from a joint finance mechanism with the US.
- ✓ The \$390 million fund will act as a guarantee for manufacturers seeking loans to expand production. India currently only has 12,000 e-buses in operation.

- ✓ The payment security mechanism, established with \$150 million from the US government and philanthropic groups, and \$240 million from the Indian government, is the bedrock of risk management for building out the financial system for electric mobility at scale in India.
- Q. Germany's state-owned investment and development bank, KfW has signed an agreement to provide €500 million (around ₹4,500 crore) in financial assistance for the expansion of which city metro?

A) Ahmedabad Metro

B) Mumbai Metro

C) Delhi Metro

D) Bengaluru Metro

Answer: D

- ✓ KfW, Germany's state-owned investment and development bank, is set to sign an agreement to provide €500 million (around ₹4,500 crore) in financial assistance for the expansion of the Bengaluru Metro.
- ✓ The funding, which includes loan and grants, will help the metro's expansion plans as well as provide technical expertise to the metro project.
- ✓ KfW, which is looking to expand its funding for green energy and sustainable mobility projects in India, is also financing metro projects in Mumbai and Nagpur among other cities.
- ✓ The funding would be used to construct new lines for the Bengaluru Metro, also called Namma Metro.
- ✓ KfW, which has been active in India since 1958, has also provided funds to other metro projects in the country. In 2016, it provided a €500 million loan to the Indian government for the construction of a "modern and sustainable metro system" in Nagpur.
- ✓ KfW also provided funding for the expansion of the Mumbai metro in 2020 through the provision of a €545 million loan.
- ✓ The credit package is made up of one development loan of €345 million and one promotional loan of €200 million. In addition, a financing agreement of €2.2 million was signed for accompanying technical support.
- Q. Who has been appointed as part-time member of Pension Fund Regulatory and Development Authority (PFRDA) board?

A) Parama Sen

B) Pankaj Sharma

C) Rahul Singh

D) Dilip Sharma

Answer: A

✓ The Centre has appointed Parama Sen, Additional Secretary, Department of Expenditure in the Finance Ministry, as a part-time member in Pension Fund Regulatory and Development Authority (PFRDA).

Q. Who has been appointed as CEO Indifi Technologies?

A) Sangram Singh

B) Suman Kumar

C) Nishith Verma

D) Amir Subhani

Answer: A

- ✓ Sangram Singh appoints as CEO Indifi Technologies
- ✓ Indifi Technologies, which focuses on lending to micro, small and medium enterprises (MSMEs), hired Axis Bank executive Sangram Singh as its Chief Executive Officer (CEO).
- ✓ Singh, who in the past has been also the chief executive of Axis Bank subsidiary and digital payments app Freecharge, will be responsible to scale up Indifi's core platform, and will overlook key functions including product, distribution, lending partnerships, treasury, risk and technology
- ✓ About Indifi Technologies
- ✓ Founded in 2015, Gurgaon-based Indifi provides debt financing to small businesses through term loans and credit lines. Its annual disbursals are around Rs 2,500 crore.
- ✓ At present, a little over 80% of its overall revenues comes from its term loan product, with another 15% from credit lines.
- ✓ The platform has an active loan book of Rs 2,000 crore, with almost half of it being funded from its in-house non banking finance company (NBFC).
- ✓ Till date, Indifi has disbursed over 96,000 loans across 400 cities, amounting to a total disbursal value of over Rs 5,100 crore.

Q. Who has been appointed as CEO and MD of Stellantis India?

A) Sunil Kumar Gupta

B) Aditya Jairaj

C) P K Mishra

D) Gopal Rai

Answer: B

- ✓ Aditya Jairaj has been appointed as CEO and MD of Stellantis India, with effect from January 1, 2024.
- ✓ Aditya, currently deputy managing director, Stellantis India and head Jeep India, will succeed Roland Bouchara, who will be assigned to another function in Europe after six and a half years of leading Stellantis in India.
- ✓ Since he was appointed the CEO and MD in 2021, Roland has successfully led Stellantis India's expansion, playing an instrumental role in establishing a robust foundation for Citroën and Jeep.

- Q. Who was honored with the Karmaveer Chakra Medal and Rex Karmaveer Global Fellowship by ICONGO in collaboration with the United Nations?
 - A) Dr. Ravi Kant Sharma

B) Dr. Hemachandran Ravikumar

C) Dr. S. Eswara Reddy

D) Dr. Ashvini Kumar Dwivedi

Answer: B

- ✓ Dr. Hemachandran Ravikumar was honored with the Karmaveer Chakra Medal and Rex Karmaveer Global Fellowship by ICONGO in collaboration with the United Nations in New Delhi
- ✓ These awards recognized Dr. Hemachandran Ravikumar's exceptional contributions to Research & Development in Physical & Bio-Science and Microbiological Studies.
- ✓ The Rex Karamveer Chakra Medal, considered one of the most prestigious civilian honors, is reserved for individuals who have exhibited outstanding contributions globally towards the well-being of humanity.
- Q. In which city did PM Modi inaugurate the world's largest meditation center?

A) Patna

B) Varanasi

C) Lucknow

D) Ahmedabad

Answer: B

- ✓ Prime Minister Narendra Modi inaugurated and laid the foundation stone of several beneficial projects in his parliamentary constituency Varanasi. In this series, PM Modi also inaugurated the world's largest meditation center Swarved Mahamandir.
- ✓ It is a 7-storey meditation center which is the largest in the world.
- ✓ The newly constructed Swaraveda Mahamandir is spread over 3 lakh square feet.
- ✓ In this centre, 20 thousand people can participate in yoga sessions simultaneously.

UTTAR PRADESH IN NEWS 2023

- ➤ Uttar Pradesh government has linked big institutions like the CSIR and DRDO with the Bulk Drug Park and made them its knowledge partners.
- 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.
- ➤ 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.
- 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. Consider the following statements about Members of Parliament Local Area Development Scheme (MPLAD)
 - 1. It is a Central Sector Scheme.
 - 2. Funds under MPLAD Scheme are Lapsable.
 - 3. It is implemented by Ministry of Statistics and Programme Implementation.

How many of the statements given above are correct?

A) Only one

B) Only two

C) All three

D) None of the above

Answer: C

- ✓ The Member of Legislative Assembly Local Area Development Scheme (MLALAD) scheme similar to MPLAD funds for Delhi legislators rose from Rs 4 crore to Rs 7 crore.
- ✓ It is a Central Sector Scheme.
- ✓ Objective:
- ✓ To enable MPs to recommend works of developmental nature with emphasis on the creation of durable community assets based on the locally felt needs to be taken up in their Constituencies.
- ✓ Each year, MPs receive Rs. 5 crore in two instalments of Rs. 2.5 crore each.
- ✓ Funds under MPLAD Scheme are non-lapsable.
- ✓ It was announced in December 1993 and initially came under the control of the Ministry of Rural Development.
- ✓ Later, in October 1994, it was transferred to the Ministry of Statistics and Programme Implementation
- Q. Consider the following statements about International Institute for the Unification of Private Law
 - 1. It is an independent intergovernmental Organisation.
 - 2. It has three-tiered structure, made up of a Secretariat, a Governing Council and a General Assembly.
 - 3. Its purpose is to study needs and methods for modernising private and in particular commercial law as between States and groups of States.

How many of the statements given above are correct?

A) Only one

B) Only two

C) All three

D) None of the above

Answer: C

- ✓ Bharat New Car Assessment Programme (Bharat NCAP)
- ✓ The first round of crash testing of the cars under the Bharat New Car Assessment Programme (Bharat NCAP) has been successfully completed recently.
- ✓ About Bharat New Car Assessment Programme (Bharat NCAP):
- ✓ It is an indigenous star-rating system for crash testing cars, under which vehicles will be assigned between one to five stars, indicating their safety in a collision.
- ✓ Bharat NCAP is an ambitious joint project between the Government of India (GoI) and Global NCAP, the regulatory body behind the safety crash test ratings.

- ✓ Objective: To help consumers make an informed decision before purchasing a car, thereby spurring demand for safer cars.
- ✓ Under the Bharat NCAP, cars voluntarily nominated by automobile manufacturers will be crash tested as per protocols laid down in the Automotive Industry Standard (AIS) 197.
- ✓ Applicability:
- ✓ The programme is applicable to passenger vehicles with not more than eight seats in addition to the driver's seat, with a gross vehicle weight not exceeding 3,500 kg.
- ✓ Only the base model of a particular variant will be tested.
- ✓ Besides internal combustion engine (ICE) models, CNG cars as well as battery-powered electric vehicles are eligible to undergo the safety test.
- ✓ The test program is based on the AIS-197 standards. The selected test units will be sent to the nearest testing centre in coordination with the Central Institute of Road Transport (CIRT).
- ✓ The Ministry of Road Transport and Highways has rolled out an indigenous star-rating system for crash testing cars.
- ✓ Under the new system, vehicles will be assigned between one to five stars indicating their safety in a collision.
- ✓ Called the Bharat New Car Assessment Programme (NCAP), the rating system will be voluntary and will come into effect from October 1, 2023.
- ✓ Need of Bharat NCAP
- ✓ India sees nearly 1.5 lakh road fatalities in a year, accounting for 10% of deaths due to road crashes globally with only 1% of the world's vehicles.
- ✓ According to a World Bank study, road crashes are estimated to cost the Indian economy between 5 to 7% of GDP a year.
- Q. Which Indian recently successfully climbed Antarctica's highest peak 'Mount Vinson'?
 - A) Arunima Sinha

B) Luv Raj Singh Dharamshaktu

C) Sheikh Hasan Khan

D) Anshu Jamsenpa

Answer: C

✓ Kerala government employee Sheikh Hasan Khan has conquered Antarctica's highest peak 'Mount Vinson'.

- ✓ This is the fifth highest peak conquered by him. Mount Vinson is 4,892 meters (16,050 ft) above sea level. Apart from Mount Vinson, Khan has conquered four other high peaks, Mount Everest in Asia, Mount Denali in North America, Mount Kilimanjaro in Africa and Mount Elbrus in Europe.
- Q. Which Countries Electronic Origin Data Exchange System (EODES) Launched for Swift Clearance of Imported Goods?

A) India-Japan

B) India-France

C) India-Korea

D) India-Italy

Answer: C

- ✓ Mr. Sanjay Kumar Agarwal, Chairman of the Central Board of Indirect Taxes & Customs (CBIC), inaugurated the India-Korea Electronic Origin Data Exchange System (EODES) on December 6, 2023, in New Delhi.
- ✓ The ceremony was attended by Mr. KO Kwang Hyo, Commissioner of Korea Customs Service (KCS), and his delegation.
- ✓ Objective: EODES aims to streamline the implementation of the India-Korea Comprehensive Economic Partnership Agreement (CEPA) through the electronic exchange of origin information between the customs administrations of both nations, specifically for goods traded under CEPA.

SIGNS MoU IN NEWS 2023

- ➤ India and Italy sign Mobility and Migration Partnership Agreement to facilitate movement of workers.
- > India-Japan pact on semiconductor supply chain gets Cabinet green light.
- > India, Italy sign defence agreement.
- ➤ India and Tanzania elevate ties to Strategic Partnership; Agree on 5 year roadmap for defence cooperation.
- ➤ India, Tanzania to sign 15 agreements with eye on USD 10 billion trade.
- India And Saudi Arabia Tie Up For Green Hydrogen.
- India And Saudi Arabia Sign Agreement On Cooperation In Energy Sector.
- ➤ India, New Zealand Sign MoU To Enhance Cooperation In Civil Aviation.
- ➤ India and Trinidad and Tobago have entered a partnership by signing an MoU to share INDIA STACK.
- ➤ India, Moldova agree to sign MoU for cooperation in agriculture

- > India, UAE sign MoU on linking of India's Unified Payments Interface with Instant Payment Platform of UAE.
- ➤ India, Panama sign MoU on electoral cooperation.
- ➤ India and Singapore extend MoU on cooperation for 5 years.
- > Israel signed an agreement with India to enhance technological advancements and sustainable practices cooperation in the fields of water and agriculture.
- India and US To Establish Monitoring Group to Boost High-Tech Trade and Tech Partnership.
- > India and Australia Sign Agreements on Migration and Green Hydrogen Task Force.
- India, Israel sign MoU for industrial research and development cooperation.
- NET Zero' Innovation Virtual Centre to be jointly created by India-UK.
- India, UK sign agreement to collaborate on science and innovation.
- Nepal and India to Sign Agreement for Cross-Border Digital Payments.
- > India and Romania sign first Defence Cooperation Agreement to strengthen bilateral relations.
- ➤ India, US to sign memorandum of understanding on semiconductors.
- Australia, India agree on strengthening economic, defence ties.
- Q. Binsar Wildlife Sanctuary, recently seen in news is located in which of the following state?

