

November 2023

BOLT

Monthly Current Affairs

**Now with
In-depth
Coverage**

CLICK HERE TO PREPARE FOR

IBPS, SSC, SBI, RAILWAYS & RBI EXAMS IN ONE PLACE

Bolt is a series of GK Summary ebooks by [Oliveboard](#) for quick revision

Table of Contents

Banking & Finance	3
Economy	15
National.....	21
International.....	31
Sports	35
Agreements & MoUs.....	38
Schemes	51
Appointments & Resignations	52
Awards.....	56
Ranks & Reports	60
Important Days.....	67
Summit & Conferences	74
Science & Technology.....	79
Defence	82
Books & Authors	86
Miscellaneous	87
Obituary	88
Person in news	90
Insurance.....	92
India & World.....	93
Environment.....	97
Apps & Portals	98
Acquisitions & Mergers	99
FinTech.....	102
PSUs.....	103
State/UTs	104
Committees	108
Important CA	109

Banking & Finance

1. Fincare SFB to merge with AU Small Finance Bank

- AU Small Finance Bank announced the merger of Fincare Small Finance Bank with itself.
- The scheme of merger is subject to approval of the respective shareholders of the AU SFB and Fincare SFB, the Reserve Bank of India and the Competition Commission of India (CCI).
- According to AU SFB's exchange filing, the merged entity should take effect from February 1, 2024, suggesting that the deal should conclude in FY24 subject to regulatory approvals.
- The share exchange ratio for the amalgamation shall be 579 equity shares of face value of '10 each of AU SFB for every 2,000 equity shares of face value of '10 each of Fincare SFB.

2. AU Small Finance Bank introduces 'Planet First' AU Green Fixed Deposit

- AU Small Finance Bank (AU SFB) has introduced Planet First - AU Green Fixed Deposit, which is purposefully designed to allocate its entire proceeds to support renewable and green projects such as solar power and electric mobility solutions.
- Green Fixed Deposits will enable customers to contribute to sustainability of planet through AU's green offering.
- With a minimum deposit of Rs 5,000, the AU Green Fixed Deposit offers an appealing interest rate of up to 8.50 percent.
- This innovative service enables both existing and new AU SFB clients to

secure their Green FDs quickly via Video Banking, the AU 0101 App, NetBanking, or by simply visiting their nearest AU Small Finance Bank location

3. PFRDA Makes 'Penny Drop' Verification Mandatory For NPS Fund Withdrawal

- Through the 'penny drop' process, Central Recordkeeping Agencies check the active status of the savings bank A/C & match the name in the bank A/C No. with the name in PRAN, or as per the documents submitted.
- The provisions will apply across NPS, Atal Pension Yojana & NPS Lite for all types of exits/withdrawals, as well as for modification in subscribers' bank account details. PRAN stands for: Permanent Retirement Account Number.
- The validity of the account is verified by making a 'test transaction' by dropping a small amount into the beneficiary's bank account and matching the name based on the penny drop response.
- "The penny drop verification has to be necessarily successful with name matching, for processing the exit/withdrawal requests, and also for modifying the subscriber's bank account details,".
- It also said that 'no request' for exit/withdrawal, and modification of the subscriber's bank account details will be allowed in case of failure of penny drop verification by the Central Recordkeeping Agencies (CRA).

4. RBI Prescribe Norms For Closure Of DCCB Branches

- The RBI District Central Co-operative Banks are allowed to close their un-remunerative branches without prior permission of the central bank, though a nod will be needed from the Registrar of Cooperative Societies of the respective state.
- However, DCCBs will not be allowed to close branches if restrictions have been imposed on the bank by the RBI.
- The decision to close down branches should be taken by the Board after taking into account all the relevant factors and should be properly recorded/minuted in the proceedings of the Board meeting, the Reserve Bank of India said in a circular.
- "The bank should give two months notice in advance to all existing depositors/ clients of the branch through press release in local leading newspapers as well as communicate to each constituent of the branch, well in advance of the closure of the branch,".
- Also, the District Central Co-operative Bank (DCCB) should return the original licence/s issued for the closed branch to the Regional Office concerned of the Reserve Bank.

5. Credit Bureaus To Pay Rs 100 A Day For Delay In Updating Credit Info: RBI

- Credit institutions (CIs) and Credit information companies (CICs) have been given 6 months to put in place the framework for compensation to customers for delayed updation/rectification of credit information.

- Complainants shall be entitled to a compensation of Rs 100 per calendar day in case their complaint is not resolved within a period of thirty (30) calendar days.

6. RBI issues regulations to govern payment aggregators in cross-border transactions

- The RBI's regulations aim to bring all entities involved in facilitating cross-border payment transactions for the import and export of goods and services under direct RBI regulation, considering the developments in cross-border payments.
- This includes Authorised Dealer (AD) banks, PAs, and PAs-CB (Payment Aggregators for Cross-Border transactions).
- Entities participating in the processing or settlement of cross-border payment transactions for import and export activities are required to adhere to these instructions, which may be updated over time by the RBI.

7. The Insolvency and Bankruptcy Board of India (IBBI) Proposes Amendments To Regulations To Streamline Resolution Process

- The IBBI proposed amendments to regulations to further streamline the corporate resolution process and prevent delays in the implementation of the resolution plan.
- One of the proposals is to structure the corporate resolution plan into two parts -- inflow of funds and distribution to various stakeholders under the Insolvency and Bankruptcy Code (IBC). IBBI is a key institution in implementing the IBC.

- Changes have been proposed to seven areas, including approval of Committee of Creditors (CoC) for insolvency resolution process cost, monthly CoC meetings, discussion of valuation methodology and report with CoC, and disclosure of valuation reports. Changes have been proposed to seven areas, including approval of Committee of Creditors (CoC) for insolvency resolution process cost, monthly CoC meetings, discussion of valuation methodology and report with CoC, and disclosure of valuation reports.

8. Reliance & SBI Card tie-up to launch lifestyle-focused credit card

- SBI Card has partnered with Reliance Retail to launch the eco-friendly Reliance SBI Card credit card, granting shoppers at Reliance Retail access to rewards.
- The card offers benefits across various shopping categories and comes in two variants. The collaboration aims to enhance the shopping experience and provide exclusive discounts and rewards for customers.

9. SBI authorised to issue & encash Electoral Bonds through its 29 Authorised Branches, in the 29th phase of sale, w.e.f. 06.11.23

- The Government of India has authorised the State Bank of India (SBI), in the XXIX Phase of sale, to issue and encash Electoral Bonds through its 29 Authorised Branches w.e.f. 06.11.2023 to 20.11.2023.
- The Electoral Bonds shall be valid for 15 calendar days from the date of issue and no payment shall be made

to any payee Political Party if the Electoral Bond is deposited after expiry of the validity period.

- The Electoral Bond deposited by an eligible Political Party in its account shall be credited on the same day.

10. Bank of Maharashtra top among PSU lenders in loan, deposit growth in Q2

- State-owned Bank of Maharashtra (BoM) retained the top spot among public sector lenders in loan and deposit growth in percentage terms during the second quarter of the current financial year.
- The deposit and advances of the Pune-based lender posted an over 20 per cent rise, the highest by any public sector bank during the July-September period.
- It was followed by Indian Overseas Bank with 20.29 per cent growth, Central Bank of India (17.26 per cent growth) and UCO Bank with 16.53 per cent growth.
- With a growth rate of 23.55 per cent, gross domestic advances of the bank rose to '1,83,122 crore at the end of September 2023, according to published quarterly numbers of public sector banks (PSBs).
- The country's largest lender State Bank of India (SBI) stood at the seventh spot with 13.21 per cent rise in domestic advances growth.
- However, SBI's total loans were about 16 times higher at '28,84,007 crore as compared to '1,75,676 crore of BoM in absolute terms.
- With regard to deposit growth, BoM witnessed 22.18 per cent rise and mobilised '2,39,298 crore at the end of September 2023.

- Bank of Baroda was in second place with 12 per cent growth in deposits ('10,74,114 crore), while SBI recorded an 11.80 per cent increase at '45,03,340 crore

12. RBI issues new directions for IT governance in banks, NBFCs

- The Reserve Bank of India (RBI) released new master directions for 'information technology governance', risk, controls and assurance practices among regulated entities like banks and NBFCs.
- Their key areas will include 'strategic alignment, risk, resource and performance management, and business continuity or disaster recovery management'.
- These directions will not be applicable to local area banks and NBFC-core investment companies. These directions will come into effect from April 1, 2024.
- Under this, REs will put in place a robust 'IT Governance Framework' for supporting IT systems and infrastructure, which will improve their operational resilience.
- Also, a service-level management (SLM) process will be put in place to manage the IT operations while ensuring effective segregation of duties.
- They must also do "identification and mapping" of the security classification in terms of confidentiality, integrity, and availability of information assets, depending upon their criticality.
- To ensure operations run smoothly, banks will avoid using "outdated and unsupported hardware or software", says the RBI, adding that they must monitor software's end-of-support

(EOS) date and annual maintenance contract (AMC) dates of IT hardware.

- The RBI has asked banks and other REs to conduct a "periodic review of IT-related risks". These risks include cyber-security ones, and the risk management committee of the board will update them yearly.
- For a robust "security risk management system", the RBI says REs must cut risks by placing internal controls and processes.

13. PayGlocal receives in-principle approval from RBI for payment aggregator business

- PayGlocal, a cross-border focused payments platform provider, has received in-principle approval from the Reserve Bank of India for Payment Aggregator (PA) license.
- This process, once completed, will enable PayGlocal to onboard merchants onto its platform for online payment processing.
- Founded in 2021 by Prachi Dharani, Rohit Sukhija and Yogesh Lokhande, PayGlocal offers its technology platform to various players in the market for payment processing and transaction risk management. This helps them accept online payments securely through various payment instruments including cards and global alternative payment methods.

14. ICICI Bank Gets RBI Nod To Make ICICI Securities Wholly Owned Subsidiary

- ICICI Bank Ltd. has received approval from the Reserve Bank of India for making brokerage firm ICICI Securities Ltd. a wholly owned subsidiary.

- In June, the private lender had approved a proposal to delist ICICI Securities and become a wholly owned subsidiary of the bank after delisting.
- Vijay Chandok is the Managing Director and Chief Executive Officer of ICICI Securities.
- As of the quarter ending September, ICICI Bank held 74.79% stake in ICICI Securities.

15. IREDA and 3 other companies get SEBI nod to float IPOs

- Four firms -- Indian Renewable Energy Development Agency (IREDA), Fedbank Financial Services, EPACK Durable and Suraj Estate Developers -- have received capital markets regulator SEBI's approval to raise funds through initial public offerings (IPO).
- Going by the draft papers, the IPO of Fedbank Financial Services Ltd (Fedfina) consists of a fresh issue of equity shares aggregating up to Rs 750 crore and an offer for sale (OFS) of 7.03 crore equity shares by promoter Federal Bank and existing shareholder True North Fund VI LLP.
- Under the OFS, Federal Bank will offload 1.65 crore shares, and True North Fund VI LLP will divest 5.38 crore shares.
- Fedfina proposes to utilise the net proceeds from the fresh issue towards augmenting the Tier-I capital base to meet its future capital requirements and offer expenses.
- State-owned Indian Renewable Energy Development Agency's (IREDA) IPO consists of a fresh issue of up to 40.31 crore equity shares and an OFS of up to 26.88 crore equity shares by the President of

India, acting through the Ministry of New and Renewable Energy, Government of India.

- Proceeds from the fresh issue will be used for augmenting IREDA's capital base to meet its future capital requirements and onward lending.