A) Himachal Pradesh

B) Uttarakhand

C) Sikkim

D) Jammu & Kashmir

Answer: B

- ✓ Uttarakhand's Binsar Wildlife Sanctuary Records First-Ever Tiger Sighting.
- ✓ A tiger was recently spotted for the first time at Binsar Wildlife Sanctuary.
- ✓ About the Binsar Wildlife Sanctuary:
- ✓ Location: It is located in the district of Almora in the Kumaon region of the state of Uttarakhand.
- ✓ It was once the summer capital of the Chand dynasty, which ruled Kumaon from the 11th to the 18th centuries AD.
- ✓ The sanctuary is named after Bindeshwar Mahadev Temple, an ancient Hindu rock temple dedicated to Lord Shiva, situated on the highest point of the sanctuary.
- ✓ It covers a total area of around 45.59 sq. km and is situated at an elevation of 2500 m.

✓ It offers breathtaking panoramic views of snow-capped Himalayan peaks like Chaukhamba, Nanda Devi, Nanda Kot, Panchachuli, and Kedarnath.

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'.
- ➤ 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 about Tax Inspectors without Borders (TIWB)
 - 1. TIWB is a joint initiative of the United Nations Development Programme and Organisation for Economic Cooperation and Development.
 - 2. They train the local countries' personnel in fields of Criminal tax investigations and tax capacity and audits.

Choose the correct statements:

A) 1 only B) 2 only

C) Both 1 and 2 D) Neither 1 nor 2

Answer: C

- ✓ Recently, India has been chosen as the Partner Administration for the Tax Inspectors Without Borders (TIWB) programme and will provide Tax Experts for this
- ✓ About Tax Inspectors without Borders programme:
- ✓ It is a joint initiative of the United Nations Development Programme (UNDP) and the Organisation for Economic Cooperation and Development (OECD).
- ✓ It was launched in 2015.
- ✓ It aims to strengthen developing countries' auditing capacity and multinationals' compliance worldwide.
- ✓ Duration: This programme is expected to be of 12-18 months duration.
- ✓ In this, India in collaboration with the TIWB Secretariat and support of the UNDP Country Office, Barbados and the Eastern Caribbean aims to aid Saint Lucia in strengthening its tax administration by transferring technical knowledge and skills to its tax administration, and through sharing of best practices.
- ✓ Saint Lucia's Tax Inspectors without Borders (TIWB) programme launched in partnership with India
- Q. Consider the following statements about Electron Rocket
 - 1. It is the only reusable orbital-class small rocket.
 - 2. It uses Rutherford engine which is the world's first 3D-printed, electric-pump-fed rocket engine.

Choose the correct statements:

A) 1 only B) 2 only

C) Both 1 and 2 D) Neither 1 nor 2

Answer: C

- ✓ Recently Rocket Lab, a private firm successfully launched its first Electron rocket.
- ✓ Electron rocket is designed to deliver small satellites to precise and unique orbits, whether flying as dedicated or rideshare.
- ✓ It uses Rutherford engine which is the world's first 3D-printed, electric-pump-fed rocket engine.
- ✓ Capturing and reflying Electron's first stage enables higher launch frequency without expanding production and lowers launch costs.
- Q. Recently, after the demise of the ruler of which country, the Government of India had announced one day state mourning?

A) Qatar B) Egypt

C) Bahrain D) Kuwait

Answer: D

- ✓ After the demise of Kuwait's Emir Sheikh Nawaf Al-Ahmad Al-Jaber Al-Sabah, the Indian Government had announced one-day state mourning.
- ✓ Amir died on Saturday at the age of 86. The Union Home Ministry had sent a message regarding this to all the states.
- ✓ Kuwait is a Gulf country, its capital is 'Kuwait City'.
- Q. Who has been appointed by the Israeli government as the new Ambassador to India?

A) Ron Malka

B) Nor Gillon

C) Reuven Azar

D) Ridwaan Jadwat

Answer: C

- ✓ The Israeli government recently approved the appointment of Reuven Azar as the new Ambassador to India.
- ✓ The Israeli Foreign Ministry also said in a statement that Reuven will also serve as non-resident ambassador to Sri Lanka and Bhutan.
- ✓ Azar currently serves as Israel's Ambassador to Romania.

- ✓ He will replace Naor Gillon, who has been serving as Israel's Ambassador to India since 2021
- Q. Who has been appointed as the new captain by IPL team Mumbai Indians?
 - A) Suryakumar Yadav

B) Jasprit Bumrah

C) Ishan Kishan

D) Hardik Pandya

Answer: D

- ✓ Mumbai franchise of IPL has appointed all-rounder Hardik Pandya as its new captain.
- ✓ Experienced opener Rohit Sharma, who was removed from the captaincy, was the captain of Mumbai since 2013. In between, he had won five IPL trophies for Mumbai Indians.
- ✓ It is noteworthy that recently Mumbai had made a trade deal with Gujarat team for Hardik Pandya
- Q. Which Country is Safest Country in the World 2023?

A) Austria

B) Switzerland

C) Denmark

D) Iceland

Answer: D

- ✓ As per the Global Peace Index 2023, Iceland holds the title of safest country in the world with the Global Peace Index of 1.12 in the year 2023, followed by Denmark, Ireland, New Zealand and Austria.
- ✓ For an impressive 14th consecutive year, Iceland secures its title as the world's safest country according to the Global Peace Index.
- ✓ With a population of 340,000, Iceland's safety stems from its high living standards, social harmony and a small, trusting community.
- ✓ Notably, the absence of a military, unarmed police and progressive laws promoting equality contribute to Iceland's unrivaled reputation for security
- Q. Which Country has Successfully Flight Tests Indigenous High-Speed Flying-Wing UAV?

A) USA

B) India

C) China

D) Russia

Answer: B

✓ Defence Ministry a successful flight trial of an indigenous high-speed flying-wing unmanned aerial vehicle (UAV) was carried out in Karnataka's Chitradurga that propelled India into an elite club of nations to have the technology to produce such a platform.



- ✓ The autonomous flying wing technology demonstrator has been developed by the Defence Research and Development Organisation (DRDO)
- ✓ The ministry said this was possible using onboard sensor data fusion with indigenous satellite-based augmentation using GPS-aided GEO Augmented Navigation (GAGAN) receivers to improve the accuracy and integrity of GPS navigation
- Q. Who becomes the most-expensive player in IPL history?

A) Pat Cummins

B) Mitchell Starc

C) Rovman Powell

D) Sherfane Rutherford

Answer: B

- ✓ Australia's Mitchell Starc became the most expensive player ever to be sold at the IPL Auction when the Kolkata Knight Riders acquired the pacer's services for 24.75 crore.
- ✓ World Cup-winning captain Pat Cummins fetched the second-best bid, going to Sunrisers Hyderabad for 20.50 crore.



- Q. Which team bought Pat Cummins, who became the second most expensive player in IPL history?
 - A) Sunrisers Hyderabad

B) Delhi Capitals

C) Mumbai Indians

D) Chennai Super Kings

Answer: A

- ✓ Australian captain Pat Cummins created history in the IPL auction. Cummins has become the second most expensive selling player in IPL history.
- ✓ Sunrisers Hyderabad bought the Australian captain with a base price of Rs 2 crore for Rs 20.5 crore.
- ✓ Whereas Mitchell Starc was bought by KKR for Rs 24.75 crore (about 2,982,000 US dollars), which is the most expensive player till date
- Q. Indian Navy has signed an agreement with which IIT for joint research and development?

A) IIT Kanpur

B) IIT Delhi

C) IIT Mumbai

D) IIT Madras

Answer: A

- ✓ Indian Institute of Technology, Kanpur has signed a Memorandum of Understanding (MoU) with the Indian Navy at Naval Headquarters.
- ✓ Its objective is to promote technology development, innovative solutions and joint research and development.

IIT IN NEWS 2023

- > IIT Kanpur, Indian Navy join forces to drive innovation through research partnership.
- > SAMRIDHI conclave, a deeptech startup acceleration drive launched at IIT Ropar.
- > 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 Al-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.
- ➤ 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. Which state won the most medals in the first Khelo India Para Games?

A) Uttar Pradesh

B) Haryana

C) Punjab

D) Maharashtra

Answer: B

- ✓ In the Khelo India Para Games (KIPG) organized for the first time, Haryana state topped the medal table by securing the maximum number of medals.
- ✓ Haryana won a total of 105 medals including 40 gold, 39 silver and 26 bronze.
- ✓ Khelo India Para Games was started on 10 December in New Delhi.
- ✓ Uttar Pradesh stood second with 62 medals, including 25 gold, 23 silver and 14 bronze, while Tamil Nadu stood third with 20 gold, eight silver and 14 bronze.
- ✓ 'Ujjwala'- a sparrow, was unveiled as the official mascot of Khelo India Para Games 2023.
- ✓ Khelo India Para games 2023.
 - 1) The Khelo India Para Games (KIPG) aims to empower para athletes in the country.
 - 2) This is the first edition of KIPG.
 - 3) It is part of the Khelo India Initiative, which also includes Khelo India Youth Games, Khelo India University Games, and Khelo India Winter Games.



- ✓ Organised by: Ministry of Youth Affairs & Sports, Sports Authority of India, National Sports Federation (NSF), Paralympic Committee of India (PCI,) Cerebral Palsy Sports Federation of India (CPSFI) and organizing committee.
- ✓ Venue: Delhi
- ✓ Mascot : Ujjwala a sparrow
- ✓ Total sports disciplines : Seven (para athletics, para shooting, para archery, para football, para badminton, para table tennis and para weight lifting)

KHELO INDIA PARA GAMES 2023	GOLD	SILVER	BRONZE SPORTS	
MEDAL TALLY			V	TOTAL
HARYANA	40	39	26	105
UTTAR PRADESH	25	23	14	62
TAMIL NADU	20	8	14	42
GUJARAT	15	22	20	57
MAHARASHTRA	12	7	16	35

Q. Who has been recently awarded the prestigious Royal Society of Chemistry's Nyholm Prize for Education?

A) Savita Ladage

B) Sanjiva Prasad

C) Rajeswari Sridhar

D) Pushpak Bhattacharyya

Answer: A

- ✓ Recently, Professor Savita Ladage from Mumbai received the Royal Society of Chemistry's Nyholm Prize for Education in recognition of her contributions to chemistry education.
- ✓ About Nyholm prize
- ✓ It is awarded to inspirational, innovative and dedicated individuals or teams making a substantial and sustained impact within education.
- ✓ It celebrates individuals working in primary, secondary, further education, and higher education, encompassing teachers, technicians, and more.

- ✓ It recognises a major national or international research or innovation contribution to the field of chemical science education.
- ✓ This prize was established to commemorate the life and work of Sir Ronald Nyholm, president of the Royal Society of Chemistry from 1968 to 1970.
- ✓ It is awarded annually.
- ✓ The prize alternates between being open to nominees both in the UK and Ireland and internationally, and open only to nominations from the UK and Ireland.
- ✓ For 2023, the prize was open to nominees based anywhere in the world.
- ✓ The winner(s) receives £5000, a medal and a certificate.
- ✓ The winner(s) will complete a series of lectures or workshops in the UK.
- ✓ The winner(s) will be chosen by the Education Prize Committee
- Q. iVIS boosts _ operations with its e-surveillance security models.

A) Axis Bank

B) IDBI Bank

C) ICICI Bank

D) HDFC Bank

Answer: C

- ✓ iVIS a subsidiary of Magellanic Cloud, has announced its empanelment with ICICI Bank for the delivery of e-surveillance services across branches.
- ✓ This strategic collaboration enables iVIS to offer AI/ML and IoT technology-enabled e-surveillance services, which will include real-time video monitoring and recording, facial recognition, incident detection, reporting, and data analytics.
- ✓ iVIS will strengthen the branch-level security operations of ICICI Bank, such as ATMs and cash counter operations, with real-time threat mitigation, remote security management, and automated response systems. iVis is skilled in its e-surveillance segment, with a centre in its Hyderabad office that oversees 20,000 ATMs and banking sites across the country.

ICICI BANK IN NEWS 2023

- ➤ iVIS, a subsidiary of Magellanic Cloud, has announced its empanelment with ICICI Bank for the delivery of e-surveillance services across branches.
- > ICICI Bank receives RBI's nod to make Securities a wholly-owned subsidiary.
- ➤ ICICI Bank Introduces 'iFinance,' A One-Stop Solution for Multi-Bank Account Access.

- > IIT Kanpur has signed an MoU with private lender ICICI Bank to support the startup ecosystem in the institute.
- ➤ Reserve Bank of India (RBI) has taken strict measures against two prominent banking institutions, Kotak Mahindra Bank penalty of Rs 3.95 crore and ICICI Bank penalty of Rs 12.19 crore, by imposing significant penalties.
- ➤ RBI approves reappointment of Sandeep Bakshi as ICICI Bank MD & CEO for three more years till October 2026.
- ➤ ICICI Bank gets RBI nod to make I-Process Services as wholly-owned subsidiary.
- ➤ ICICI Bank offers Ecosystem Banking for Indian Startups.
- > ICICI Bank and BNP Paribas have signed an initial pact to cater to the banking requirements of European corporates operating in India and Indian companies in the European Union.
- > Zomato Partners with ICICI Bank to Launch Zomato UPI, Streamlining Payments for Users
- > Industrial Credit and Investment Corporation of India (ICICI) BANK
- > Founded: 1994
- > HQ: Mumbai, Maharashtra
- > MD & CEO : Sandeep Bakhshi
- Tagline: Hum Hai Na Khayal Apka.
- Q. Which Company has received approval from IFSC Gift City to establish an aircraft leasing venture?

A) Vistara

B) IndiGo

C) Akasa Air

D) Alliance Air

Answer: B

- ✓ IndiGo, India's largest airline, has received approval to establish an aircraft leasing venture in IFSC Gift City.
- ✓ The parent company, Interglobe Aviation, plans to invest around ₹11,500 crore in the segment over the next five years.
- ✓ The funds will come from promoter investments.
- ✓ The new venture, named Interglobe Aviation Financial Services IFSC Private Limited, will focus on operating leasing, financial leasing, and other related services for aircraft.

- ✓ The end customers for their services will be the DTA entity of their Group company. The estimated value for the export of services over five years is projected at ₹11,563 crore.
- ✓ The proposed premises for the leasing company will span 15 square meters. IndiGo has an order book of 980 aircraft and had previously announced its intention to establish a presence in IFSC Gift City in September 2023.
- Q. The EKAMRA project, which was in news, is in which state?

A) West Bengal

B) Madhya Pradesh

C) Odisha

D) Karnataka

Answer: C

- ✓ Odisha's Chief Minister, Naveen Patnaik, prioritized temple redevelopment across the state to preserve its cultural identity.
- ✓ The flagship project, the Puri heritage corridor, aims to enhance the overall experience for devotees visiting the 12th century Jagannath Temple in Puri. Additionally, various places of worship, both small and large, are undergoing renovation with a budget of over Rs 4,000 crore.
- ✓ The government has completed the renovation of the 500-year-old Tara Tarini shrine in Ganjam district and launched the Lingaraj Ekamra Kshetra Amenities and Monuments Revival Action (EKAMRA) project in Bhubaneswar.
- Q. Kas Plateau, that was recently making news, is a UNESCO World Heritage Site in which country?

A) India

B) Russia

C) China

D) UAE

Answer: A

- ✓ Kas Plateau is a UNESCO World Heritage Site in Maharashtra. Renowned for its vibrant Kas Flower festival, the plateau features a rich tapestry of flora and fauna.
- ✓ Often referred to as Maharashtra's Valley of Flowers, Kaas Plateau is a place that turns into a floral wonderland during the monsoon season. It falls under the Sahyadri Sub Cluster of the Western Ghats, and it became a part of a UNESCO World Natural Heritage Site in 2012.

- Q. The terms "JN.1" and "Pirola", that were recently making news, are related to which of the following?
 - A) Artificial Intelligence Developments
 - B) Climate Change Initiatives
 - C) Covid-19
 - D) Malaria

Answer: C

- ✓ Indian authorities have confirmed the presence of JN.1, a new sub-variant of the Covid-19 virus, in a patient from Kerala. Designated as a genotype of the Omicron variant, the JN.1 sub-variant is closely related to the BA.2.86 strain, also called Pirola. JN.1 was initially identified in January 2023 based on genomic surveillance data from the USA and China.
- ✓ Health officials have emphasized the need for continued vigil and strict surveillance in light of the new variant from a variant-prone virus. Its emergence highlights how the SARS-CoV-2 virus continues to evolve into new sub-variants through constant mutations.
- Q. Who has inaugurated the world's largest corporate office hub, Surat Diamond Bourse?

A) Rajnath Singh

B) Draupadi Murmu

C) Narendra Modi

D) Bhupendra Patel

Answer: C

- ✓ Prime minister is set to inaugurate the world's largest corporate office hub, Surat Diamond Bourse.
- ✓ About Surat Diamond Bourse:
- ✓ It is located in Khajod village, near Surat.
- ✓ It is the world's largest corporate office hub, taking over the erstwhile top position of
- ✓ It will also be a global centre for trading both rough and polished diamonds as well as jewellery.
- ✓ Diamond buyers from all corners of the world will get a global platform to trade at the Surat Diamond Bourse.
- ✓ Features:
- ✓ It is built on 35.54 acres of land at a cost of Rs 3,400 crore.
- ✓ It is the world's largest interconnected building, as it houses over 4,500 interconnected offices.

- ✓ The megastructure features 15 floors in addition to nine ground towers with office space ranging from 300 sq ft to 1 lakh sq ft.
- ✓ There is a central spine connecting the nine rectangular towers.
- ✓ The bourse will comprise a state-of-the-art 'Customs Clearance House' for Import-Export, a jewellery mall for retail jewellery business, and a facility for International Banking and Safe Vaults.
- ✓ It is the country's largest customs clearance house.
- ✓ The building has the capacity to house 4,200 traders from 175 countries who will come to Surat to buy polished diamonds.
- ✓ The Indian Green Building Council (IGBC) has awarded the building a platinum rating
- Q. With whom has the Government of India signed a loan agreement for the Delhi-Meerut Regional Rapid Transit System Corridor?

A) New Development Bank

B) World Bank

C) Asian Development Bank

D) German bank KfW

Answer: C

- ✓ The Government of India and the Asian Development Bank have signed a loan of 37 billion Japanese Yen for the Delhi-Meerut Regional Rapid Transit System Corridor.
- ✓ Under this, the 82 km long Delhi-Meerut Regional Rapid Transit System (RRTS) corridor is being developed.
- Q. Union Cabinet has approved the proposal to declare which airport as an international airport?
 - A) Dibrugarh Airport
 - B) Hisar Airport
 - C) Surat Airport
 - D) Tirupati Airport

Answer: C

- ✓ The Union Cabinet has approved the proposal to declare Surat Airport an international airport.
- ✓ Surat Airport will not only become a gateway for international travellers but will also facilitate seamless export-import operations for the thriving diamond and textile industries.
- ✓ The airport's international status is paramount for enhancing economic growth, attracting foreign investment, and providing impetus for regional development.

✓ The Surat airport may be named after former prime minister the late Morarji Desai, who hailed from Valsad and had been elected from the Surat Lok Sabha constituency from 1957 to 1980.

AIRPORT IN NEWS 2023

- Union Cabinet has approved the proposal to declare Surat Airport an international airport.
- > 58 Airports in the country have been covered under Krishi Udan Scheme.
- > Deoghar Airport in Jharkhand is the first airport in the country to land a commercial aircraft in low visibility.
- 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.
- Q. The Parliament has passed the Central Universities (Amendment) Bill, 2023 bill to establish a central tribal university in which state named after tribal goddesses Sammakka and Sarakka?
 - A) Tamil Nadu
 - B) Telangana
 - C) Rajasthan
 - D) Karnataka

Answer: B

- ✓ The Parliament passed the Central Universities (Amendment) Bill, 2023 bill to establish a central tribal university in Telangana.
- ✓ The university will be built at a cost of ₹900 crore. The university is expected to be set up in Mulugu and is named after tribal goddesses Sammakka and Sarakka.

- ✓ As per the state and objects of the Central Universities (Amendment) Bill, 2023, the Sammakka Sarakka Central Tribal University aims to fulfil regional aspirations by enhancing access and quality of higher education in Telangana.
- ✓ The new university is expected to promote higher education and research along with tribal art, culture, customs, and technological advancements for the tribal population of India.

TELANGANA IN NEWS 2023

- ➤ Parliament passed the Central Universities (Amendment) Bill, 2023 bill to establish a central tribal university in Telangana.
- ➤ 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-Srisailam 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")
- ➤ Age of Eligible Beneficiaries 18-65 Years
- > Overdraft facility up to Rs.10000 after satisfactory operation of the account for 6 months
- Account holder will get RuPay Debit card with inbuilt accident insurance cover of Rs 2 lakh.
- Life insurance cover of Rs 30,000
- Which country will impose green tax on air passengers from 2025? Q.

A) Norway

B) Switzerland

C) Denmark

D) Sweden

Answer: C

- ✓ Denmark has agreed to impose a tax on air passengers to help finance the airline industry's transition to greener practices, which will be gradually phased in from 2025.
- The government in November proposed imposing an average tax of 100 Danish crowns (\$14.35) on air travel to help finance the industry's green transition, which aims to enable all domestic flights to use 100% sustainable fuels by 2030.
- ✓ Under the agreement, the tax by 2030 will reach around 50 Danish crowns (\$7.35) per passenger for intra-European flights, 310 crowns for medium-distance flights, and 410 for long-distance.
- Which insurance company has launched the 'Alpha Wealth' plan with comprehensive features to Q. ensure financial security for the insured and their family?
 - A) Royal Sundaram General Insurance B) Canara HSBC Life Insurance
- - C) Bharti AXA General Insurance
- D) Bajaj Allianz General Insurance

Answer: B

- ✓ Canara HSBC Life Insurance has launched 'Alpha Wealth' plan with comprehensive features to ensure financial security for the insured and their family.
- ✓ It also encourages long-term savings with loyalty additions and wealth boosters. The product offers an array of options by investing in a wide variety of funds debt/equity/liquid available in the market.
- ✓ The insurance plan is flexible in terms of providing to choose from three plan options based on the life stages: 'Alpha Invest Plus,' 'Alpha Premium Plus,' or 'Alpha Life Plus.'
- Q. Which bank has been authorized by the Reserve Bank of India (RBI) for the disbursement of pensions through e-PPOs on behalf of the Ministry of Railways?