16. RBI Bars Some Of Bajaj Finance's Digital Lending Products

- Reserve Bank of India, in exercise of its powers under section 45L(1)(b) of the Reserve Bank of India Act, 1934, has directed Bajaj Finance Ltd. (the company) to stop sanction and disbursal of loans under its two lending products 'eCOM' and 'Insta EMI Card', with immediate effect.
- Bajaj Finance has over 4 crore EMI cards in force, according to its investor presentation
- "This action is necessitated due to non-adherence of the company to the extant provisions of digital lending guidelines of Reserve Bank of India, particularly non-issuance of key fact statements to the borrowers under these two lending products and the deficiencies in the key fact statements issued in respect of other digital loans sanctioned by the company,".
- In the second quarter, Bajaj acquired over 40 lakh EMI cards through the digital channel. These cards allow customers to purchase goods and services on no cost monthly instalments. With the card, customers can get up to Rs 2 lakh worth pre-approved limit, which can be used at offline and online stores.

17. Instamojo Puts Lid On Payment Aggregator Business After RBI Orders

- Mastercard and Times Internet-backed Instamojo has ceased its core payment aggregator business after the Reserve Bank of India returned its license application.
- In September 2021, Instamojo applied for the payment aggregator licence to the Reserve Bank of India. But it did not fulfill the net-worth requirement at that point of time
- Founded in 2012 by Sampad Swain, Aditya Sengupta, and Gehani, the D2C-focused Instamojo offers services like ecommerce website builder, one-page website landing page, and payment links. The startup is backed by several marquee investors such as Kalaari Capital and Mastercard. To date, the firm has raised \$15.2 million in funding.
- PAs shall have a minimum net worth of Rs 15 crore at the time of application. They shall also attain a net worth of Rs 25 crore by the end of third financial year for the grant of authorisation, according to the RBI guidelines on regulation of payment aggregators and payment gateways from November 2020.

18. Federal Bank implements UPI Lite for convenient digital transactions

- Federal Bank, a pioneer in banking innovation, launches UPI Lite, which will power small-value digital transactions in India.
- NPCI introduced UPI Lite's a simplified version of the Unified Payments Interface (UPI) system to cater to the growing demand for faster and more efficient small-value payments.

- The benefits of UPI Lite for Customers include a reduction in transaction time, a ready-to-access bank statement, a higher payment success rate, and enhanced security.
- A UPI lite account can be created within the existing UPI app without downloading a new app.

19. RBI increases risk weight by 25% on consumer credit exposure of banks, NBFCs

- The Reserve Bank of India (RBI) increased risk weight by 25 percent on consumer credit exposure of commercial banks and non-banking finance companies (NBFCs).
- Consumer credit of commercial banks and NBFCs attracts a risk weight of 100 percent, which now has been revised to 125 percent.
- The increase in the risk weights of consumer credit exposure of commercial banks (outstanding as well as new), includes personal loans, but excludes housing loans, education loans, vehicle loans and loans secured by gold and gold jewellery.
- On the NBFCs front, the increase in risk weight is extended to retail loans, excluding housing loans, educational loans, vehicle loans, loans against gold jewellery and microfinance/SHG loans.
- The RBI also increased the risk weight credit card receivables of scheduled commercial banks and NBFCs by 25 percent.
- Earlier, scheduled commercial banks (SCBs) attract a risk weight of 125 percent and NBFCs attract a risk weight of 100 percent. After revision,

it will stand at to 150 percent and 125 percent for SCBs and NBFCs, respectively.

- Further, it increase the risk weight on the exposures of SCBs to NBFCs 25 percent.
- The RBI said Registered Entities shall review their extant sectoral exposure limits for consumer credit and put in place, if not already there, Board approved limits in respect of various subsegments under consumer credit as may be considered necessary by the Boards as part of prudent risk management.

20. India's GDP to grow 6-7.1% during 2024-2026: S & P

- According to a report by S & P Global, India's economic growth prospects to remain robust over the medium term, with its gross domestic product (GDP) expected to grow between 6 per cent and 7.1 percent annually in 2023-24 (FY24) through 2025-26.
- It also mentioned that weak loans in the banking sector will likely decline to 3-3.5 % of gross advances by the end of FY25.
- Furthermore, the report emphasised that interest rates in India are unlikely to rise significantly, limiting the risk for the banking industry. Global uncertainties are expected to have a lesser impact on the Indian economy.

21. NBFC assets to grow 25-30 pc in FY24 and FY25; Unsecured loans need monitoring: ICRA

- Non-bank lenders are projected to experience robust growth, with a forecast of 25-30% expansion in their Assets Under Management (AUMs) for the financial years FY24 and FY25, according to ICRA Ratings, a leading domestic rating agency.
- The growth estimate specifically pertains to Non-Banking Financial Companies (NBFCs) with AUMs of up to Rs 10,000 crore.
- A Non-Banking Financial Company (NBFC) is a company registered under the Companies Act 2013 or should already be registered under the Companies Act 1956. NBFCs are engaged in the business of loans and advances, acquisition of shares/stocks/bonds/debentures/securities issued by Government or local authority or other marketable securities of a like nature, leasing, hire-purchase, etc.

22. RBI imposes monetary penalty on Manappuram Finance, Anand Rathi Global Finance

- The Reserve Bank has imposed monetary penalties on Manappuram Finance and Anand Rathi Global Finance for deficiencies in regulatory compliance.
- RBI imposed a monetary penalty of '20 lakh on Anand Rathi Global Finance Limited, Mumbai, for non-compliance with certain provisions of the Reserve Bank of India (Know Your Customer (KYC)) Directions, 2016.
- The banking regulator in a release said it has imposed a monetary penalty of '42.78 lakh on Manappuram Finance Limited, Thrissur for non-compliance with certain provisions of the "Non-

Banking Financial Company - Systemically Important Non-Deposit taking Company and Deposit taking Company (Reserve Bank) Directions, 2016".

- The penalties on both organizations have been imposed in the exercise of powers conferred on the RBI under the provisions of the Reserve Bank of India Act, 1934.

23. RBI imposes a monetary penalty of '90.92 lakh on Axis Bank

- The Reserve Bank of India imposed a monetary penalty of '90.92 lakh on Axis Bank Ltd for non-compliance with certain directions issued by the apex bank on 'Reserve Bank of India (Know Your Customer Directions, 2016', 'Loans and Advances' Statutory and Other Restrictions', 'Guidelines on Managing Risks and Code of Conduct in Outsourcing of Financial Services by banks and 'Code of Conduct for Opening and Operating Current Accounts'.
- The Reserve Bank said after examination of the Risk Assessment Report/Inspection Report pertaining to ISE 2022, Scrutiny Report and all related correspondence in that regard, it observed that the Axis Bank failed to preserve records pertaining to the identification of customers and their address in certain cases, and made persistent calls to some of the customers.

24. Reserve Bank of India permits banks to open current account for export proceeds

- The Reserve Bank of India (RBI) permitted banks to open additional current accounts for export proceeds in addition to special rupee

vostro accounts with a view to providing greater operational flexibility to exporters.

- India has been trying to promote rupee trade following the Russia-Ukraine war and the sanctions imposed by the West.
- To provide greater operational flexibility to exporters, banks maintaining special rupee vostro accounts as per the provisions of the RBI circular dated July 11, 2022, are permitted to open an additional special current account for its exporter constituent exclusively for settlement of their export transactions, RBI said in a notification.
- In July 2022, the RBI had asked banks to put in place additional arrangements for export and import transactions in Indian rupees in view of the increasing interest of the global trading community in the domestic currency.
- In July 2022, the RBI decided to allow the settlement of India's international trade in rupee. Accordingly, authorised Indian banks must open and maintain special rupee vostro accounts of the partner trading country's banks.

25. RBI fines Pudukkottai Co-operative Town Bank for non-compliance of guidelines

- The Reserve Bank of India (RBI) imposed a penalty of '25,000 on Pudukkottai Co-operative Town Bank Ltd for non-compliance of directions issued on 'Board of Directors - UCBs'.
- This penalty has been imposed in exercise of powers conferred on RBI under the provisions of Section 47A

(1) (c) read with Sections 46 (4) (i) and 56 of the Banking Regulation Act, 1949 (AACS).

26. Karnataka Bank ties up with HDFC Life to offer life insurance products

- Karnataka Bank has entered into a corporate tie-up with HDFC Life to offer life insurance products to its customers.
- This association with HDFC Life will add value to the Karnataka Bank customers in the form of access to 'industry leading products' in life protection. Srikrishnan H, Managing Director and Chief Executive Officer of Karnataka Bank

27. Unifi Capital gets Sebi's in-principle nod to launch mutual fund operations

- Portfolio management firm Unifi Capital has received capital markets regulator SEBI's in-principle approval to set up a mutual fund house.
- Founded in 2001, Unifi Capital currently manages over Rs 20,000 crore on behalf of about 10,000 Portfolio Management Services (PMS) and Alternative Investment Funds (AIF) clients across 22 states in India.
- Alternative Investment Fund is a privately pooled fund.
- Generally, institutions and HNIs invest in AIFs as substantial investments are required. These investment vehicles adhere to the SEBI (Alternative Investment Funds) Regulations, 2012. AIFs can be formed as a company, Limited Liability Partnership (LLP), trust, etc.

28. The Securities and Exchange Board of India (SEBI) Chairperson unveils Investor Risk Reduction Access platform

- SEBI has launched the Investor Risk Reduction Access (IRRA) platform at the Bombay Stock Exchange (BSE).
- The IRRA platform is conceptualised and implemented by Market Infrastructure Institutions (MIIs) under the guidance of SEBI to reduce risks faced by investors in the eventuality of technical glitch at Trading Member end at both Primary site and Disaster Recovery site.
- SEBI Chairperson: Madhabi Puri Buch

29. RBI imposes monetary penalty on Citibank, BoB and IOB

- The Reserve Bank of India (RBI) has imposed a monetary penalty aggregating '10.34 crore on three banks 'Citibank NA ('5 crore), Bank of Baroda ('4.34 crore) and Indian Overseas Bank ('1 crore) 'for non-compliance with some of its Directions.
- In all three cases, RBI said its action is based on the deficiencies in regulatory compliance and is not intended to pronounce upon the validity of any transaction or agreement entered into by the bank with its customers.

30. RBI supersedes Mumbai-based Abhyudaya Cooperative Bank's board for 12 months

- In yet another instance of the regulator taking action against a bank due to governance-related concerns, the Reserve Bank of India has superseded the board of

Abhyudaya Cooperative Bank for a period of 12 months.

- It also appointed Satya Prakash Pathak, former Chief General Manager of State Bank of India as the 'Administrator' to manage the affairs of the bank.
- "In exercise of the powers conferred under Section 36 AAA read with section 56 of the Banking Regulation Act, 1949 (As Applicable to Co-operative Societies), the Reserve Bank has today superseded the Board of Directors of Abhyudaya Cooperative Bank Ltd., for a period of 12 months,".
- The Reserve Bank has also appointed a "Committee of Advisors" to assist the Administrator in discharging his duties.
- The members of the "Committee of Advisors" are Venkatesh Hegde (former General Manager, SBI), Mahendra Chhajed (Chartered Accountant); and Suhas Gokhale (former MD, COSMOS Co-operative Bank Limited).

31. Sebi reduces minimum issue size for social stock exchange to Rs 50 lakh

- The Securities and Exchange Board of India (SEBI) has reduced the minimum issue size to Rs 50 lakh from Rs 1 crore in case of public issuance of Zero Coupon Zero Principal Instruments (ZCZP).
- This has been done to provide impetus to fundraising by Not for Profit Organizations (NPOs) on the Social Stock Exchange.
- Other Important Decisions:
- It has cut the minimum application size in case of public issuance of ZCZP by NPOs on SSE from Rs 2 lakh to Rs 10,000, thereby enabling wider

participation of subscribers including retail.