A) Bandhan Bank

B) HDFC Bank

C) IndusInd Bank

D) ICICI Bank

Answer: A

- ✓ Bandhan Bank has been authorized by the Reserve Bank of India (RBI) for the disbursement of pensions through e-PPOs on behalf of the Ministry of Railways.
- ✓ This authorization enables Bandhan Bank to disburse pensions to all employees of the Ministry of Railways who have retired from their service.
- ✓ This mandate also provides the Bank access to around 50,000 average Indian Railways retirees every year across all offices including 17 zonal railways and 8 production units of Indian Railways.
- ✓ Bandhan Bank

✓ Founded: 2001

✓ Founder: Chandra Shekhar Ghosh

✓ Headquarters : Kolkata

✓ CEO: Chandra Shekhar Ghosh✓ Chairperson: Anup Kumar Sinha

Q. ICICI Prudential Life Insurance (ICICI PruLife) has partnered with which Small Finance Bank for the distribution of life insurance products?

A) Equitas Small Finance Bank

B) Shivalik Small Finance Bank

C) Ujjivan Small Finance Bank

D) AU Small Finance Bank

Answer: C

- ✓ ICICI Prudential Life Insurance (ICICI PruLife) and Ujjivan Small Finance Bank (Ujjivan SFB) have entered into a bancassurance partnership for the distribution of life insurance products.
- ✓ Objective To increase access to insurance solutions for the aspiring middle-class, enabling them to secure their financial.
- ✓ Ujjivan Small Finance Bank
- ✓ Founded: 1 February 2017
- ✓ Headquarters: Bengaluru, Karnataka
- ✓ MD & CEO: Ittira Davis
- ✓ Tagline: "We believe in your belief"
- Q. Who has been honored with the Visionary Leader Icon Award 2023 by Advocates Association For Social Responsibility And Awareness (AASRAA)?

A) Niranjan Pujari

B) Ranendra Pratap Swain

C) Srinivas Naik Dharavath

D) Jagannath Saraka

Answer: C

- ✓ Real Vision Homes Pvt Ltd Chairman, Dr. Srinivas Naik Dharavath has been honored with the Visionary Leader Icon Award 2023 by Advocates Association For Social Responsibility And Awareness (AASRAA)at the 5th National Conventions in Delhi.
- ✓ Real Vision Homes Pvt Ltd, a leading name in the real estate sector, takes immense pride in Founder Chairman Dr. Srinivas Naik Dharavath's well-deserved recognition as a visionary leader.
- ✓ The award is a testament to his unwavering dedication, remarkable achievements, and commitment to excellence in both business and social endeavors.
- ✓ The 5th National Summit of AASRAA served as the perfect platform to acknowledge and honor Dr. Srinivas Naik Dharavath's significant contributions
- Q. When is the International Human Solidarity Day observed?

A) December 21

B) December 20

C) December 19

D) December 18

Answer: B

✓ Every year International Human Solidarity Day is observed on December 20 to celebrate the unity in diversity and raise awareness about the importance of solidarity.

- ✓ The day was proclaimed by the United Nations' (UN) General Assembly on December 22, 2005.
- ✓ According to the United Nations Millennium Declaration, solidarity is among the fundamental values that are essential to international relations.
- ✓ Solidarity is defined as an awareness of shared interests and objectives that create a psychological sense of unity and ties in a society that bind people together as one.
- Q. Goa Liberation Day is observed on 19 December every year. In 2023, which edition of the day was observed?

A) 63rd

B) 55th

C) 71st

D) 50th

Answer: A

- ✓ The Goa Liberation Day (गोवा मुक्ति दिवस) is observed on December 19 in India. 2023 marks the 63rd Goa Liberation Day.
- ✓ The Day is celebrated to commemorate the great valour of the Indian armed forces in freeing Goa from around 450 years of Portuguese rule.
- ✓ Goa was liberated on December 19, 1961.
- ✓ The 36-hour military operation, conducted from December 18, 1961, was code-named 'Operation Vijay' meaning 'Operation Victory,' and involved attacks by the Indian Navy, Indian Air Force and Indian Army.
- Q. Which bank has recently raised Rs 7,425 crore through infrastructure bond issue?
 - A) State Bank of India
 - B) HDFC Bank
 - C) Punjab National Bank
 - D) Federal Bank

Answer: B

- ✓ HDFC Bank has recently raised Rs 7,425 crore through infrastructure bond issue.
- ✓ The bank has raised these funds for financing infrastructure and affordable housing projects.
- \checkmark 7,42,500 bonds of face value Rs 1,00,000 were issued to raise Rs 7,425 crore.

HDFC BANK IN NEWS 2023

- ➤ HDFC Bank has recently raised Rs 7,425 crore through infrastructure bond issue.
- Reserve Bank of India has approved the reappointment of Sashidhar Jagdishan as HDFC Bank MD & CEO for a period of three years.
- ➤ HDFC Bank Launches India's First Co-Branded Hotel Credit Card named 'Marriott Bonvoy HDFC Bank Credit Card' in partnership with Marriott International.
- ▶ HDFC Bank's Sashidhar Jagdishan is highest paid bank CEO in FY23 with Rs 10.55 crore pay.
- ▶ HDFC Bank overtakes SBI in CRISIL's corporate banking ranking for 2023.
- Food delivery platform Swiggy has joined hands with HDFC Bank to launch a co-branded credit card.
- ➤ HDFC Bank, India's largest private lender, has achieved a significant milestone by entering the \$100 billion market-capitalization club as world's 7th largest lender.
- ➤ HDFC emerges as fourth largest bank in the world after merger.
- According to Bloomberg, with a valuation of \$172 billion, the merger will place HDFC in the fourth position in equity market capitalisation behind JP Morgan Chase & Co., Industrial and Commercial Bank of China Ltd. and Bank of America Corp.
- ➤ Deepak Parekh has announced his decision to step down as HDFC chairperson after serving as the chairman for 46 years.
- > HDFC Bank introduced a new credit card named 'Millennia Credit card' which offers cashback over e-commerce platforms and multiple benefits.
- > SEBI has granted approval for a change in control of HDFC Asset Management Company (HDFC AMC) due to the amalgamation of HDFC Ltd and HDFC Bank Ltd.
- As part of the amalgamation, existing shareholders of HDFC Ltd will hold a 41% stake in HDFC Bank.
- ➤ HDFC Bank has launched a retail banking initiative called 'Vishesh' aimed at customers in semi-urban and rural areas.
- ► HDFC Bank partners Manipal Global to build up a talent pipeline.
- > SEBI has granted approval for a change in control of HDFC Asset Management Company (HDFC AMC) due to the amalgamation of HDFC Ltd and HDFC Bank Ltd.
- ➤ HDFC Bank has signed a "Master Inter Bank Credit Agreement" with Export-Import Bank of Korea for a USD 300 million line of credit.

- ► HDFC Bank recommends re-appointment of Sashidhar Jagdishan MD, CEO for 3 yrs.
- ▶ HDFC Bank's Sashidhar Jagdishan is 'BS Banker of the Year 2022'.
- ▶ HDFC Bank, IRCTC launch India's most rewarding co-branded travel credit card.
- ➤ HDFC Bank, Lulu Exchange ink deal to enhance cross-border payments between India-Gulf region.
- ► HDFC Bank collaborates with Microsoft as part of its digital transformation.
- > Reserve Bank of India said SBI, ICICI Bank, HDFC Bank remain domestic systemically important banks (D-SIBs).
- ➤ India's first Electronic Bank Guarantee issued by HDFC Bank.
- ➤ HDFC BANK
- > Founded: 1994
- Founder: Hasmukhbhai Parekh
- > HQ: Mumbai, Maharashtra
- > MD & CEO : Sashidhar Jagdishan
- > Tagline: We understand your world
- Q. How many people will be honored with the Major Dhyan Chand Khel Ratna Award 2023?

A) 2

B) 3

C) 4

D) 5

Answer: A

- ✓ The Ministry of Youth Affairs and Sports has announced the National Sports Awards 2023.
- ✓ These awards will be presented by the President of India at Rashtrapati Bhavan on January 09, 2024.
- ✓ This time Major Dhyan Chand Khel Ratna Award will be given to badminton players Chirag Chandrashekhar Shetty and Rankireddy Satwik Sai Raj.
- ✓ This time 26 players will be honored with the Arjuna Award.
- ✓ Major Dhyan Chand Khel Ratna Award
- ✓ Formerly known as the Rajiv Gandhi Khel Ratna Award in Sports and Games.
- ✓ The highest sporting honour of India.
- ✓ It is awarded annually by the Ministry of Youth Affairs and Sports.
- ✓ The award comprises a medallion, a certificate, and a cash prize of ₹25 lakh (as of 2020).



- ✓ Established in 1992.
- ✓ **Rajiv Gandhi Khel Ratna:** It is the highest sporting honour of India. It was instituted in 1991–92. The recipient(s) is/are honoured for their outstanding performance in the field of sports over a period of four years at international level.
- ✓ **Dronacharya Awards:** It was instituted in 1985 to honour eminent Coaches for producing medal winners at prestigious International sports events.
- ✓ **Arjuna awards:** It was instituted in 1961. To be eligible for the Award, a sportsperson should have had not only good performance over the previous four years at the International level but also should have shown qualities of leadership, sportsmanship and a sense of discipline.
- ✓ **Dhyan Chand Award:** It was instituted in 2002. It is an award for life-time achievements in sports.
- ✓ Tenzing Norgay National Adventure Award: It is the highest national recognition for outstanding achievements in the field of adventure on land, sea and air.
- ✓ Maulana Abul Kalam Azad (MAKA) Trophy: It was instituted in 1956-57 to honour the top overall performing university in the Inter-University Tournaments.
- ✓ **Rashtriya Khel Protsahana Purushkar:** It was instituted from 2009 to recognize the corporate entities (both in private and public sector) and individuals who have played a visible role in the area of sports promotion and development
- Q. Who is the President of Egypt who has won the presidential election for the third time?

A) Sherif Ismail

B) Abdel Fatah al-Sisi

C) Ibrahim Mahlab

D) Mohammad Morsi

Answer: B

- ✓ In the recently concluded presidential elections in Egypt, President Abdel Fattah al-Sisi has won for the third time.
- ✓ Al-Sisi won the election with 89.6 percent of the vote.
- ✓ His next term will start in April and will last for six years.

NEWLY PRESIDENT IN NEWS 2023

➤ Abdel Fatah al-Sisi : Egypt

Daniel Noboa : Ecuador

➤ Mohammed Muizzu : Maldives

> Bharatvanshi Tharman Shanmugaratnam : Singapore

> Emmerson Mnangagwa : Zimbabwe

Edgars Rinkevics : LatvianTayyip Erdogan : Turkey

> Bola Tinubu : Nigeria

Mohammed Shahabuddin Chuppu: Bangladesh

Ram Chandra Paudel: NepalXi Jinping: China (third term)

Vo Van Thuong : Vietnam

Q. Who launched the National Geology Data Repository Portal?

A) Anurag Thakur

B) Smriti Irani

C) RK Sinha

D) Prahlad Joshi

Answer: D

- ✓ Ministry of Mines Pralhad Joshi is to launch the National Geoscience Data Repository (NGDR) Portal on 19th December 2023 in a ceremony in New Delhi.
- ✓ About the National Geoscience Data Repository Portal:
- ✓ It is a comprehensive online platform for accessing, sharing, and analysing geospatial information across India.
- ✓ The NGDR initiative was spearheaded by the Geological Survey of India (GSI) and Bhaskaracharya Institute of Space Applications and Geoinformatics (BISAG-N).
- ✓ It represents a significant leap forward in democratising critical geoscience data, empowering stakeholders across industries and academia with unprecedented access to invaluable resources.
- ✓ About Geological Survey of India
- ✓ The Geological Survey of India (GSI) was set up in 1851 primarily to find coal deposits for the Railways.
- ✓ Over the years, GSI has not only grown into a repository of geo-science information required in various fields in the country but has also attained the status of a geo-scientific organisation of international repute.
- ✓ Its main functions relate to creating and updating of national geoscientific information and mineral resource assessment.

- ✓ GSI is an attached office of the Ministry of Mines.
- ✓ Headquarters: Kolkata
- ✓ It has six regional offices located in Lucknow, Jaipur, Nagpur, Hyderabad, Shillong and Kolkata and state unit offices in almost all states of the country.
- Q. India has witnessed an increase in fatalities as per Global Status on Road Safety 2023, this report is released by which agency?

A) World Bank

B) World Health Organization

C) United Nations Population Fund

D) UNICEF

Answer: B

- ✓ Recently, the World Health Organization (WHO) has released a report titled-The Global Status Report on Road Safety 2023, revealing critical findings and insights regarding road traffic fatalities and safety across the globe. Road traffic deaths worldwide decreased by 5% between 2010 and 2021, totaling 1.19 million fatalities annually. 108 UN member nations reported a drop in road traffic deaths during this period. India witnessed a 15% increase in fatalities, rising from 1.34 lakh in 2010 to 1.54 lakh in 2021.
- Q. The term "SWAMIH Investment Fund" that was recently making news, is related to which sector?
 - A) Automobile
 - B) Education
 - C) Real Estate
 - D) Pharmaceutical

Answer: C

- ✓ The Special Window for Affordable and Mid-Income Housing (SWAMIH) Investment Fund I is a social impact fund that aims to complete stalled and stressed residential projects. It was announced by the Finance Minister in 2019.
- ✓ Recently, real estate developers body NAREDCO recommended in its pre-budget submissions that the government allocate Rs 50,000 crore more to the SWAMIH fund.
- ✓ This fund aims to complete stalled housing projects and has benefited over 2 lakh homebuyers while unlocking projects worth Rs 94,000 crore after getting Rs 15,530 crore so far.
- ✓ NAREDCO contends another tranche could further revive the real estate industry and consumer sentiments.

- Q. Which state launched "Mukhyamantri Pashuseva Yojana", a 24×7 animal ambulance scheme to provide timely and accessible veterinary care for livestock?
 - A) Rajasthan

B) Madhya Pradesh

C) Goa

D) Maharashtra

Answer: C

- ✓ The government of Goa recently launched the Mukhyamantri Pashuseva Yojana, a 24×7 animal ambulance scheme to provide timely and accessible veterinary care for livestock across the state.
- ✓ Under this scheme, a toll-free helpline number and mobile clinics have been set up while the fleet of animal ambulances will be expanded as per need. It aims to boost animal welfare and productivity by delivering critical services at doorsteps even beyond regular hospital hours.
- ✓ With extensive cattle-rearing in Goa, this scheme intends to prevent distress during medical emergencies.

GOA IN NEWS 2023

- ➤ Goa Government has launched the Swayampurna e-bazaar online platform to give market to different kinds of products made by self-help groups and women.
- Paytm is the official sponsor for the 37th National Games in Goa.
- ➤ Goa CM Pramod Sawant launches Griha Adhar scheme to empower Goan homemakers.
- > Goa has become the first Indian state to offer free in vitro fertilization (IVF) treatment.
- ➤ GI tags for Goan mangoes and bebinca, crafts from Rajasthan and U.P.
- The products are 'Jalesar Dhatu Shilp' (a metal craft), 'Goa Mankurad Mango', 'Goan Bebinca', 'Udaipur Koftgari Metal Craft', 'Bikaner Kashidakari Craft', 'Jodhpur Bandhej Craft', and 'Bikaner Usta Kala Craft'.
- 'India's First Village Atlas' Is Of Mayem In Goa.
- The tourism department of the Goa government is set to hold the 'Heritage Festival 2023' from April 28 to 30 at Saligao village in North Goa.
- ➤ Bharti Institute of Public Policy, a renowned think tank under the Indian School of Business (ISB), and the Government of Goa have entered into a Memorandum of Understanding (MoU) to establish a knowledge partnership.

- The Comptroller and Auditor General (CAG) of India, Shri Girish Chandra Murmu, holds the position of Chair of the Supreme Audit Institutions-20 (SAI20) Engagement Group during India's G20 Presidency. The SAI20 Summit is scheduled to take place in Goa from 12th to 14th June 2023.
- ➤ Union Cabinet has approved the naming of Greenfield International Airport at Goa's Mopa as Manohar International Airport after former Defence Minister and Goa Chief Minister Manohar Parrikar.
- Purple, First Inclusion Festival of India starts in Goa.
- ➤ Goa Manohar International Airport wins best sustainable greenfield airport award.
- ➤ Government of Goa has launched the Vision for All School Eye Health program.
- The first Prime Minister GatiShakti regional workshop for the Western and Central Zone was held in Goa.
- ➤ India's second longest cable-stayed eight-lane Zuari Bridge opens in Goa.
- > 23rd Commonwealth Law Conference begins in Goa.
- ➤ Goa Statehood Day 2023 observed on 30th May.
- > This year Goa celebrates its 36th anniversary of statehood.
- Q. Consider the following statements regarding the Akash Weapon System:
 - 1. It is a Long-Range Air-to-Air Missile Defence System.
 - 2. It is developed by the Defence Research and Development Organisation (DRDO).

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

- ✓ India has effectively showcased the capabilities of its indigenous Akash surface-to-air (SAM) weapon system as part of its plans to export these systems.
- ✓ In the recent Exercise Astrashakti 2023, a single unit of the Akash weapon system successfully engaged and obliterated four unmanned targets simultaneously.
- ✓ This demonstration established India as the first country to exhibit the ability to engage four targets at such distances simultaneously using command guidance from a single firing unit.

- ✓ About Akash Surface-to-Air Missile (SAM) Defence System:
- ✓ It is a Short-Range Surface-to-Air Missile (SRSAM) Defence System to protect vulnerable areas and points from air attacks.
- ✓ It was indigenously designed and developed by the Defence Research and Development Organisation (DRDO).
- ✓ It has built-in Electronic Counter-Counter Measures (ECCM) features.
- ✓ It can engage aerial targets up to a range of approximately 25km.
- ✓ Altitude of Operation: 100 m up to 20 km
- ✓ Weight: 710 kg
- ✓ Guidance System: Command Guidance
- Q. Who has declared 2024 as International Year of camelids?

A) United Nations

B) UNESCO

C) World Health Organization

D) World Trade Organization

Answer: A

- ✓ The United Nations recently declared 2024 the International Year of Camelids.
- ✓ About Camelids:
- ✓ A Camelid refers to any of the even-toed ungulates of the family Camelidae. E.g. camels, llamas, alpacas, guanacos, and vicuñas.
- ✓ They are known for their remarkable adaptations to arid and high-altitude environments.
- ✓ These ungulates can be classified into two major groups: the Old World and the New World.
- ✓ The Old World Camelids, found in northern Africa and central Asia are the true camels, such as the dromedary camels (one-humped camel) and the Bactrian camels (two-humped camel), characterized by
- ✓ The South American Camelids (New World Camelids) include the modern llamas, alpacas, guanacos, and vicuñas. Wild populations of South American Camelids, such as vicuñas, inhabit the high-altitude regions of the Andes Mountains.
- Q. Mount Vinson, recently seen in news, is located in:

A) Europe

B) Arctic

C) Africa

D) Antarctica

Answer: D

- ✓ Recently, Kerala government employee Shaikh Hassan Khan has climbed Mount Vinson, the highest peak in Antarctica.
- ✓ It is the highest mountain in Antarctica.
- ✓ Mount Vinson rises 4,892 meters (16,050 feet) above sea level.
- ✓ It is part of the Sentinel Range of the Ellsworth Mountains, near the Ronne Ice Shelf.
- Q. Which states has topped the "Logistics Ease Across Different State (LEADS) 2023" report in the Achievers category of Landlocked Group?

A) Rajasthan

B) Haryana

C) Uttar Pradesh

D) Punjab

Answer: B

- ✓ Union Minister of Commerce & Industry, Consumer Affairs, Food & Public Distribution, and Textiles, Piyush Goyal has released the "Logistics Ease Across Different State (LEADS) 2023" report in New Delhi.
- ✓ The 5th edition of the LEADS annual exercise LEADS 2023 report, provides insights into improvement of logistics performance at State/UT level.
- ✓ This report, signalling a positive shift in States' performance across the key pillars Logistics Infrastructure, Logistics Services and Operating and Regulatory Environment, empowers the State/UT Governments by providing region-specific insights for informed decision-making and comprehensive growth.
- ✓ This report is based on a pan-India primary survey, conducted between May and July 2023, covering over 7,300 responses across 36 States/UTs
- ✓ Performance highlights from LEADS 2023
- ✓ Coastal Group
- ✓ Achievers- Andhra Pradesh, Gujarat, Karnataka, Tamil Nadu
- ✓ Fast Movers- Kerala, Maharashtra
- ✓ Aspirers- Goa, Odisha, West Bengal
- ✓ Landlocked Group
- ✓ Achievers- Haryana, Punjab, Telangana, Uttar Pradesh
- ✓ Fast Movers- Madhya Pradesh, Rajasthan, Uttarakhand
- ✓ Aspirers- Bihar, Chhattisgarh, Himachal Pradesh, Jharkhand
- ✓ North-East Group

- ✓ Achievers- Assam, Sikkim, Tripura
- ✓ Fast Movers- Arunachal Pradesh, Nagaland
- ✓ Aspirers- Manipur, Meghalaya, Mizoram
- ✓ Union Territories
- ✓ Achievers- Chandigarh, Delhi
- ✓ Fast Movers- Andaman & Nicobar, Lakshadweep, Puducherry
- ✓ Aspirers- Daman & Diu/ Dadra & Nagar Haveli, Jammu & Kashmir, Ladakh
- Q. Prime Minister Narendra Modi has inaugurated which edition of the Kashi Tamil Sangamam at Namo Ghat in Varanasi?

A) 2nd

B) 3rd

C) 4th

D) 5th

Answer: A

- ✓ Prime Minister Narendra Modi has inaugurated the second edition of the Kashi Tamil Sangamam at Namo Ghat in Varanasi.
- ✓ He also flagged off the Kashi Tamil Sangamam Express between Varanasi and Kanyakumari.
- ✓ The second edition of the Kashi Tamil Sangamam (KTS) will be held between December 17 to 30, 2023 and is part of the government's 'Ek Bharat Shreshtha Bharat Yuva Sangam programme.'
- ✓ The overarching objective of this people-to-people connect programme is to revive the living bonds between Kashi and Tamil Nadu two important centres of learning and culture in ancient India.
- ✓ The Kashi Tamil Sangamam is expected to witness the participation of 1,400 dignitaries from Tamil Nadu and Puducherry.
- ✓ The first edition of Kashi Tamil Sangamam was held from November 16 to December 16, 2022.
- Q. Which IIT has partnered with Kotak Mahindra Bank Ltd to launch of Kotak School of Sustainability?

A) IIT Madras

B) IIT Kanpur

C) IIT Bombay

D) IIT Delhi

Answer: B

✓ The Indian Institute of Technology, Kanpur (IIT-K) has partnered with Kotak Mahindra Bank Ltd to launch of Kotak School of Sustainability.

- ✓ The collaboration aims to provide leadership solutions for sustainability and prepare future generations to champion the cause of sustainable development.
- ✓ The Kotak School of Sustainability is touted as India's first full integrated institution dedicated to sustainability education. Funded by Kotak Mahindra Bank through its Corporate Social Responsibility (CSR) program, the school is poised to play a crucial role in shaping the future of sustainability initiatives in the country.
- ✓ The total project cost is around Rs 200 crore. Kotak will be contributing Rs 70 crore in the first phase.
- ✓ The Kotak School of Sustainability marks our commitment to contribute to growing India's skilled workforce towards achieving the goal of long-term sustainable development, including its net-zero target by 2070.
- Q. Which Bank has introduced 'Indus Solitaire Program,' a community banking initiative meticulously crafted for the diamond industry?