- It has approved creation of a regulatory framework for the facilitation of Small & Medium REITs, with an asset value of at least Rs 50 crore vis-à-vis minimum asset value of Rs 500 crore for existing REITs.
- "Zero coupon zero principal instrument" is an instrument issued by a not-for-profit organisation that will be registered with the social stock exchange segment of a recognised stock exchange in accordance with the SEBI regulations.

32. SEBI Plans to Introduce Same Day Trade Settlement By March 2024

- Capital markets regulator, the Securities and Exchange Board of India (SEBI) aims to introduce same-day settlement (T+ 0) of trades on stock exchanges by March 2024 and eventually have real-time settlement.
- T+0 refers to the same-day settlement of trades and instantaneous settlement means settling the transactions on a real-time basis. SEBI Chairperson: Madhabi Puri Buch
- India's stock markets moved to T+1 settlement, where trades are settled the next business day, in January this year. Earlier, it was T+2 system. SEBI's plans hinge on the success of the newly introduced Application supported by the locked amount (Asba) for secondary market transactions.

33. Bombay Stock Exchange (BSE) comes out with new guidelines for shifting of SMEs to main board

- BSE has put in place fresh guidelines for small and medium enterprises looking to migrate from its SME platform to the main board, whereby the applicant will be required to have a net worth of at least Rs 15 crore for the preceding two financial years.
- Under the guidelines, the applicant firm needs to be listed on the SME platform for at least three years.

Guidelines:

- The SMEs also need to have 250 public shareholders before shifting to the main board.
- In addition, the SME should have a positive operating profit for at least any two out of three financial years and have a positive profit after tax (PAT) in the immediate financial year of making the migration application to the bourse.
- The applicant should have a net worth of at least Rs 15 crore for two preceding full financial years.
- Further, the paid-up equity capital of the applicant should be more than Rs 10 crore and the market capitalization should be at least Rs 25 crore.

34. RBI extends payments infrastructure scheme by 2 years till Dec 2025, expands scope

- RBI has extended the Payments Infrastructure Development Fund (PIDF) scheme by another two years till December 31, 2025.
- It will now include beneficiaries of the PM Vishwakarma scheme.
- RBI governor Shaktikanta Das said that the PIDF scheme had enabled over 2.66 crore new payment touchpoints in India since its launch.

- The PIDF Scheme was operationalised in January 2021 for three years to incentivise the deployment of payment acceptance infrastructure such as physical Point of Sale (PoS), Quick Response (QR) codes in tier-3 to tier-6 centres, the north-eastern states and Union Territories of Jammu & Kashmir and Ladakh.
- Beneficiaries of the PM SVANidhi Scheme in Tier-1 and 2 centres were later included in August 2021.
- As of August 2023, over 2.66 crore new touch-points have been deployed under the Scheme,

35. HDFC Bank appoints former NABARD chairman Harsh Kumar Bhanwala as director

- HDFC Bank has approved the appointment of former NABARD chairman Harsh Kumar Bhanwala as an additional independent director.
- It also approved the appointment of V Srinivasa Rangan, chief financial officer of erstwhile Housing Development Finance Corporation Ltd, as executive director for three years with effect from November 23, 2023

36. RBI adds 19 unauthorised forex trading platforms in Alert List

- The Reserve Bank updated the 'Alert List' of unauthorised forex trading platforms by adding 19 more entities, including FX SmartBull, Just Markets, and GoDo FX taking the total to 75.
- The Alert List contains the names of entities, which are neither authorised to deal in forex under the Foreign Exchange Management Act, 1999

(FEMA) nor to operate electronic trading Platform.

- The other entities added to the list are Admiral Market, BlackBull, Easy

Markets, Enclave FX, Finowiz Fintech, FX SmartBull, Fx Tray Market, Forex4you, Growing Capital Services, and HF Markets.



20% Off

Complete Banking Batch 2024

SBI | IBPS | RRB | RBI

PO + Clerk



Highlights

 100+ Hrs of Live Learning + Practice	 PDFs (eBooks) of All Sessions
 Test Series with AI-Powered Analysis	 Coverage of Entire Banking & Financial Awareness Section + Current Affairs

Learn from India's Leading Educators



Enroll Now

Economy

1. ITR Filing By Individuals Grows 90% To 6.37 Crore In Annual Year 2021-22

- The returns filed by individual taxpayers have increased from 3.36 crore in Assessment Year (AY) 2013-14 to 6.37 crore in AY 2021-22, registering an overall increase of 90% in 8 years.
- During the current fiscal too, 7.41 crore returns have been filed for AY 2023-24 till date, including 53 lakh first-time filers, the Central Board of Direct Taxes (CBDT) said in a statement.
- Giving a breakup of the returns filed by individual taxpayers across various ranges of gross total income, the CBDT said the ITRs filed by individual taxpayers earning between Rs 5 lakh and Rs 10 lakh have increased 295 per cent during the period from AY 2013-14 to AY 2021-22.
- There has been a 291% increase in ITRs filed by individuals with gross total income between Rs 10 lakh and Rs 25 lakh.
- In the range of gross total income of up to Rs 5 lakh, the number of returns filed by individual taxpayers has increased from 2.62 crore in AY 2013-14 to 3.47 crore in AY 2021-22, registering an increase of 32 per cent. This range of income includes individuals having income below the taxable limit who may not be filing returns.

2. International Solar Alliance's Global Solar Facility set to receive a capital contribution of \$35 million dollars

- The International Solar Alliance (ISA) announced that the Global Solar

Facility (GSF), a payment guarantee fund formed by ISA to stimulate investments into solar power projects, is set to receive a capital contribution of \$35 million dollars.

- The Global Solar Facility (GSF) is designed to catalyze solar investments in underserved segments and geographies across Africa, unlocking commercial capital in the process.
- Last year, the ISA Assembly approved the Global Solar Facility, which is expected to attract private capital to flow into off-grid solar projects, rooftop solar projects, and productive use solar projects.
- The Government of India is considering a \$25 million investment as capital contribution in the GSF in addition to \$10 million coming from the ISA. Bloomberg Philanthropies and CIFF have also committed their support to the GSF.

3. Manufacturing Accounted For 78 % Of Foreign Technical Collaborations: RBI Survey

- Manufacturing sector accounted for 78 per cent of the total reported Foreign Technical Collaborations (FTCs) with Japan, the US, and Germany remaining the top three source countries for technology transfer, as per Reserve Bank of India (RBI) survey.
- Of the 709 Indian entities that participated in the latest survey round, the RBI said 674 FTCs agreements were reported by 356 entities, of which, 221 had also responded in the previous survey round.

- Foreign Direct Investment (FDI) companies accounted for an overwhelming majority of the FTCs. Further, foreign subsidiaries (single foreign investor holding over 50 per cent of the total equity) and foreign associate companies (foreign investors' equity holding ranging from 10-50 per cent) reported a 71 per cent and 18 per cent of FTC agreements, respectively.
- "Among economic sectors, manufacturing and services sectors accounted for 78 per cent and 17 per cent of the total reported FTCs, respectively; machinery, transport equipment, chemicals and chemical products together accounted for over 40 per cent share in the manufacturing sector," the survey said.
- The construction sector accounted for nearly 3 per cent of the total FTCs.
- The survey captures information on financial parameters and operations of the Indian companies having technical collaboration with foreign companies during the reference period.
- It was the 14th round of the RBI's biennial survey on foreign collaboration in Indian industry covering 2021-22 and 2022-23 fiscal years.
- Cotton production is lower by 7.49% from 31.89 million bales in the 2022-23 marketing season. It is also lower than the government estimate of 31.65 million bales.
- The CAI has projected cotton production at 8.5 million bales in Gujarat, 7.6 million bales in Maharashtra, 3 million bales in Telangana, 1.85 million bales in Karnataka, 1.8 million bales in Madhya Pradesh, and 1.6 million bales in Haryana during 2023-24 season.
- Opening stock is pegged at 2.89 million bales as on Oct. 1, while cotton imports are estimated at 2.2 million bales and exports at 1.4 million bales in 2023-24 season.
- The domestic demand is pegged at 31.1 million bales during 2023-24 and surplus would be around 3.5 million bales.

5. GST collection jumps 13% YoY to '1.72 lakh crore in October

- Goods and Services Tax(GST) revenue collection jumped by 13% YoY to '1.72 lakh crore in October this year.
- This is the second highest-ever GST revenue collection ever.
- Notably, this is the second highest gross GST revenue collection next to April month of this financial year. Out of the total gross GST, '30,062 crore is CGST, '38,171 crore is SGST, '91,315 crore is IGST.

4. India's 2023-24 Cotton Output Estimated To Be Lowest In 15 Years At 29.51 Million Bales: CAI

- The country's cotton production is estimated at 29.51 million bales in the 2023-24 marketing season, the lowest in 15 years on less planting amid the El Nino effect, as per the Cotton Association of India (CAI).

6. RBI launches 'Inflation Expectations Survey of Households' and 'Consumer Confidence Survey' for Monetary Policy Inputs

- The 'Inflation Expectations Survey of Households' captures subjective assessments on price movements and inflation based on their individual consumption baskets.
- The 'Consumer Confidence Survey' seeks responses from households, regarding their sentiments on general economic situation, employment scenario, price level, households' income and spending.
- The results of the surveys provide useful inputs for monetary policy. Monetary policy is a set of tools used by a nation's central bank to control the overall money supply and promote economic growth

7. Centre's direct tax collections up 22% at '10.60 lakh crore so far in FY24: Finance Ministry

- Provisional figures of Direct Tax collections up to 9 November said Gross Direct Tax collections are at Rs.12.37 lakh crore, which is 17.59% higher than last year.
- Direct Tax collection, net of refunds, stands at Rs. 10.60 lakh crore which is 21.82% higher than net collections for last year.
- This collection is 58.15% of total Budget Estimates of Direct Taxes for FY 2023-24.

8. October e-way bill generation hits all-time high at Rs 10.3 crore

- E-way bills, or electronic permits, generated by businesses for transporting goods within & across

states shot up to an all-time high of Rs 10.3 crore in October, breaking previous record of Rs 9.34 crore reported in August.

- E-way bills are mandatory for movement of consignments worth more than Rs 50,000, and are, therefore, an early indicator of demand & supply trends.

9. SIDBI launches 'Sumpoorn' MSME Economic Activity Index with Jocata

- Jocata, a digital lending transformation platform, has collaborated with SIDBI to launch a one-of-its kind MSME Economic Activity Index Sumpoorn.
- This MSME specific high-frequency indicator will capture the state of India's growth engine, its MSMEs, that contribute more than a quarter of the country's overall Gross Value Added(GVA) and more than 40% of its total exports.

10. RBI allows NRIs to buy Sovereign Green Bonds

- The RBI has issued a notification allowing NRIs to invest, without any restrictions, in the Government's Sovereign Green Bonds issued for 2023-24.
- It has now been decided to designate all Sovereign Green Bonds issued by the government in the fiscal year 2023-24 as 'specified securities' under the FAR (fully accessible route).
- It has now been decided to designate all Sovereign Green Bonds issued by the government in the fiscal year 2023-24 as 'specified securities' under the FAR (fully accessible route)

- Green bonds can be issued by countries, companies and multilateral organisations to only fund projects that have positive impacts on the climate and environment and provide investors with fixed income payments. Examples of green projects include renewable energy, clean transportation and green buildings.

11. Retail inflation drops to 4-month low of 4.87% in October

- Inflation rate for consumers, or retail inflation, eased to a four-month-low of 4.87 per cent in October, data released by the National Statistical Office (NSO) showed.
- In September, retail inflation had eased to 5.02 per cent with a sharp moderation in food prices, especially of vegetables, and the impact of the LPG price cut. The previous low inflation was recorded at 4.87 per cent in June.
- Factory output had gained on the back of a 9.3 per cent increase in manufacturing, which accounts for 77.6 per cent of the weight of the IIP (Index of Industrial Production).
- Manufacturing output had grown by 5 per cent in July and had contracted by 0.5 per cent in August 2022. In absolute terms, it improved to 143.5 in August from 141.8 in July and 131.3 in the year-ago period.