A) Kotak Mahindra Bank

B) Indian Overseas Bank

C) IndusInd Bank

D) Canara Bank

Answer: C

- ✓ IndusInd Bank has introduced its 'Indus Solitaire Program,' a community banking initiative meticulously crafted for the diamond industry.
- ✓ This curated banking program will be offered through the bank's flagship branches in prime locations across various cities with a concentration in Mumbai and Surat.
- ✓ It will also provide a range of exclusive benefits along with distinct features and enriched offerings to customers in the diamond industry.
- Q. "Children of Nobody" Film has won the Best Film award under the International Competition in Innovation Moving Images at the 29th Kolkata International Film Festival (KIFF). "Children of Nobody" is the film of which country?

A) Israel

B) France

C) Germany

D) United States

Answer: A

✓ Israeli film 'Children of Nobody' directed by Erez Tadmor, has won the Best Film award under International Competition in Innovation Moving Images at the 29th Kolkata International Film Festival (KIFF).

- ✓ The prize distribution and closing ceremony were held at Rabindra Sadan. 219 films from 39 countries were screened at 23 locations across Kolkata.
- ✓ The Best Director award was bagged by Carlos Daniel Malave. Anjan Dutta's 'Chalchitro Ekhon' bagged the Special Jury Award.
- ✓ Director duo Sharmistha Maity and Rajdeep Paul's 'Mon Potongo' was awarded best film under Bengali Panorama category.
- ✓ For the best film 'Royal Bengal Tiger Trophy' 51 lakh rupees were given as an award.
- ✓ Apart from these Hiralal Memorial Trophy, Netpack Award were also given. The best short film and documentary were also awarded with Royal Bengal Tiger Trophy.
- Q. Who has won his maiden Senior National 15-Red snooker title, beating Paras Gupta of Uttar Pradesh 6-2 in the final?

A) Sourav Kothari

B) Chitra Magimairaj

C) Pankaj Advani

D) Hussain Khan

Answer: A

- ✓ Sourav Kothari of Petroleum Sports Promotion Board (PSPB) won his maiden Senior National 15-Red snooker title, beating Paras Gupta of Uttar Pradesh 6-2 in the final.
- ✓ Kothari beat Md Hussain Khan (RSPB) 5-0 in the semifinals and prevailed over Gupta 58-46, 72-34, 0-64, 59-25, 61-54, 21-57, 64-8, 64-25 in the final.
- ✓ He had defeated his PSPB colleague Advani in the round of 32.
- ✓ Kothari is a former national billiards champion, and last month finished runner-up to Advani in the IBSF world billiards final in Doha.
- Q. Which country has won the Under-19 Asia Cup 2023 after defeating the UAE in Dubai?

A) Bangladesh

B) India

C) Bhutan

D) Pakistan

Answer: A

- ✓ Bangladesh won the Under-19 Asia Cup 2023 after defeating the UAE by 195 runs in Dubai.
- ✓ Wicketkeeper-batter Ashiqur Rahman Shibli continued his splendid run with a second century in five matches.

- ✓ Opening the batting, Ashiqur smashed 12 fours and one six in his knock of 129 (149 balls) as Bangladesh posted 282/8 after hosts UAE opted to field.
- ✓ In reply, UAE surrendered meekly to fold up for 87 in 24.5 overs as Bangladesh clinched the eight-nation tournament with five wins from as many games.
- Q. Which state has won Vijay Hazare Trophy 2023 at the Saurashtra Cricket Association Stadium in Rajkot?

A) Madhya Pradesh

B) Rajasthan

C) Haryana

D) Maharashtra

Answer: C

- ✓ Haryana beats Rajasthan to win Vijay Hazare Trophy 2023
- ✓ Haryana has emerged victorious in the 2023 Vijay Hazare Trophy at the Saurashtra Cricket Association Stadium in Rajkot, securing their first-ever title with a 30-run triumph over Rajasthan.
- ✓ Haryana, posting a total of 287/8 in 50 overs, faced a formidable challenge from Rajasthan.
- ✓ Haryana's skipper, Ashok Menaria, showcased excellent leadership skills both with the bat and in managing his resources.
- ✓ Opting to bat first, Ankit Kumar (88 off 91 balls) and Menaria (70 off 96 balls) set the stage with a crucial partnership of 124 runs for the third wicket.
- Q. Sultan Haitham bin Tarik, who was recently on state visit to India, is Sultan and Prime Minister of which country?

A) Qatar

B) Oman

C) Yemen

D) Iran

Answer: B

- ✓ Sultan Haitham bin Tarik was on state visit to India from December 16, 2023.
- ✓ Trade between India and Oman has a history of several millenniums and archaeological excavations in Oman have unearthed evidence to show Indo-Oman trade during the Classical Age dated to circa third century BCE.
- ✓ Later, Oman had links with the Indians through Gujarat, and with Tamilakam along the Malabar Coast.
- ✓ The Sultans of Oman and Zanzibar heavily banked on Kutchi moneylenders such as Jairam Shiyji.
- ✓ A large number of Kutchi Bhatias migrated from Kutch to Muscat and from Muscat to Zanzibar.

- Q. India has started its first winter scientific expedition in which area?
 - A) Arctic region

B) Pacific region

C) Antarctica region

D) Atlantic region

Answer: A

- ✓ Union Minister Kiren Rijiju flagged off India's first winter scientific expedition to the Arctic region.
- ✓ Raman Research Institute will participate in the first winter Indian expedition to the Arctic region.
- ✓ Since 2008, India operates a research station called 'Himadri' in the Arctic which operates mostly during summer (April to October).
- Q. Who was recently awarded Bhutan's prestigious National Order of Merit Gold Medal?

A) S Jaishankar

B) Mamata Banerjee

C) Jaya Bachchan

D) Poonam Khetrapal Singh

Answer: D

- ✓ Poonam Khetrapal Singh, Regional Director of WHO South-East Asia, has been awarded Bhutan's prestigious National Order of Merit Gold Medal for distinguished services. Poonam is a retired IAS officer of Punjab cadre.
- ✓ Bhutan King Jigme Khesar Namgyel Wangchuck honored him at the 116th National Day celebrations of Bhutan
- Q. Consider the following statements regarding the recently published World Bank Migration and Development Brief:
 - 1. India is the largest remittance recipient country in 2023.
 - 2. United States is the largest source of remittances in 2023.

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 World Bank's latest Migration and Development Brief highlights India's significant position as the top remittance recipient, drawing attention to the evolving dynamics in the remittance landscape
- ✓ About World Bank Migration and Development Brief:

- ✓ It is prepared by the Migration and Remittances Unit, Development Economics (DEC), the premier research and data arm of the World Bank.
- ✓ The brief is produced twice a year.
- ✓ The brief aims to provide an update on key developments in the area of migration and remittance flows and related policies over the past six months.
- ✓ It also provides medium-term projections of remittance flows to developing countries.
- ✓ It also presents recent developments on the Global Compact on Migration (GCM).
- ✓ A special topic is included in each brief.
- ✓ Key highlights of the recent report:
- ✓ The top five remittance recipient countries in 2023 are India (\$125 billion), Mexico (\$67 billion), China (\$50 billion), the Philippines (\$40 billion), and Egypt (\$24 billion).
- ✓ The United States continued to be the largest source of remittances.
- ✓ Remittances to low- and middle-income countries (LMICs) grew by an estimated 3.8 per cent in 2023, reaching a total of USD669 billion.
- ✓ Resilient labour markets in advanced economies and Gulf Cooperation Council (GCC) countries played a pivotal role in supporting migrants' ability to send money home.
- ✓ The Middle East and North Africa saw a decline in remittance flows for the second consecutive year, mainly driven by a sharp drop in flows to Egypt.
- ✓ Remittance flows to Europe and Central Asia also decreased by 1.4 percent after a significant gain in 2022.
- ✓ The report suggests a potential risk of a decline in real income for migrants in 2024 due to global inflation and low growth prospects.
- ✓ A special section of the report emphasizes the potential of leveraging remittances for development finance, particularly through diaspora bonds. The report says diaspora bonds can be structured to tap into diaspora savings held in foreign destinations, providing a stable source of funds.

WORLD BANK IN NEWS 2023

- ➤ Commodity Markets Outlook Report is published by the World Bank in April and October, every year.
- > World Bank and Japan, have launched the Resilient and Inclusive Supply-chain Enhancement (RISE) initiative in Morocco.

- ➤ World Bank has approved \$1.5 billion in financing to accelerate India's development of low-carbon energy.
- ➤ World Bank has approved a substantial funding package of 700 million dollars for Sri Lanka.
- ➤ World Bank has approved \$391 million in financing to improve access to high-quality healthcare services and to economic opportunities for people in Assam and Tripura.
- ➤ World Bank approves \$150-million loan for Resilient Kerala programme.
- ➤ World Bank has granted its approval for a USD 255.5 million loan aimed at enhancing the quality of technical education in government-run institutions across India.
- ➤ World Bank approves \$150-million loan for Resilient Kerala programme.
- ➤ World Bank (WB) launched its first dedicated road safety project in South Asia with a USD 358 million financing agreement signed in Dhaka with the government of Bangladesh.
- Indian origin Ajay Banga confirmed as the 14th President of World Bank.
- ➤ Ministry of Education and the World Bank held a unique workshop on School-to-Work Transition under the STARS Program.
- ➤ The Cabinet approved the Strengthening Teaching-Learning and Results for States (STARS) Project in October 2020.
- ➤ World Bank has approved a loan of US \$ 363 million for the supply of clean drinking water from taps to 2 million rural households in Karnataka.
- ➤ World Bank's Board of Executive Directors has approved USD 100 million loan under Odisha State Capability and Resilient Growth Program.
- According to the World Bank's (WB) annual report 'State and Trends of Carbon Pricing 2023' released on May 23, 2023, revenues collected from carbon taxes and Emissions Trading Systems (ETS) globally have reached a record high, about US\$95 billion in 2022.
- ➤ World Bank's Executive Board of Directors has approved USD 108 million loan for Assam, to help the state improve disaster preparedness and enhance flood forecasting.
- > India and the World Bank have signed aloan agreement for the construction of the Green National Highway Corridors Project (GNHCP) in four States.
- These four states are-Himachal Pradesh, Rajasthan, Uttar Pradesh and Andhra Pradesh.
- World Bank has signed two complementary loans with India worth USD 500 million each to support and enhance the country's healthcare infrastructure.

- ➤ India will be the first country in the world to receive \$100 billion from remittances during 2022, the World Bank.
- ➤ WORLD BANK
- > Founded: 1944
- ➤ Headquarters : Washington Dc
- > 14th President : Ajay Banga
- ➤ MD&CFO: Anshula Kant
- Chief Economist : Carman Reinhart
- > Executive Director : Rajesh Khullar
- ➤ Member Countries :189
- ➤ World Bank Group: 5 (IBRD, IDA, IFC, MIGA and ICSID).
- ➤ All of these efforts support the Bank Group's twin goals of ending extreme poverty by 2030 and boosting shared prosperity of the poorest 40% of the population in all countries.
- ➤ World Bank was created at the 1944 Bretton Woods Conference, along with the International Monetary Fund (IMF).
- ▶ India is a member of IBRD, IFC, IDA and MIGA. The country is not a member of the ICSID
- Q. Consider the following statements regarding the TEMPO satellite:
 - 1. It monitors major air pollutants across North America.
 - 2. It is located in the geostationary orbit.

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

- ✓ NASA's new satellite TEMPO measure air pollution hourly has shown significant progress and now the space agency officials are already thinking about ways to extend its life.
- ✓ Tropospheric Emissions Monitoring of Pollution (TEMPO) monitors major air pollutants across North America.
- ✓ Its monitoring range extends from Canada's oil sands to the Yucatán Peninsula and across the Atlantic to the Pacific Ocean.

- ✓ It is part of a virtual constellation with South Korea's Geostationary Environment Monitoring Spectrometer (GEMS) and the European Space Agency's upcoming satellite, aiming for comprehensive air pollution monitoring over the Northern Hemisphere.
- ✓ It will make important scientific observations, including that of ozone, nitrogen oxide, sulphur dioxide and formaldehyde levels.
- Q. Multinational professional services company Accenture has launched a generative AI studio in which city?

A) Mumbai

B) Hyderabad

C) Kolkata

D) Bengaluru

Answer: D

- ✓ Multinational professional services company Accenture has launched a generative AI studio in India's tech capital Bengaluru.
- ✓ The studio will develop a full stack of genAI capabilities for enterprises to leverage to optimize their business processes.
- ✓ Accenture's data and AI team and clients will co-create solutions with a modern data and AI foundation, LLM (large language model) architecture, ecosystems partnerships, talent, and responsible AI frameworks.
- ✓ The studio in Bengaluru offers robust generative AI capabilities combined with a wide range of world-class technology services, and in-depth industry knowledge that is the hallmark of Accenture's Advanced Technology Centers in India.

BENGALURU IN NEWS 2023

- > Multinational professional services company Accenture has launched a generative AI studio in India's tech capital Bengaluru.
- > Bengaluru is the city with the highest number of women-led startups in India, followed by Mumbai and Delhi.
- ➤ Bengaluru claims the top spot for green office spaces in India, according to the CBRE-CII report 'Indian Real Estate: Taking Giant Strides 2023 Mid-Year Outlook.' Over the last three and a half year.
- ➤ India's 1st state-of-the-art 3D-Printed post office opens in Bengaluru.
- > Bengaluru becomes the first Indian city to join the World Cities Culture Forum (WCCF).

- ➤ India is all set to host the 5th World Coffee Conference (WCC) for the first time from 25-28 September 2023 in Bengaluru, Karnataka.
- > Sberbank's branch in India has been granted permission by the Reserve Bank of India (RBI) to set up an IT unit in Bengaluru.
- India's first 3D-printed post office to come up in Bengaluru.
- ➤ The second Trade and Investment Working Group meeting under the G20 India Presidency began in Bengaluru.
- Foxconn to invest nearly 1 billion USD in Bengaluru.
- Nitin Gadkari unveiled first methanol run buses in Bengaluru.
- ➤ India Energy Week 2023 (IEW 2023), being organised during India's G20 Presidency, will be held in Bengaluru between February 6 and 8, 2023. .
- ➤ The Union Ministry of Defence has announced on 27 November 2022 that the biennial air show AeroIndia-2023 will be held at the Air Force Station Yelahanka in Bengaluru's from 13-17 February, 2023. This would be the 14th edition of Aero India.
- > The first G-20 Environment meeting under the G-20 India Presidency will be held at the Taj West End in Bengaluru.
- ➤ Union Minister of Agriculture and Farmers Welfare Narendra Singh Tomar on 15 March inaugurated a 5-day cultural program "AgriUnifest" in Bengaluru..
- > The first meeting of the G-20 Energy Transition Working Group under the chairmanship of India will be held in Bengaluru from 5 to 7 February
- Q. Consider the following statements regarding SAMAR System, recently seen in the news:
 - 1. It is a short-range air-defence system.
 - 2. It has been developed by the Defence Research & Development Organisation (DRDO).

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

✓ The Indian Air Force (IAF) has successfully test fired the 'SAMAR' air defence missile system recently.

- ✓ About SAMAR Air Defence Missile System:
- ✓ Surface to Air Missile for Assured Retaliation (SAMAR) is a short-range air-defence system.
- ✓ It has been developed by a unit under the IAF's Maintenance Command.
- ✓ The system is credited with a maximum range of 10–12 km and is used against low-flying aerial targets.
- ✓ It can engage aerial threats with missiles operating at a speed range of 2 to 2.5 Mach.
- ✓ The SAMAR-1 system uses the IAF's existing inventory of shelf-life-expired Russian Vympel R-73E infrared-guided air-to-air missiles (AAMs) for the surface-to-air role.
- ✓ The system features a twin-turret launch platform capable of launching two missiles in single and salvo modes, depending on the threat scenario.
- ✓ Each missile launcher had an electro-optic system visible.
- ✓ It is expected to supplement the IAF's Akash and SPYDER systems, replacing the ageing improved Pechora and OSA-AK systems
- Q. Kuno Forest Festival has been celebrated in which state?

A) Uttar Pradesh

B) Odisha

C) Madhya Pradesh

D) Maharashtra

Answer: C

- ✓ A five-day Kuno Van Mahotsav was celebrated in Ranipura village on the outskirts of Sheopur district of Madhya Pradesh.
- ✓ The event aims to highlight the diverse flora and fauna, and the jungle of Kuno, while also advocating for cheetah conservation. It included local art, craft, folk music, dance forms, and adventure sports.
- ✓ The main attraction of the forest festival was adventure games, jungle safari, hot air ballooning, parasailing, paragliding, cave excursion, folk music, village tour, etc.
- ✓ Madhya Pradesh offers a diverse culture and rich wildlife, which also includes cheetah sightings during jungle safari in Kuno. Tourists can also experience the taste of local food/cuisines.

FESTIVAL IN NEWS 2023

Kuno Forest Festival : Madhya Pradesh

> 'Shar Amartala Torgya' Festival : Arunachal Pradesh

24th Hornbill Festival : Nagaland

Dhillo festival : Goa

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- ➤ India International Science Festival (IISF) 2023 : Faridabad, Haryana
- 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 .
- 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 : Hubbali, 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
- Baisakhi is a harvest festival: Punjab and Haryana
- Q. Swarved Mahamandir, recently seen in the news, is located in:

A) Puri

B) Haridwar

C) Madurai

D) Varanasi

Answer: D

- ✓ Prime Minister Monday recently inaugurated the world's largest meditation centre, Swarved Mahamandir, in Varanasi.
- ✓ About Swarved Mahamandir:
- ✓ It is the world's largest meditation centre, where 20,000 people can sit together and meditate.
- ✓ Location: It is located in Varanasi city, Uttar Pradesh.
- ✓ It covers an expansive area of 3,00,000 square feet.
- ✓ It aims to illuminate humankind with its spiritual aura and engulf the world in a state of peaceful alertness.
- ✓ The temple is named after the Swarved, a spiritual literature written by Sadguru Shri Sadafal Deoji Mahara, the creator of Vihangam Yoga and an eternal yogi.
- ✓ The temple propagates Swarveda teachings, with a focus on Brahm Vidya, a body of knowledge that enables spiritual seekers to sustain a state of perfect Zen, a state of unyielding constancy in peace and happiness.
- Q. Which of the following has unveiled a groundbreaking initiative with the introduction of the ERS mobile application?

A) RBI

B) NPCI

C) NHAI

D) DRDO

Answer: C

- ✓ The National Highways Authority of India (NHAI) has unveiled a groundbreaking initiative with the introduction of the ERS (Emergency Response Support System) mobile application.
- ✓ This technological advancement aims to revolutionize emergency management on national highways across the country.
- ✓ The ERS app is poised to play a pivotal role in ensuring swift and effective responses to road accidents and other emergencies, thereby enhancing overall safety and security on Indian highways.
- ✓ The ERS app's primary objective is to provide a rapid and seamless response mechanism during critical situations, such as accidents or medical emergencies, by connecting road users directly to the NHAI's command and control center.
- Q. What is the percentage increase in unclaimed deposits in Indian banks from the previous year to March 2023?

A) 18%

B) 28%

C) 35%

D) 25%

Answer: B

- ✓ The rate of unclaimed deposits in Indian banks has risen by 28% annual increase in unclaimed deposits with the banks to Rs 42,272 crore as on March 2023.
- ✓ At the end of March 2023, the amount of unclaimed deposits in Indian banks was recorded at Rs 42,272 crore, while the previous year, there was Rs32,934 crore.
- ✓ As much as Rs 36,185 crore unclaimed deposits were with public sector banks while Rs 6,087 crore were with private sector banks at the end of March 2023.
- ✓ Banks send unclaimed deposits of account holders lying in their accounts for 10 or more years to RBI's Depositor Education and Awareness (DEA) Fund.
- ✓ A centalised web portal, Unclaimed Deposits Gateway to Access Information (UDGAM), to search unclaimed deposits across multiple banks, has been set up by RBI.
- ✓ Further, RBI has launched campaign '100 Days 100 Pays' for banks to trace and settle the top 100 unclaimed deposits of every bank in each district within a 100-day timeframe, commencing from June 1, 2023 to September 8, 2023.
- ✓ At the end of campaign, major 31 banks (which comprised of more than 90 percent of unclaimed deposit balances with the DEA Fund), have refunded Rs 1,432.68 crore in the campaign.

Q. The Government of India has launched the Sovereign Gold Bond Scheme 2023-24 with digital discount. What is the issue price of this bond?

A) ₹6,249 per gram

B) ₹5,149 per gram

C) ₹4,119 per gram

D) ₹6,149 per gram

Answer: D

- ✓ The Government of India has launched the Sovereign Gold Bond Scheme 2023-24 (Series III).
- ✓ Stemming from the inaugural scheme in November 2015 under the Gold Monetization Scheme, this initiative aims to reduce the demand for physical gold.
- ✓ Open for subscription from December 18 to December 22, the scheme introduces a digital discount for online applications, enhancing the accessibility and attractiveness of secure gold investments to a diverse investor base.
- ✓ Investors opting for online applications and utilizing digital payment modes will benefit from a ₹50 discount per gram, reducing the issue price to ₹6,149 per gram during the subscription period.
- ✓ Sovereign Gold Bonds (SGBs) are available for purchase by resident individuals, Hindu Undivided Families (HUFs), trusts, universities, and charitable institutions. Denominated in multiples of grams, the minimum investment is set at one gram of gold, ensuring accessibility for a broad spectrum of investors.
- ✓ Featuring an eight-year tenor, investors have the flexibility of premature redemption after the fifth year. The redemption price will be determined based on the simple average of the closing price of 999 purity gold, providing a predictable exit strategy for investors.
- ✓ Individuals and HUFs are limited to a maximum subscription of 4 kg per fiscal year, while trusts and similar entities have a higher limit of 20 kg. In cases of joint holdings, the 4 kg limit applies to the first applicant.
- ✓ Investors can make payments through cash (up to ₹20,000), demand draft, cheque, or electronic banking. The fixed interest rate of 2.50 percent per annum, payable semi-annually, ensures a stable return for investors.
- Q. Aditya Birla Sun Life Insurance has partnered with which bank to offer insurance solutions to the bank's customers?

A) ICICI Bank

B) IDFC First Bank

C) South Indian Bank

D) Kotak Mahindra Bank

Answer: B

- ✓ Aditya Birla Sun Life Insurance and IDFC First Bank have entered into a bancassurance partnership to offer insurance solutions to the bank's customers.
- ✓ Under this collaboration, the insurer will leverage the extensive distribution network of IDFC First Bank.
- ✓ Aditya Birla Sun Life will offer products and services, including those that focus on retirement planning, ensuring a steady source of second income and tax-free returns tailored to their life stages.
- ✓ This collaboration will go a long way in enhancing accessibility, as well as making financial protection and planning easily available to a wider segment of customers served by IDFC FIRST Bank's extensive distribution network.
- Q. U GRO Capital has raised how much rupees from the Dutch Entrepreneurial Development Bank FMO through rupee-denominated non-convertible debentures (NCDs)?