12. Forex reserves surge by 4.672 billion to 590.783 billion US Dollars, says RBI

- Reserve Bank of India said that India's Forex reserves surged by 4.672 billion US Dollars to 590.783 billion US Dollars for the week ended the 3rd of November.

- This increase took it to a seven-week high mark. Apex Bank said that foreign currency assets rose by 4.392 billion US Dollars.
- The overall value of the gold held was up by 200 million at 46.123 billion US Dollars. The country's special drawing rights increased by 64 million to 17.975 billion US Dollars while its reserve position with the International Monetary Fund rose by 16 million to 4.789 billion US Dollars.

13. India's exports grew by 6.21 percent to 33.57 billion dollars in October this year

- India's exports rose by 6.21 percent to 33.57 billion US Dollars in October this year, as against 31.6 billion dollars a year ago.
- Imports also increased to 65.03 billion dollars in the month under consideration, as against 57.91 billion dollars recorded in October 2022.
- Merchandise exports for the period April to October 2023 were around 245 billion US dollars while the estimated value of services exported for April to October 2023 was over 192 billion US dollars. Commerce and Industry Ministry said, 22 of the 30 key sectors exhibited positive growth in October this year under merchandise export which includes Iron Ore, Ceramic Products and Glassware, Processed Items, Cotton Yarn, and Handloom Products among others.

14. Global woes pull net foreign direct investment down 77% in H1, shows data

- Net foreign direct investment (FDI) in India, inflows minus outflows, declined sharply in April-September 2023 to \$4.5 billion from \$19.6 billion

in the same period last year, due to a moderation in global investment activities and a rise in repatriation.

- Artificial intelligence (AI) has emerged as a major area of interest for FDI investors.
- The moderation in flows was majorly witnessed in communication services, retail and wholesale trade, and manufacturing sectors.
- Singapore, Mauritius, Japan, the US, and the Netherlands were the major source countries, contributing more than two-thirds of the FDI equity flows.
- Repatriation/disinvestment by those who made direct investments in India rose to \$23.06 billion in the first six months of FY24 from \$14.01 billion in April-September 2022, the Reserve Bank of India (RBI) data showed.
- The overseas direct investment by Indian entities was almost flat at \$5.52 billion in the first six months of FY24 as against \$5.75 billion in the same period last year (FY23).
- According to the 'State of Economy' article in the RBI's monthly bulletin (November 2023), more than half of the FDI equity flows were directed towards manufacturing, financial services, transport, and computer services.

15. Japan, India most favoured markets in Asia Pacific region: BofA survey

- Japan and India are the most favoured markets in the Asia Pacific region, reveals the fund manager survey (FMS) conducted by Bank of America (BoFA).
- Japan (net 45 per cent overweight) cements its place at the top of the preference stack, followed by India (25 per cent) Thailand (net 13 per

cent underweight), China, and Australia (net 9 per cent underweight, each).

16. RBI's Economic Activity Index Estimates Q3 GDP Growth At 6.3%

- India's GDP in the October-December quarter is expected to see a sequential rise from the previous quarter, according to the RBI.
- India is poised to maintain its growth momentum as strong macroeconomic fundamentals impart resilience in the face of global headwinds.
- The RBI's economic activity index nowcasts GDP growth for Q3 FY24 at 6.3%.

17. Government approves \$360 million in investments in IT hardware sector

- The Government of India has approved investments worth 30 billion Indian rupees (\$360.4 million) in the IT hardware sector under its flagship manufacturing incentives scheme.
- The government in May expanded its incentive scheme to attract big-ticket investments in IT hardware manufacturing, doubling the amount to \$2 billion as it aimed to spur domestic production of laptops
- India has ambitions to become a powerhouse in the global electronics supply chain, with the country targeting an annual output worth \$300 billion by 2026.

18. India's forex reserve surges by \$5.08 billion to \$595 billion: RBI data

- Forex reserves of India have witnessed a surge by \$5.077 billion,

reaching a total of \$595.397 billion, according to the latest data released on Friday by the Reserve Bank of India (RBI).

- Earlier, there was a decrease of \$462 million in forex reserves, bringing the total to \$590.32 billion for the week ending November 10.



IBPS PO 2023 Personalized Interview Batch

**1:1 Mock Interviews with
Ex-GM IBPS & Experts**



Highlights



Two 1:1 Mock Interviews



Live Classes + Video Lectures



Guidance by Working Bank POs



Special Focus on Interview Guidance, Personality Development & Banking Awareness



Get Access to Telegram Group for Daily Assignments

Book Your Mock Interview Slot

*Join now & Get FULL refund if you do not clear Mains

*Limited Seats only

40% Off

National

1. India exports over 47 million US dollars worth of mangoes in first 5 months of current fiscal year

- India has registered a significant growth in the export of mangoes in the first five months of the current fiscal by exporting mangoes to the tune of over 47 million US dollars.
- Commerce and Industry Ministry said, India has exported around 27 thousand Metric tonnes of mangoes during this period.
- The Ministry said, India has also achieved grand success in the export of Indian mangoes to the USA by registering a growth of 19 percent in comparison to the previous fiscal year.
- India has exported more than two thousand Metric tonnes of mangoes to the USA in the first five months of the current fiscal.

2. National level Saras Aajeevika Mela 2023 to begin in Gurugram, Haryana

- A national level Saras Aajeevika Mela 2023 will begin in Gurugram, Haryana.
- The 17-day fair, which is being held at Leisure Valley Ground, Gurugram will continue till 11th of next month.
- Around 800 women of Self-Help Groups from 28 States will display their varied range of products like handicrafts, handlooms and natural food items from rural areas across the country
- SARAS Mela is an initiative by the Deendayal Antyodaya Yojana- National Rural Livelihoods Mission of Ministry of Rural Development to bring the rural women Self Help

Group members under one platform to showcase their skills, sell their products and help them build linkages with potential market players.

3. IRB Infrastructure Trust Gets LoA For Rs 4,428 Crore Project From National Highways Authority of India

- IRB Infrastructure Trust (Private InvIT) received the Letter of Award (LoA) from NHAI for Rs 4,428 crore Lalitpur-Lakhnadon NH 44, TOT-12 project, for the revenue linked concession of 20 years,".
- The project entails tolling and operation and maintenance activities on the largest single continuous stretch of 316 km (1,264 lane km) on the North-South corridor of NH44. IRB Infrastructure Developers: Chairman and Managing Director- Virendra D Mhaiskar.

4. 70% Rural Households Provided Tap Water Connection Under Jal Jeevan Mission

- According to official data, Seventy percent of rural households have been provided tap water connection till now under the Jal Jeevan Mission, according to official data.
- The Jal Jeevan Mission, a flagship initiative launched in 2019, aims to provide safe and adequate drinking water through individual household tap connections to all households in rural India by 2024.
- According to the data, among the states and union territories, nine have 100% coverage, 10 more than 75% coverage, 11 more than 50%

coverage and four have below 50% coverage.

- The Union Territory of Lakshadweep has the lowest tap water connection coverage at 32.36%.

5. ECI designed in-house software for complete Candidate and election management through 'ENCORE'

- The Election Commission of India has designed in-house software for complete Candidate and election management through 'ENCORE' which stands for Enabling Communications on Real-time Environment.
- It provides a seamless facility for Returning Officers to process candidate nominations, affidavit, Voter turnout, counting, results, and data management.
- The ENCORE counting application is an end-to-end application for returning officers to digitize the votes polled, tabulate the round-wise data and then take out various statutory reports of counting. Another application called ENCORE Scrutiny Application allows Returning Officers to do scrutiny of the nominations filed by the candidates on-line.

6. Union Minister Sarbananda Sonowal to launch domestic sailing of first International Cruise Liner 'COSTA SERENA' in Mumbai

- Union Minister of Ports, Shipping and Waterways, Sarbananda Sonowal will launch the domestic sailing of the first International Cruise Liner 'COSTA SERENA' in India at Mumbai
- Such cruise initiatives are part of 'Dekho Apna Desh', launched on

Prime Minister's appeal to the middle class to prefer domestic tourism over international.

- At the recently concluded Global Maritime India Summit 2023 organised by the Ministry, discussions revolved around reaching the target of 50 million cruise passengers in India by 2047.

7. Piracy causes loss of over Rs 20,000 cr to film & entertainment industry every year: I&B Minister Anurag Thakur

- Information and Broadcasting Minister Anurag Singh Thakur has said that piracy causes a loss of over twenty thousand crore rupees to the film and entertainment industry every year. He said the government is committed to protect the interests of the movie industry and the people associated with it.
- Talking to reporters in New Delhi, Mr Thakur said, the Parliament has passed the Cinematograph (Amendment) Act, 2023 during Monsoon Session this year to check this menace. He said the government has taken some important decisions to curb film piracy.

8. JioBharat drives 300% growth in 4G feature phone shipments

- The launch of JioBharat phones helped 4G feature phone shipments witness a 300% growth year-on-year in the July-September quarter, according to market analyst firm CyberMedia Research (CMR).
- The growth comes on the back of lower price of JioBharat phones at Rs 999, along with features like UPI (Unified Payments Interface), and variety of applications in the phone.

9. Centre to launch campaign to raise awareness on use of digital life certificate for pensioners

- The Centre will launch a month-long nationwide campaign aimed at raising awareness on the use of digital life certificates among central government pensioners.
- A nationwide campaign will now be held from 1st to 30th November, 2023 in 500 locations in 100 cities across the country, targeting 50 lakh pensioners.
- To enhance 'ease of living' of central government pensioners, the DoPPW has been promoting 'Jeevan Pramaan' or digital life certificate (DLC) extensively.
- In 2014, submission of DLCs using biometric devices was commenced. Subsequently, the department engaged with the Ministry of Electronics and Information Technology (MeitY) and Unique Identification Authority of India (UIDAI) to develop a face authentication technology system based on the Aadhaar database, whereby it is possible to submit a life certificate from any Android-based smartphone.

10. Centre launches 'Bharat Atta', consumers can buy at '27.50/kg

- The Centre launched the pan-India sale of wheat flour (atta) to be sold at '275 per bag (10 kg) under the 'Bharat Atta' brand amid rising prices of flour.
- Bharat Atta will be sold by cooperatives NAFED, NCCF and Kendriya Bhandar through their 2,000-odd outlets spread across the country and 800 mobile vans.

- The latest step comes at a time when atta (wheat flour) is being retailed at an average cost of Rs 36 per kg in the country, up 5.6 percent on-year, according to data collected by the Department of Consumer Affairs.

11. Santosh Kumar Jha set to be next CMD of Konkan Railway

- Santosh Kumar Jha is set to be next Chairman & Managing Director (CMD) of Konkan Railway Corporation Limited (KRCL), a PSU under the Ministry of Railways.
- The Konkan Railway, a subsidiary of Indian Railways, is responsible for overseeing the development and maintenance of 741 kilometers of rail network along the Konkan coast.

12. British film 'Catching Dust' to be open at 54th International Film Festival of India (IFFI), to be held in Goa

- British film 'Catching Dust' will be opening at 54th International Film Festival of India, to be held in Goa from November 20 to 28.
- American film 'The Featherweight' will be the closing movie, whereas Turkish film About Dry Grasses will be the midfest movie.
- Hollywood star Michael Douglas will be honoured with the Satyajit Ray Lifetime Achievement Award at IFFI this year
- During the 9-day festival, more than 270 films will be showcased. 198 films will be shown in International Section including 13 world premieres.
- Indian Panorama section will showcase 25 feature films and 20 non-feature films from India. The opening Film in the feature section is a Malayalam film, Aattam, and in the

non-feature section is Andro Dreams from Manipur.