A) 150 crore

B) 200 crore

C) 250 crore

D) 350 crore

Answer: C

- ✓ DataTech NBFC, U GRO Capital has raised ₹250 crore from the Dutch Entrepreneurial Development Bank FMO through rupee-denominated non-convertible debentures (NCDs).
- ✓ The association will help strengthen the fund's commitment towards greater financial inclusion in India.
- ✓ The MSME-lending-focused NBFC has provided credit to more than 80,000 small businesses. Prior to this, it had raised ₹240 crore from Denmark's Investment Fund for Developing Countries (IFU) in May 2023.
- ✓ This transaction is proof of U GRO Capital's ability to forge partnerships with and attract funding from reputed global DFIs (development finance institutions).
- ✓ Of the NBFC's total borrowings, around 20 percent are from development financial institutions and impact funds such as Responsibility, Calvert Impact Capital, Enabling Capital, SIDBI, and others.
- Q. Which of the following digital payment startups recently secured final approval from the Reserve Bank of India (RBI) to operate as payment aggregators?

A) Razorpay and Cashfree

B) Cashfree and Paytm

C) Razorpay and JusPay

D) PayU and Razorpay

Answer: A

✓ Digital payment companies Razorpay and Cashfree Payments have received final approval from the Reserve Bank of India (RBI) to operate as payment aggregators, enabling the fintechs to onboard new merchants after a nearly one-year-old regulatory ban.

- ✓ The company has received the Payment Aggregator (PA) license from the RBI. It will now onboard new merchants on its payment gateway.
- ✓ In December last year, the RBI had asked Razorpay and Cashfree to stop onboarding new merchants.
- ✓ Razorpay has received the final authorization from the Reserve Bank of India (RBI) to operate as a Payment Aggregator under the Payment Settlements Act, 2007.
- ✓ Other players such as PayU, Paytm, JusPay, among others, are yet to receive a nod from the regulator to onboard new merchants
- Q. Which country will host the first 32-team FIFA Club World Cup in 2025?

A) UAE

B) Qatar

C) Saudi Arabia

D) United States

Answer: D

- ✓ FIFA announced on Sunday that its revamped Club World Cup, to be held for the first time in 2025, will feature 32 teams and will be played from mid-June to mid-July.
- ✓ The United States will host the 2025 edition of the expanded event, which will be held every four years thereafter.
- ✓ The tournament will have eight groups of four with the top two teams from each group going through to the knockout stages the same format as the World Cup.
- ✓ The current version of the FIFA Club World Cup an annual competition with seven teams will be discontinued after the tournament now being hosted by Saudi Arabia.
- Q. Who has won the Women's Goalkeeper of the Year award in the FIH Annual awards?

A) Vandana Katariya

B) Deep Grace Ekka

C) Savita

D) Gurjit Kaur

Answer: C

- ✓ Indian men's hockey team midfielder Hardik Singh and women's side captain Savita have won the FIH Player of the Year and Goalkeeper of the Year (women) awards respectively.
- ✓ The awards were declared following a vote by an expert panel, National Associations represented by their respective national teams' captains and coaches, fans, and media.

- ✓ This is Hardik's second big award this year as he was also conferred the Hockey India Balbir Singh Sr Award for Player of the Year 2022.
- ✓ As for Savita, this is her third consecutive FIH Women's Goalkeeper of the Year award, having won the recognition in 2021 and 2022.
- ✓ Xan de Waard of the Netherlands has been elected as the 2023 FIH Player of the Year in the women's category.
- ✓ Dutch goalkeeper Pirmin Blaak won the FIH Goalkeeper of the Year awards among men, while the awards for FIH Rising Stars went to Teresa Lima (Spain) and Gaspard Xavier (France).
- ✓ China women's head coach Alyson Annan and Germany men's head coach André Henning won the FIH Coaches of the Year awards, while Ayanna McClean (Trinidad-and-Tobago) and Ben Göntgen (Germany) were awarded with the FIH Umpires of the Year recognitions.
- Q. Which naval establishment has received the 'Vir Chakra' on behalf of Late Vice Admiral Benoy Roy Chowdhury?

A) INS Talwar

B) INS Karma

C) INS Sahyadri

D) INS Shivaji

Answer: D

- ✓ INS Shivaji, Indian Navy's premier marine engineering training institute, has received the Vir Chakra medal awarded to Late Vice Admiral Benoy Roy Chowdhury, the only technical officer of the Indian Navy to be awarded the honour.
- ✓ Vice Admiral Dinesh Prabhakar, Distinguished Chair Marine Engineering at INS Shivaji, received the Vir Chakra on behalf of the Indian Navy from Pradipta Bose and Gargi Bose, the family members of Vice Admiral Chowdhury
- ✓ The Vir Chakra is an Indian wartime military bravery award presented for acts of gallantry on the battlefield, on land or in air or at sea.
- Q. Swarved Mahamandir, recently seen in the news, is located in:

A) Puri

B) Haridwar

C) Madurai

D) Varanasi

Answer: D

- ✓ Prime Minister Monday recently inaugurated the world's largest meditation centre, Swarved Mahamandir, in Varanasi.
- ✓ About Swarved Mahamandir:
- ✓ It is the world's largest meditation centre, where 20,000 people can sit together and meditate.
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- ✓ The temple is named after the Swarved, a spiritual literature written by Sadguru Shri Sadafal Deoji Mahara, the creator of Vihangam Yoga and an eternal yogi.
- ✓ The temple propagates Swarveda teachings, with a focus on Brahm Vidya, a body of knowledge that enables spiritual seekers to sustain a state of perfect Zen, a state of unyielding constancy in peace and happiness.
- Q. Consider the following statements regarding the Internet and Mobile Association of India (IAMAI):
 - 1. It is a not-for-profit industry body and the country's only organization representing the digital services industry.
 - 2. Only Indian companies and startups are represented by the IAMAI.

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

- ✓ The Internet and Mobile Association of India (IAMAI), the representative body of nearly 600 internet firms and start-ups, recently welcomed the introduction of the Telecom Bill in Lok Sabha
- ✓ About Internet and Mobile Association of India (IAMAI):
- ✓ Established in 2004, the IAMAI is a not-for-profit industry body registered under the Societies Registration Act, 1860.
- ✓ It is the country's only organization representing the digital services industry, with over 500 Indian and multinational corporations as its members, which include established companies in diverse sectors of the digital ecosystem as well as start-ups.
- ✓ Mandate: To expand and enhance the online and mobile value-added services sectors.

- ✓ It is dedicated to presenting the unified voice of the businesses it represents to the government, investors, consumers, and other stakeholders.
- ✓ The association addresses the issues, concerns, and challenges of the Internet and Mobile economy and takes a leading role in its development.
- ✓ IAMAI represents varied sectors such as digital advertising, digital entertainment, traveltech, online gaming, digital payments, fintech, digital commerce, edtech, healthtech, agritech, big data, ML, AI & IoT, AR/VR, logistics-tech, and so on.
- ✓ IAMAI has been advocating free and fair competition, progressive laws for the sector, and supporting equitable access, the best quality of services to consumers, and a safe and secure internet for users.
- Q. Consider the following statements regarding the Yogmaya Temple:
 - 1. It is located in the state of Madhya Pradesh.
 - 2. It was patronised by the Mughal Emperor Akbar II.

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

- ✓ Yogmaya Temple is historically important monument believed to be standing at the site of an ancient temple that is said to have come up during the period of the Mahabharata.
- ✓ It is also known as the Jogmaya Temple, is an ancient Hindu shrine situated in the heart of Mehrauli (Delhi), a few hundred meters away from the famous Qutub Minar.
- ✓ It was built by a noble in the court of Mughal Emperor Akbar II by the name of Lala Sidhu Mal between 1806 and 1837.
- ✓ The area was known as Yoginipura in ancient Jain texts and Prithviraj Chauhan himself was said to have patronised a Yogini temple here shortly before his city's destruction.
- ✓ It was a focal point of Akbar II's rule.
- ✓ The temple has a replica of the Goddess Yogmaya, also called the "Pure Goddess,
- ✓ The most famous festival celebrated only in this temple is the 'Phoolwalon ki Sair.'

- Q. 'INS Kochi', that was in the news recently, is a:
 - A) torpedo launch and recovery vessel
 - B) diesel-electric submarine
 - C) guided-missile destroyer
 - D) nuclear-powered aircraft carrier

Answer: C

- ✓ The Indian destroyer INS Kochi recently evacuated one of the 18 sailors on board the hijacked commercial vessel MV Ruen off the coast of Somalia
- ✓ About INS Kochi:
- ✓ It is the second ship of the Kolkata-class stealth guided-missile destroyers built under the code name Project 15A for the Indian Navy.
- ✓ It was constructed by Mazagaon Dock Limited (MDL) in Mumbai.
- ✓ It was commissioned into Indian Navy service on September 30, 2015.
- ✓ Features:
- ✓ It measures 164 meters in length and approximately 17 meters in width, with a full load displacement of 7500 tonnes.
- ✓ The ship has a Combined Gas and Gas (COGAG) propulsion system, comprising four powerful reversible gas turbines.
- ✓ It is equipped with the advanced supersonic and long-range BrahMos Surface-to-surface Missile.
- ✓ The entire anti-submarine weapon and sensor suite fitted onboard, consisting of Indigenous Rocket Launchers (IRL), Indigenous Twin-tube Torpedo Launchers (ITTL), and a bow-mounted New Generation HUMSA Sonar, are fine examples of India's indigenous efforts in the field of underwater warfare.
- ✓ A state-of-the-art Combat Management System (CMS-15A) has been integrated with the onboard weapons and sensors.
- ✓ The ship is equipped to operate two Sea King or Chetak helicopters.
- Q. Consider the following statements regarding Mullaperiyar Dam:
 - 1. It is a masonry gravity dam situated on the Periyar River in Kerala.
 - 2. It is operated and maintained by the Government of Tamil Nadu.

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

- ✓ Tamil Nadu cancelled the decision to open the spillway shutters of Mullaperiyar dam recently after a lull in rainfall and a reduced inflow of water to the dam.
- ✓ About Mullaperiyar Dam:
- ✓ It is a masonry gravity dam situated on the Periyar River in Thekkady, Idukki district, in Kerala.
- ✓ It is located 881 m above sea level, on the Cardamom Hills of the Western Ghats.
- ✓ The dam is built at the confluence of the Mullayar and Periyar rivers.
- ✓ Its construction began in 1887 and was completed in 1895. The construction was carried out by the British Corps of Royal Engineers under the leadership of Pennycuick.
- ✓ The dam's purpose was to divert the waters of the west-flowing River Periyar eastward to the arid rain shadow regions of the Theni, Madurai, Sivaganga, and Ramanathapuram districts of Tamil Nadu.
- ✓ The Periyar National Park is located around the dam's reservoir.
- ✓ Although the dam is located in Kerala, it is operated and maintained by the neighbouring state of Tamil Nadu. It was according to a 999-year lease agreement made during the British rule that the operational rights were handed over to Tamil Nadu.
- Q. Andriamamelo Cave, which was recently discovered with prehistoric rock art drawings, is located in:

A) Italy

B) Mexico

C) Egypt

D) Madagascar

Answer: D

- ✓ Recently, unique, prehistoric rock art drawings have been discovered in the Andriamamelo Cave in western Madagascar.
- ✓ About Andriamamelo Cave:
- ✓ It is situated in the western Madagascar.
- ✓ It is located in karstified limestone of the Paysage Harmonieux Protege de Beanka.

 This is part of an extensive karst region that includes the Parc National de Bemaraha to the south, a UNESCO World Heritage site, and the little-studied Antsingimavo karst area to the north.

Q. National Mathematics Day is held annually on which day?

A) 20 December

B) 22 December

C) 21 December

D) 23 December

Answer: B

- ✓ India observes the National Mathematics Day every year on 22 December since 2012 to commemorate the birth anniversary of Mathematician Srinivasa Ramanujan.
- ✓ 2023 marks the 136th birth anniversary of Ramanujan.
- ✓ The day was announced on 26 February 2012 by the then Prime Minister Manmohan Singh to mark the 125th anniversary of the birth of the Indian mathematical genius Srinivasa Ramanujan (22 Dec 1887- 26 Apr 1920).
- ✓ 2012 was also observed as National Mathematics Year.





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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