14. Ministry of I&B approves a path-breaking Digital Advertisement Policy, 2023 to enable & empower Central Bureau of Communication

- Ministry of Information and Broadcasting has approved a path-breaking Digital Advertisement Policy, 2023 to enable and empower the Central Bureau of Communication, CBC, which is the advertising wing of the Government of India to undertake campaigns in the Digital Media Space.
- The Policy will enable CBC to empanel agencies & organisations in the OTT and Video on Demand Space
- This policy marks a pivotal moment in CBC's mission to disseminate information and create awareness regarding various schemes, programmes and policies of the Government of India in response to the evolving media landscape and the increased digitalization of media consumption.
- CBC will also be able to leverage the growing number of listeners to Podcasts and Digital Audio platforms through empanelment of Digital Audio platforms.
- The Policy also recognizes the dynamic nature of the digital landscape and empowers CBC to onboard New and Innovative Communication Platforms in the Digital Space with the approval of a duly constituted committee. The CBC's Digital Advertisement Policy, 2023, introduces competitive bidding for rate discovery, ensuring transparency and efficiency. Rates discovered through this process will

remain valid for three years and will be applicable to all eligible agencies.

- As per TRAI's Indian Telecom Services Performance Indicators January-March 2023, the internet penetration in India as of March 2023, is over 880 million, and the number of telecom subscribers as of March 2023 is over 1172 million.
- The Digital Advertisement Policy 2023 has been formulated after a wide ranging discussions with multiple stakeholders and outlines the roadmap of enhancing the Digital Outreach of the Government of India and improve information dissemination to the Citizens.

15. Central Consumer Protection Authority imposes penalty of '5Lakh on Khan Study Group (KSG) for advertising misleading commercial

- The Central Consumer Protection Authority has imposed penalty of ' 5lakh for misleading advertisement and unfair trade practice on Khan Study Group.
- The decision was taken to safeguard consumer rights across the country. In view of the violation of the Consumer Protection Act, 2019, the CCPA, headed by Chief Commissioner, Smt. Nidhi Khare issued an Order against commercial.

16. Sikkim in India becomes one of the coolest destinations to visit in 2024

- Recently National Geographic conducted a survey, wherein Sikkim in northeast India has made it to the Coolest Places to Visit in the new year 2024.
- The list comprises 30 destinations from across the globe and Sikkim is

the only Indian destination. Sikkim's is one of only three Asian destinations featured, along with Tainan in Taiwan and Xi-an in China.

17. Centre urges manufacturers of white goods to start warranty or guarantee period from date of installation

- The Department of Consumer Affairs has urged manufacturers and sellers of white goods to revise the warranty or guarantee policy to reflect its commencement from the date of installation rather than the date of purchase.
- White goods typically involve installation by trained technician, and until they are correctly installed on the premises, consumers are unable to use goods
- Department of Consumer Affairs has strongly advised manufacturers of white goods such as such as refrigerators, air conditioners, washing machines etc. revise the warranty or guarantee policy in the sale of white goods to consumers, to reflect its commencement from the date of installation rather than the date of purchase.
- Initiating the warranty or guarantee period when consumers are unable to use the product constitutes an unfair trade practice under the Consumer Protection Act, 2019 and a contract imposing such terms which causes significant change in the rights of consumer is an unfair contract under the Act

18. Govt allows GENCOs seeking coal linkage without PPA to sell power on exchange

- Through an amendment in the SHAKTI policy, Ministry of Coal has now allowed power generating companies(GENCOs),including private ones, to sell power on any segment of the power exchanges.
- Under Para B(viii)(a) of SHAKTI policy, power plants, including private GENCOs, without a Power Purchase Agreement (PPA)could seek coal linkages for a minimum of 3 months and up to a year.
- However, the wording of the policy restricted them to selling power only on the Day-Ahead segment of the exchange. Therefore, through an amendment, the Ministry of Coal allowed such GENCOs to sell power on the exchange or through DEEP portal.

19. Jio Satcom, OneWeb Get Internet Services Licence

- The Department of Telecom has granted internet service provider licence to Jio Satellite Communications and Bharti Group-backed OneWeb.
- Jio Satellite Communications and OneWeb will need access to spectrum to provide services directly on the consumer terminal on which the decision is still pending.

20. Flying Wedge Defense and Aerospace becomes first ever entity to secure DGCA Type certification

- Flying Wedge Defense and Aerospace, has announced that the company has become the first-ever entity to secure DGCA (Directorate General of Civil Aviation) Type Certification for indigenous Unmanned Aircraft technology.

- Under the regulatory framework established by the DGCA, no drone, aircraft, or aeroplane can operate in India without DGCA-type certification.
- This stringent certification process is a vital step in ensuring the safety and reliability of unmanned aircraft within the country.
- The Indian firms that have successfully obtained DGCA-type certification within this sector have obtained technology from abroad, predominantly from China.
- Flying Wedge is now leading the way not only in defence but also in the agriculture sector with their autonomous agriculture drones. Its drones have transformed smart farming in India, offering cost-effective solutions that enhance crop yield and reduce water consumption.

21. PM Modi to launch PM PVTG Development Mission in huge step to empower tribal people

- Prime Minister Narendra Modi will launch PM PVTG (Particularly Vulnerable Tribal Groups) Development Mission in a huge step to empower tribal people.
- Modi Government will launch a 24 thousand crore rupee scheme to ensure holistic development of the Particularly Vulnerable Tribal Groups on the occasion of JanJaatiya Gaurav Divas.
- The launch of Pradhan Mantri PVTG Development Mission was announced in the budget of this year to improve socio-economic conditions of the Particularly Vulnerable Tribal Groups.
- There are 75 PVTGs in 18 States and Union Territories living in 22

thousand 544 villages having a population of around 28 lakhs. These tribes stay in scattered, remote and inaccessible habitations, often in forest areas

22. India International Trade Fair to begin at Pragati Maidan in New Delhi

- The 42nd edition of the India International Trade Fair -2023 begun at Pragati Maidan in New Delhi.
- The theme of the fourteen-day fair is Vasudhaiva Kutumbakam which emphasizes on the significance of interconnectedness and cooperation in trade for achieving sustainable growth and well-being.
- Over three thousand exhibitors from both India and abroad will participate in the fair. Representatives from 13 countries including Afghanistan, Bangladesh, Oman, Egypt, Nepal, Thailand, Turkiye, Vietnam, Tunisia, Kyrgyzstan, Lebanon, Iran and UAE are participating in the event from overseas.
- The First five days of the Trade Fair will be reserved for business category and for the general public, it will be open from the 19th of this month.
- Bihar and Kerala are the Partner States while Delhi, Jammu and Kashmir, Jharkhand, Maharashtra and Uttar Pradesh are the Focus States.

23. 9th India International Science Festival 2023 to Take Place in Faridabad

- The 9th edition of the India International Science Festival (IISF) 2023 is scheduled to be held in Faridabad, Haryana, from January 17 to 20, at the Campus of Translational

Health Science and Technology Institute (THSTI) and Regional Centre for Biotechnology (RCB) of the Department of Biotechnology.

- IISF 2023 seeks to serve as a forum for varied persons, including students, educators, scientists, researchers, industry experts, entrepreneurs, and scientific communicators, under the topic “Science and Technology Public Outreach in Amrit Kaal.”
- The event will include 17 topics highlighting scientific advances, with advantages for both participants and the wider public.
- The festival promotes interaction among diverse stakeholders via activities such as lectures by national and international experts, interactive sessions, exhibitions, contests, workshops, knowledge-sharing events, and technological demonstrations.
- Initiated in 2015 under the leadership of Prime Minister Narendra Modi, IISF is dedicated to fostering creativity in science, technology, and innovation for the advancement of India.
- Over the years, the festival has evolved into a mega-science event, hosting eight editions in different regions of India.
- In 2021, the Department of Space and the Department of Atomic Energy joined as integral parts of IISF.

24. PM Shri Narendra Modi inaugurates Viksit Bharat Yatra from Khunti, Jharkhand

- Prime Minister Shri Narendra Modi released the 15th instalment of over Rs 18,000 crore under the Pradhan Mantri Kisan Samman Nidhi (PM-

KISAN) scheme from Khunti, Jharkhand.

- This significant release aims to provide financial support to farmers across the country
- The instalment was released on the birthday of the ‘father of the land’ Shri Bhagwan Birsa Munda, which is celebrated as the JanJaatiya Gaurav Divas every year.

25. Shillong to host 11th edition of International Tourism Mart from Nov 21-23

- The International Tourism Mart (ITM) 2023 will be held in Shillong from November 21-23.
- It is going to be a 'unique event' as it has been planned as a 'green' event by adopting low-carbon options on the lines of the action points formulated by the Ministry of Environment, Forest and Climate Change for implementation of Mission LiFE.
- The ITM is an “annual event held by the Ministry of Tourism in one of the Northeastern states on a rotation basis.
- The objective is to provide a bigger platform to the stakeholders in the Northeast to interact with their counterparts from both within the country and overseas markets as well as to create awareness about the tourism potential of Northeast region.

26. E-Commerce cargo movement sets course for Ganga (NW 1) as Inland Waterways Authority of India (IWAI) and Amazon signs MoU

- A memorandum of understanding (MoU) was signed between Inland Waterways Authority of India (IWAI)

and Amazon Seller Services Private Limited (Amazon) for promoting cargo movement and transportation of customer shipments & products via inland waterways using river Ganga (National Waterway 1).

- The collaboration between IWAI and Amazon marks a significant stride in advancing the transportation of e-commerce cargo along our Inland Waterways.
- This partnership seeks to harness the efficiency and sustainability of water transport to optimize logistics, diminish environmental footprints, and promote economic development.
- According to a World Bank Report, rail and road transport consume 18.5% and 91.6% more fuel than water transport, making it the most environmentally friendly mode of transportation.

27. Manipuri Film Andro Dreams opens the Indian Panorama Non-Feature Film Section at 54th IFFI

- Manipuri Film Andro Dreams opens the Indian Panorama Non-Feature Film Section at 54th International Film Festival of India (IFFI) in Goa.
- Andro Dreams tells the story of Manipur's people who are unheard and not represented in other media. It captures the real life of Laibi and the girls of her football club fighting against all odds'
- The Director of 'Andro Dreams' is Meena Longjam
- The Indian Panorama was introduced in 1978 as part of the IFFI umbrella to promote Indian Films along with India's rich culture and heritage with the help of cinematic art.
- Since its inception, the Indian Panorama has been completely

devoted to showcasing the best Indian films of the year.

28. Govt Allocates '1100 Crore for Inland Waterways & Ayush Projects

- Union minister Sarbananda Sonowal said more than Rs 1100 crore was granted for the development of 25 inland waterways projects in the Northeast region.
- Sonowal, the Union Minister for Ports, Shipping, Waterways and Ayush directed officials to accord top priority to critical projects of his ministries in the Northeast and ensure their completion by January 2024.
- Of the 25 inland waterways projects in the region, 15 programmes worth Rs 850 crore were granted for Assam

29. Plastic Exports Rise 9.4% To \$933 Million In October: Plexconcil

- Plastic exports grew 9.4% year-on-year to \$933 million as the raw material prices declined and festive demand in key markets increased, Plexconcil. The country's plastic exports stood at \$852 million in October 2022, industry body Plastics Export Promotion Council (Plexconcil).
- The Plastics Export Promotion Council (PLEXCONCIL), established by the Ministry of Commerce & Industry, Department of Commerce, Government of India on 15th July, 1955, is a non-profit organisation registered under section 25 of the Companies Act, 1956 (or section 8 of the Companies Act, 2013).
- The council is administered by the Committee of Administration (CoA)

consisting of nominees from Ministry of Commerce & Industry, Government of India; as well as elected representatives from the export trade.

30. Health Ministry Releases Draft National Pharmacy Commission Bill

- The Union Health Ministry on November 20 invited comments from the public and stakeholders on the proposed National Pharmacy Commission Bill, 2023.
- The Ministry proposes to finalise the Bill for setting up the National Pharmacy Commission and repealing the Pharmacy Act, 1948.
- The proposed bill aims to provide for a pharmacy education system that improves access to quality and affordable pharmacy or pharmaceutical education, ensures availability of adequate and high-quality pharmacy professionals in all parts of the country, promotes equitable and universal healthcare, and makes services of pharmacy professionals accessible to all citizens.

31. MoS, Communications Devusinh Chauhan inaugurates Hamfest India 2023 in Ahmedabad

- The Minister of State for Communications, Shri Devusinh Chauhan, inaugurated Hamfest India 2023 at Vigyan Bhawan, Science City, Ahmedabad, Gujarat.
- Hamfest India 2023 brings together a diverse community of amateur radio operators, showcasing the latest innovations, communication techniques, and technological advancements.

- One of the primary highlights of Hamfest India is the opportunity for HAMs to engage in Eyeball QSO (Face-to-Face Meetings) rarely possible during regular radio interactions. The event encapsulates seminars on technical, operational, and legal aspects of amateur radio, alongside license examination sessions and the display and sale of various radio equipment by commercial vendors and individual HAMs.

32. Petroleum Minister Hardeep Puri Inaugurates Floating CNG Station for Boats

- In a significant step towards a pollution free Varanasi, the city's second floating Compressed Natural Gas (CNG) Mobile Refueling Unit (MRU) station at Ravidas Ghat was inaugurated by Minister of Petroleum and Natural Gas & Housing and Urban Affairs Shri Hardeep Singh Puri.
- This is the country's second such station built to fill CNG in boats, after the Namo Ghat CNG station

33. 42nd India International Trade Fair concluded in New Delhi

- The 42nd India International Trade Fair concluded in New Delhi.
- The theme of the fair this year was based on Vasudhaiva Kutumbakam. Bihar and Kerala were the partner states of the fair and Delhi, Jammu and Kashmir, Jharkhand, Maharashtra, and Uttar Pradesh were the focus states.
- In the States and Union Territories category, Odisha won the Gold Medal, while the Silver Medal was

presented to Assam and the Bronze Medal to Rajasthan.

- Madhya Pradesh won the Gold Medal in the Thematic Presentation by the States Category. Tripura bagged Silver Medal and Andhra Pradesh Bronze in the same category

34. Government mandates compressed biogas blending in CNG from FY26

- The Government announced compulsory blending of compressed biogas, which is extracted from municipal and agriculture waste, in

natural gas to cut reliance on imports.

- Initially, 1 percent of biogas will be blended in gas used in automobiles and household kitchens for cooking from April 2023
- The share will be increased to around 5 percent by 2028.
- The government also plans to have 1 percent sustainable aviation fuel (SAF) in aircraft turbine fuel by 2027, doubling to 2 percent in 2028. The SAF targets will initially apply to international flights, the statement said.




IDBI 2023 JAM (PGDBF) Personalized Interview Batch

1:1 Mock Interview with
Ex-Interview Panelists & Experts



Mr. S. R. Prasad Sir
Ex-GM, SBI
Exp: 35+ Years



Mr. O.P Sir
GD PI Expert
Exp: 12 Years



Aditya Sir
Interview & GA Expert
Exp: 8+ Years



Sheetal Ma'am
GK / GA Expert
Exp: 5+ Years

**40%
OFF**

Highlights

-  1:1 Mock Interview with Expert Panel
-  Coverage of Important HR Questions
-  Static, Current & Important reports of IDBI
-  Live Classes on Banking Knowledge
-  Sessions PDFs + Telegram Group

Register Now

**Limited Seats Only*

International

1. Sri Lanka announces visa-free travel for tourists from India, 6 other countries

- Sri Lanka has introduced a visa-free entry initiative for visitors from seven countries, including India, China, and Russia, as part of a pilot project.
- The pilot project, which begins immediately, will be in effect until March 31, 2024.
- Sri Lanka's tourism industry is setting its sights on a higher target for 2023, with the aim of attracting 2 million visitors, up from the previous goal of 1.5 million.

2. Bangladesh's Saima Wazed wins election to become South East Asia regional director at WHO in New Delhi

- Bangladesh's Saima Wazed won the election to become South East Asia regional director at the World Health Organisation in New Delhi.
- She has extensively worked on autism, updating the country's public health rules, as well as enacting the Mental Health Act of 2018 and National Mental Health Strategic Plan for 2020-25.
- She will take over the charge from 1st February 2024.
- The World Health Organization is a specialized agency of the United Nations responsible for international public health. It is headquartered in Geneva, Switzerland

3. Moroccan archaeologists unearth second century Roman-era site in Rabat

- Moroccan archaeologists said they uncovered a Roman-era site in Rabat

containing a port district, a bath and a cemetery dating back to the second century.

- The archaeological site, now the third largest in Morocco, will offer insight into the lives of Roman settlers and romanised Moroccans or Mauro-Romans in that era.

4. Bangladesh to host 24th Asian Archery Championships in 2025

- Bangladesh will host the 24th Asian Archery Championships in 2025 after winning by 14-10 votes in the bid at the World Archery Asia Congress held on Friday in Bangkok, Thailand.
- A total of twenty four member countries of the Asian continent participated in the congress. 23rd Asian Archery Championship has begun in Bangkok, Thailand.

5. Adani's Colombo port terminal to get \$553 million funding from US DFC

- The U.S. International Development Finance Corporation (DFC) has announced a \$553 million investment in the Adani Ports-led container terminal project in Colombo, Sri Lanka.
- The DFC has pledged \$1 billion to Sri Lanka, the second highest in the region, following India. The investment in the new terminal is aimed at catering to growing economies in the region.

6. New island emerges near Japan's Ogasawara island chain after an undersea volcano erupted

- A new island emerged near Japan's Ogasawara island chain after an undersea volcano erupted late last month.
- Plumes of smoke and ash, reaching over 50 metres in height, were observed every few minutes during the eruptions which continued for about 10 days.
- The so far unnamed island is 100 metres in diameter and was formed by phreatomagmatic eruptions.
- Ogasawara Island chain, also known as Bonin Islands, is a volcanic arc comprising more than 30 islands and islets. Some of them are still active.
- Formation of the new island is a rare phenomenon with the last record of such volcanic activity in 2013. Japan has the most active volcanoes in the world at 111.

7. IMF's executive board approves 50% quota increase to strengthen resources

- The executive board of the International Monetary Fund (IMF) approved a proposal to make a 50% increase in the quota allocated to members in proportion to their current quotas.
- The proposal will now be considered and made effective by the board of governors as part of concluding the 16th general review of quotas.
- India has 8th largest quota of special drawing rights (SDR) 13,114.4 million (2.75% share)
- Currently, India has a quota of special drawing rights (SDR) 13,114.4 million which denotes a share of 2.75 per cent, making it the eighth-largest

quota-holding country in the IMF. Based on the quota, India has 132,063 votes, which denotes a share of 2.63 per cent. Kristalina Georgieva is managing director, IMF

8. Asia-Pacific: ADB and GEF introduce natural capital fund to foster environmental conservation

- The Asian Development Bank (ADB), in partnership with the Global Environment Facility (GEF), has unveiled the inception of the Natural Capital Fund (NCF), a concessional fund aimed at bolstering projects that bolster food security while simultaneously safeguarding and reviving natural capital in ADB's developing member countries (DMCs).
- GEF has pledged USD 15 million in support of the NCF.
- The announcement took place during the Asia-Pacific Natural Capital Forum, hosted on November 7-9. This event was a collaborative effort between ADB and Stanford University's Natural Capital Project.
- The forum revolved around the discussion and exploration of natural capital assessments that are currently underway in several DMCs.

9. THE INDO-PACIFIC REGIONAL DIALOGUE 2023 (IPRD-2023)

- The annual apex-level international conference of the Indian Navy 'the Indo-Pacific Regional Dialogue (IPRD)' will be held in New Delhi from 15 to 17 November 2023.
- The overarching theme of IPRD-2023 is 'Geopolitical Impacts upon Indo-Pacific Maritime Trade and Connectivity'.

- This year's edition of the IPRD builds upon the previous one, which focussed upon 'Operationalising the Indo-Pacific Oceans Initiative (IPOI)', by specifically addressing the 'Trade, Connectivity and Maritime Transport' pillar of the IPOI. Both 'Trade' and 'Maritime Transport' are, of course, segments of maritime connectivity.

10. Japan gets a new island after undersea volcano erupts

- Japan has gained another island to add to its already impressive collection, after an undersea volcanic eruption 1,200km (745 miles) south of Tokyo created a new landmass.
- Experts said the tiny island emerged after a series of eruptions that began in October near Iwoto island, part of the Ogasawara island chain in the western Pacific.

11. Salman Rushdie receives first-ever 'Lifetime Disturbing the Peace Award'

- World-renowned author Salman Rushdie has been awarded the first-ever 'Lifetime Disturbing the Peace Award' by the Vaclav Havel Center.
- This was Rushdie's surprise public appearance since he was stabbed during a literary festival in New York in August 2022.

12. SBI to soon launch 'Yono Global' app in Singapore and US

- State Bank of India (SBI) to launch its banking mobile app 'Yono Global' in Singapore and the US, offering digitalized remittance and other services to its customers.

- In Singapore, SBI is integrating its Yono Global app with PayNow and aims to launch it soon.
- Currently, SBI offers Yono Global services in 9 countries- United Kingdom, Bahrain, Bangladesh, Canada, Mauritius, Maldives, Nepal, Sri Lanka and South Africa.

13. Argentina elects right-wing populist Javier Milei as president

- Argentina elects fiery right-wing populist Javier Milei as President amid discontent over economy.
- Javier Milei, a self-described anarcho-capitalist, wins the presidential runoff in Argentina, defeating Economy Minister Sergio Massa.
- Capital of Argentina: Buenos Aires
- Anarcho-capitalism is a political ideology that lies within individual anarchism that advocates for an unregulated free-market economy.

14. UAE inaugurates world's largest single-site solar power plant ahead of COP28

- The United Arab Emirates has inaugurated the world's largest single-site solar power plant ahead of the upcoming United Nations Climate Change Conference (COP28).
- The 2-gigawatt Al Dhafra Solar Photovoltaic Independent Power Project (IPP) is located 35 kilometers from Abu Dhabi city and will generate enough electricity to power almost 200,000 homes.
- The plant is expected to displace 2.4 million tonnes of carbon emissions annually.

15. India becomes Chair of International Sugar Organisation (ISO) for 2024 to lead global sugar sector

- India will take charge as the chairman of the International Sugar Organisation (ISO), an apex body for sugar and related products, for 2024.
- India is the largest consumer and second largest producer of sugar in the world.
- During its 63rd council meeting, ISO, headquartered in London, has announced India to be the chair of the organisation for 2024.

16. Malaysia to allow visa-free entry to Indian citizens from 1st of December

- Malaysia will scrap entry visa requirements for Indian citizens visiting the nation beginning the 1st of December, 2023.
- Now, Indian nationals may stay for up to 30 days visa-free in Malaysia.
- Along with Indian citizens, Chinese nationals will also be allowed visa-free entry from December 1st.
- Malaysia capital: Kuala Lumpur
Malaysia currency: Malaysian Ringgit

17. Cambodia's Crown Jewel, Angkor Wat Named The Eighth Wonder Of The World

- Angkor Wat has become the eighth wonder of the world.
- Angkor Wat, in the heart of Cambodia, has beaten Pompeii in Italy to become the eighth Wonder of the world.
- It holds the Guinness World Records for being the largest religious structure in the world.

- Angkor Wat is one of the finest examples of Khmer architecture in Cambodia.
- Located in the northern part of Siem Reap, Angkor Wat is an integral part of Angkor Archaeological Park, housing the ruins of the Khmer Empire dating from the ninth to the 15th century.
- Recognised as a UNESCO World Heritage Site in 1992, the complex includes not only Angkor Wat but also Angkor Thom and the Bayon Temple, known for their intricate carvings and magnificent sculptures.
- Constructed under the rule of King Suryavarman II, Angkor Wat stands as the largest religious structure in the world.
- Dedicated to Lord Shiva, Brahma and Vishnu, the temple has five major towers symbolising the peaks of Mount Meru, believed to be the abode of the gods in Hindu mythology. The temple's sculptures vividly depict scenes from the Mahabharata and Ramayana, adding layers of cultural richness to this architectural marvel.

18. Christopher Luxon swears in as New Zealand's prime minister

- Christopher Luxon has been sworn in as New Zealand's prime minister.
- The swearing-in ceremony was presided over by Governor-General Cindy Kiro.
- Luxon leads a conservative coalition after his National Party struck a deal with two smaller parties following a general election last month.

Sports

1. National Games 2023: Meenakshi from Haryana bags two Gold medals in cycling

- Meenakshi of Haryana has bagged two gold medals in cycling at the National Games in Goa.
- She won medals in the 10km Scratch race and 3km individual pursuit (women) categories.
- Karnataka swimmer Nina Venkatesh won the women's 50m butterfly event for her fourth gold medal while Virdhawal Khade did the double, adding the men's 50m butterfly yellow metal to his kitty.

2. In Chess, R Vaishali and Vidit Gujrathi win FIDE Grand Swiss Women's and Open titles in UK

- In Chess, R Vaishali drew her last-round game against Mongolia's Batkhuyag Munguntuul to win FIDE Women's Grand Swiss 2023 at the Isle of Man in UK last night.
- Vidit Gujrathi beat Alexandr Predke of Serbia to record his seventh victory in the event and take the top spot in open section.
- Vaishali became the first Indian to win the Grand Swiss and will have her task cut out in the Candidates alongside India's first woman Grandmaster - Koneru Humpy. Humpy is likely to qualify by virtue of her high rating but the decision will be known only in January 2024.

3. Australian captain Meg Lanning retires from international cricket

- Australian women's team captain Meg Lanning announced her retirement from international cricket.

- The 31-year-old top-order batter, dubbed 'Megastar' for her run-scoring prowess, steered Australia to four Twenty20 World Cup titles, a 50-over World Cup triumph and a Commonwealth Games gold medal.
- She has scored over 8,000 runs in all formats for her nation.

4. Dominant Maharashtra wins 37th National Games in Goa with record 228 medals, Services finishes second

- Maharashtra emerged as winners as they lifted the famous Raja Bhalindra Singh Trophy after a historic triumph at the 37th National Games on November 9.
- With 228 medals, and a new national record, Maharashtra held on to their lead at the top.
- Maharashtra also broke Services' winning streak of four consecutive titles by topping the table after 29 years. Kerala's ace swimmer Srihari Nataraj bagged award for best male athlete with 10 medals.
- Maharashtra famously won the National Games in 1985 and 1994.
- Maharashtra's star athlete Sanyukta Prasen Kale and Pranati Nayak of Odisha were adjudged as the best female athletes (both 5 medals).

5. ICC suspends Sri Lanka Cricket's membership with immediate effect

- The International Cricket Council Board suspended Sri Lanka Cricket's membership of the ICC with immediate effect.
- In a statement released, the ICC said that the SLC had breached its obligations as a member, in

particular the requirement to manage its affairs autonomously and without government interference.

- Sri Lanka is scheduled to host the ICC Under-19 Men's Cricket World Cup in 2024 Jan-Feb.

6. India's Virender Sehwag, Diana Edulji And Sri Lanka's Aravind D'Silva Enter ICC's Hall Of Fame

- Three cricketing greats and standout performers in the history of the game ' legendary opener Virender Sehwag, former Indian Women Test skipper Diana Edulji and Sri Lanka's iconic star Aravinda de Silva are the latest inductees to be added to the ICC Cricket Hall of Fame.
- With these 3 more additions, there will now be 112 cricketers to be on the ICC Hall of Fame list.
- Speaking of India, currently 9 Indian cricketers hold the prestigious honour for their stellar achievements. They include: Sunil Gavaskar, Bishan Singh Bedi, Kapil Dev, Anil Kumble, Rahul Dravid, Sachin Tendulkar, Vinoo Mankad, Diana Edulji, Virendra Sehwag.

7. Rohit Sharma breaks Chris Gayle's record, becomes first to hit 50 sixes in World Cup

- Rohit Sharma became the first batsman in the World Cup to hit 50 or more sixes and breaking Chris Gayle's record of hitting 49 sixes.
- Rohit Sharma has already 51 sixes in this tournament. Rohit Sharma has also got another record to his name for hitting the most number of sixes in a single edition of the World Cup.

8. Australia beats India to win Cricket World Cup for sixth time

- Australia beat India by six wickets at the Narendra Modi Stadium in Ahmedabad to lift the 2023 ODI World Cup trophy.
- The Aussies won a record-extending sixth title, after having won the 1987, 1999, 2003, 2007 and 2015 editions.
- Australia claimed a substantial prize purse of USD 4 million (approximately '33 crore), and runner-up India earned USD 2 million (around '16 crore).
- Head became only the fifth player to score a century in a men's World Cup final – and third Australian after Ricky Ponting and Adam Gilchrist.
- Australia wicketkeeper Josh Inglis took five catches, which is a record in a World Cup final.
- World Cup 2023 Award Winners:
 - Player of the Tournament - Virat Kohli (765 runs, 1 wicket, 5 catches)
 - Player of the Match in Final - Travis Head (137 runs, 1 catch)
 - Most Runs - Virat Kohli (765 runs in 11 innings)
 - Highest Score - Glenn Maxwell (201* vs Afghanistan in Mumbai)
 - Most Hundreds - Quinton de Kock (4 hundreds)
 - Most fifties - Virat Kohli (6 fifties)
 - Most Wickets - Mohammed Shami (24 wickets in 7 innings)
 - Best figures - Mohammed Shami (7/57 vs New Zealand in Mumbai)
 - Most Sixes - Rohit Sharma (31 sixes)
 - Most Catches - Daryl Mitchell (11 catches)
 - Most dismissals by wicketkeeper - Quinton de Kock (20 dismissals)
 - Highest Striker Rate - Glenn Maxwell (150.37)

9. ICC Introduces Stop Clock In Men's ODI And T20Is, Five-Run Penalty On Third Offence

- The CEC agreed to introduce a stop clock on a trial basis in men's ODI and T20I cricket from December 2023 to April 2024. The clock will be used to regulate the amount of time taken between overs.
- The decision was taken at the International Cricket Council (ICC) Board meeting.
- It will be used on a trial basis initially.
- ICC CEO : Geoff Allardice.
- Greg Barclay is the chairman of the International Cricket Council (ICC).
- "If the bowling team is not ready to bowl the next over within 60 seconds of the previous over being completed, a 5-run penalty will be imposed the third time it happens in an innings," said the ICC in a statement.
- The ICC also made a change to its process of banning a pitch from international cricket. "Changes to the pitch and outfield monitoring regulations were also approved, including a simplification of the criteria against which a pitch is assessed and increasing the threshold for when a venue could have its international status removed from five demerit points to six demerit points over a five-year period," the ICC added.
- Under the new rules, approved by the ICC board, any player who has transitioned from male to female and has been through any form of male puberty will not be allowed to participate in women's international

cricket, regardless of any surgery or gender reassignment treatment they may have undertaken.

10. ICC Moves Men's U19 World Cup From Sri Lanka To South Africa

- The U19 World Cup has been shifted to South Africa from Sri Lanka due to SLC's suspension.
- U19 World Cup is scheduled to be held from January 13 to Feb 4 2024.
- In U19 World Cup 2022, held in West Indies, India beat England in final to win 5th title.

11. Pankaj Advani claims World Billiards Championship for record 26th time

- India's iconic cueist Pankaj Advani won his record 26th IBSF World Billiards Championship crown in Doha, Qatar, to bring laurels to the country.
- Pankaj was as clinical as he could have possibly been in the summit clash and outclassed his compatriot Sourav Kothari by a staggering margin of 1000-416.

12. Italy beats Australia, reclaims Davis Cup title after 47 years

- Jannik Sinner took his record to 5-0 this week by beating Alex de Minaur 6-3, 6-0 in the second singles match final, giving Italy a 2-0 win over Australia for its first Davis Cup title since 1976.
- The Italians, who had never won the title other than in 1976, had lost the three finals it played against Australia, which was last year's runner-up to Canada.

Agreements & MoUs

1. PEDA inks MoU with HPCL for setting up 10 CBG projects in Punjab

- Punjab Energy Development Agency (PEDA) signed a memorandum of understanding (MoU) with Hindustan Petroleum Corporation Limited (HPCL) for setting up 10 compressed biogas (CBG) projects and other new and renewable energy projects across the state.
- HPCL will initially set up 10 CBG projects with an investment of about Rs 600 crore.
- These 10 CBG plants are expected to produce over 35,000 tonnes of biogas and about 8,700 tonnes of organic manure annually, besides generating revenue of about Rs 300 crore annually from the CBG production.

2. Jio Partners With Plume To Provide Smart Home, Small Business Services To Subscribers

- "With this new partnership, Jio will deploy 'HomePass' and 'WorkPass' consumer services enabled by Plume's AI-powered and cloud-based platform, including whole-home adaptive WiFi, connected device and application performance optimisation, cyberthreat protection for connected devices, advanced parental controls, WiFi motion sensing and more,". Reliance Jio President : Mathew Oommen.

3. Coal Ministry, MNRE collaborate for green energy expansion

- The Coal Ministry said that it has joined hands with the Ministry of

New & Renewable Energy to work together for promotion of green energy.

- It was decided that MNRE will provide technical, policy and capacity building support and the Coal Ministry will provide land, capital and undertake implementation of solar energy, green hydrogen and other renewable energy projects.

4. Infosys Inks Five-Year Pact With Smart Europe GmbH In Electric Mobility Space

- Infosys signed a 5-year collaboration with automotive company smart Europe GmbH to refine its direct-to-customer business model in Europe.
- Under the deal, Infosys will work with smart Europe GmbH to provide enhanced customer experience, data-driven personalisation & engagement for the existing model smart 1, the newly announced smart 3, and other upcoming all-electric models.

5. Nokia Bags WiFi6-Ready Broadband Gear Deal From Tata Play Fiber

- Finnish telecom gear maker Nokia said it has bagged a broadband gear supply deal from Tata Play Fiber to launch India's first WiFi6-ready broadband network.
- Under the contract, Nokia will ship WiFi6 Mesh technology which the company claims is ideally suited to residential homes with large and multi-floor spaces, as well as for small office/home office (SOHO) enterprises. WiFi6 network uses 2 spectrum bands to deliver data service while WiFi5 used only 5Ghz.

6. NTPC, EIL Join Hands To Work On Carbon Capture, Green Fertilizer

- State-owned NTPC Ltd. signed an agreement with Engineers India Ltd (EIL) to work jointly on projects like carbon capture utilization and storage, green fuel among others.
- Besides its R&D centre will also undertake joint projects on green fertilizers, bio-fuels, decarbonization, waste handling, water, ash with EIL.

7. CCI approves proposed combination relating to minority investment by India Business Excellence Fund ' IV in SK Finance Limited

- The Competition of Commission of India (CCI) has approved the proposed combination relating to minority investment by India Business Excellence Fund ' IV in SK Finance Limited.
- India Business Excellence Fund – IV (Acquirer) is a Category II Alternative Investment Fund registered with the Securities and Exchange Board of India. It primarily invests in equity and equity-linked instruments and/or debt and/or mezzanine or other instruments of Indian or India related companies. It is a sector-agnostic fund, providing growth capital to mid-sized companies.
- SK Finance Limited (Target) Target is a non-banking finance company registered with the Reserve Bank of India as a Non-Banking Non-Deposit Taking Systemically Important Asset Finance Company engaged in the business of providing financing for vehicles (new and used) and loans to Micro Small and Medium

Enterprises. Target largely caters to low-mid income, self-employed individuals that are largely under-banked (in semi-urban/rural areas) with minimal access to organized lending.

8. Sri Lankan Government Renews Lanka IOC's Petroleum Licence For 20 Years

- The Sri Lankan government has renewed the petroleum products license granted to Lanka IOC, the local subsidiary of Indian Oil Corporation, for another 20 years.
- The license originally issued in 2003 was to expire in January 2024.
- This will allow Lanka IOC to continue its retail operations on the debt-trapped island nation until Jan. 22, 2044.
- The LIOC holds around 20% of the market share in the auto fuel segment in Sri Lanka.

9. Zydus Lifesciences Acquires U.K.-Based LiqMeds Group For GBP 68 Million

- Zydus Lifesciences Ltd. has acquired U.K.-based LiqMeds Group for GBP 68 million (around Rs 689 crore).
- The Ahmedabad-based group, through its wholly owned subsidiary Zydus Pharmaceuticals UK Ltd, will also pay yearly earn-outs until 2026 depending on the achievement of certain agreed milestones towards the acquisition.
- LiqMeds Group of companies specialises in the development, manufacturing and supply of oral liquid products for global markets.
- The group's subsidiary LM Manufacturing Ltd. has an oral liquids manufacturing site at Weedon, Northampton, U.K., which

supplies products to the U.S. and U.K markets.

10. NSDCI and EFS Facilities Services Group Ink MOU for Skilled Workforce Mobility

- National Skill Development Corporation of India and EFS Facilities Services Group (EFS) have signed a Memorandum of Understanding (MoU) to promote Skilled International Workforce Mobility (IWM) for Indian nationals, with a specific focus on the GCC countries.
- EFS Facilities Services Group (EFS) is a Facilities Management Firm based in the United Arab Emirates (UAE). GCC countries include UAE, Saudi Arabia, Qatar, Kuwait, Bahrain, and Oman.
- It also aims to develop co-branded skilling institutions to equip Indian nationals with the skills needed for international and local employment, and to create access to approximately 5000 overseas jobs for skilled Indian nationals over the next three years. Additionally, NSDCI and EFS will jointly develop courses for the Skill India Digital App and support accreditation and curriculum development for various training institutes.

11. India-France Letter of Intent in Public Administration and Administrative Reforms signed

- India and France have signed the Letter of Intent for Cooperation in the field of Public Administration and Administrative Reforms for three years.

- It seeks to strengthen the bilateral partnership between the two countries through exchange visits focused on administrative reforms, good governance webinars, capacity-building programs, institutional exchanges, etc.
- The Indian side presented the translation of the vision of Prime Minister Modi in adopting Next Generation Reforms being undertaken in the Amrit Kaal period with the implementation of the policy maxim "Maximum Governance – Minimum Government". The best manifestation of the "Maximum Governance – Minimum Government" policy is a "Digitally Empowered Citizen" and a "Digitally Transformed Institution".

12. Election Commission, Education Ministry Ink Agreement To Take Electoral Literacy To Schools

- The Election Commission (EC) signed an MoU with the Union education ministry to take electoral literacy to classrooms across the country.
- The memorandum of understanding (MoU) seeks to integrate voter education and electoral literacy into the curricular framework, starting from classes 6 to 12 in all schools. Chief Election Commissioner of India: Rajiv Kumar.
- As part of the pact, 'democracy rooms' in senior secondary schools have also been proposed for display of voter education material and activities.
- The National Council of Educational Research and Training (NCERT) will introduce and update textbooks to include content on electoral literacy. It will also advise state education

boards as well as other education boards in this regard.

13. Minda Inks Pact To Form JV With Taiwan Firm To Produce Sunroof For Passenger Vehicles

- Auto components maker Minda Corporation inked a pact to form a joint venture with Taiwan-based HSIN Chong Machinery Works to produce sunroofs for passenger vehicles. The joint venture will offer a full system solution ranging from design, and development to manufacturing of sunroof for passenger vehicles.
- Ashok Minda - Chairman & Group CEO, Minda Corporation Ltd.
- The market for sunroof in India is expected to reach \$500-600 million by 2030.

14. Mobility and Migration Partnership Agreement signed between India and Italy

- Mobility and Migration Partnership Agreement signed between India and Italy to facilitate movement of workers, students and professionals.
- They also conversed about deepening the India-Italy strategic partnership. They agreed that potential in agro-tech, innovation, space, defence, and the digital domain should be explored.

15. National Basketball Association (NBA) ropes in Bhaane to drive its e-commerce platform in India

- NBA has partnered with Bhaane Private Limited, an Indian clothing brand, to operate NBAStore.in, offering a wide selection of official NBA merchandise in India.

- The online store includes player jerseys, apparel, footwear, accessories, and more from major brands. Fans can also enter contests to win prizes, including tickets to NBA games in the U.S.
- The National Basketball Association is a professional basketball league in North America composed of 30 teams. It is one of the major professional sports leagues in the United States and Canada and is considered the premier professional basketball league in the world.

16. Telecommunication Engineering Centre and Indraprastha Institute of Information Technology sign MoU for collaboration in the area

- Telecommunication Engineering Centre (TEC), technical arm of Department of Telecommunications (DOT), Ministry of Communications, Government of India, and the Indraprastha Institute of Information Technology, Delhi (IIITD), have united to drive innovation in the realm of Trustworthy and Responsible Artificial Intelligence Systems.
- Underlining their commitment to pioneering advancements in Responsible AI, a Memorandum of Understanding (MoU) was signed on November 3, 2023. This collaboration specifically concentrates on addressing biases in AI systems and promoting fairness assessments while nurturing public trust in these technologies, aligning with the Government of India's objectives.

17. Air India forges Interline Partnership with Alaska Airlines

- Air India has recently established an interline partnership with Alaska Airlines.
- This collaboration will enable Air India's customers to access 'seamless connections' from various gateways, including New York JFK, Newark-New Jersey, Washington DC, Chicago, San Francisco, and Vancouver, to 32 destinations across the USA, Mexico, and Canada within Alaska Airlines' network.

18. YES BANK and Cloud Ace India team up for digital transformation

- YES BANK has entered into a Memorandum of Understanding (MOU) with Accelerated Computing Enterprise Pvt. Ltd. (trading as 'Cloud Ace India'), a leading provider of cloud solutions.
- The agreement signifies a pivotal step in YES BANK's commitment at facilitating tech innovation and global digital transformation.
- It also emphasises the Bank's endeavour of using advanced cloud tech and financial expertise to assist businesses, startups, and entrepreneurs. The goal is to improve customer convenience and security through cloud tech and provide tailored support to startups via YES Connect.
- YES Connect is a groundbreaking platform that serves as a one-stop solution for both existing and potential YES Bank customers. It empowers users to access basic banking services, and also discover a wide array of solutions offered by the Bank and its esteemed partners.

19. APEDA inks MoU with Lulu Hypermarket for export promotion of Indian agri-products

- Commerce ministry's arm APEDA has inked a pact with UAE-based global retail major Lulu Hypermarket to promote Indian agri-products in the Gulf countries.
- With this MoU, Agricultural and Processed Food Products Export Development Authority (APEDA) would promote Indian agricultural products, including millets across the GCC (Gulf Cooperation Council) member countries. Bahrain, Kuwait, Oman, Qatar, Saudi Arabia and the UAE are the members of the GCC.
- The LuLu Group has its presence across these nations besides in Egypt and the Far East. A dedicated shelf space (special sections or aisles) will be allocated within the Group's stores to display those products. LuLu Group will also provide assistance in the labelling of products according to the requirements of different importing countries

20. NTPC and NHAI partner to use ash in road construction

- NTPC and the National Highways Authority of India (NHAI) announced their joint collaboration to incorporate Ash from thermal power plants in road construction.
- It was revealed that around 70 per cent of the road construction Ash used by NHAI would be sourced from NTPC, emphasising their shared vision of sustainable development.

21. Axis Bank inks an MoU with IRMA to promote financial inclusion and literacy in India

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

22. UP's Ananda Dairy ties up with Brazilian firms for cattle breed improvement

- In a boost for the dairy sector of Uttar Pradesh, the state's Ananda Dairy entered into a Memorandum of Understanding (MoU) with Brazilian companies.
- According to the MoU, the two major Brazilian companies will work together with Ananda Dairy for the production of nutritious animal feed and cattle breed improvement

23. Okaya and IOC plan to collaborate to install more than 2,500 EV chargers throughout India

- Okaya EV is planning to collaborate with Indian Oil Corporation (IOC) to set up 2,550 electric vehicle chargers all over India. An investment of Rs 125 crores will make this collaboration see fruition.
- 362 chargers, out of the total planned, have already been installed in various states.

24. India and Netherlands sign a MOI to cooperate on medical product regulation, and enhancing the quality of medical products

- India and Netherlands have signed a Memorandum of Intent (MOI) to cooperate on medical product regulation and enhance the quality of medical products and healthcare services for both countries at Hague, Netherlands.
- An Indian delegation led by Shri Khuba is in Netherlands to participate in the second World Local Production Forum (WLPF) meeting being held in The Hague from 6 to 8 November 2023.
- The World Local Production Platform is a platform created at the initiative of WHO with the aim of increasing access to medicines and other health technologies.

25. Indian Institute of Corporate Affairs (IICA) and FSR Global sign MoU to promote collaboration in academia and research

- A Memorandum of Understanding (MoU) was signed between the Indian Institute of Corporate Affairs (IICA) and the FSR Global at IICA Campus in Manesar, Gurugram.
- IICA and FSR Global aim to foster collaborative efforts and explore pragmatic approaches for establishing mutually beneficial partnerships.
- The primary focus of this partnership is to enhance operational capabilities within the regulatory landscape of the energy sector, both in India and worldwide.

26. IBM, Amazon Web Services collaborate to set up innovation lab in Bangalore

- IBM, in collaboration with Amazon Web Services (AWS), has set up an innovation lab at its Client Experience Centre in Bengaluru.
- The lab is a first-of-its-kind for the IBM-AWS collaboration.
- It is open to clients from around the world to explore companies' solutions and test prototypes and proof of value that aim to help accelerate innovation across industries such as banking and financial services, automotive, manufacturing, energy and utilities, travel and transportation, and healthcare.

27. IndiGo's IGE plans to operate electric air taxis in India, ties ups with US-based Archer

- IndiGo parent InterGlobe Enterprises (IGE) plans to launch and operate an all-electric taxi air service in India, in 2026.
- It has tied up with a leading California-based electric vertical takeoff and landing (eVTOL) aircraft player Archer Aviation, which is backed by the likes of Boeing, United Airlines, and Stellantis. Currently, India does not have eVTOL-specific policy and regulations.
- The partnership plans to finance the purchase of up to 200 of Archer's electric vertical take off and landing (eVTOL) aircraft — Midnight — for the India operations.
- As the name suggests, an eVTOL aircraft runs on electricity to hover, take off, and land vertically. eVTOL aircraft are being seen as the future of urban mobility. Apart from air

taxis in urban areas, other potential use cases for eVTOL aircraft include segments like package delivery, air cargo, agriculture, and emergency medical services. A number of developed countries have announced plans to launch eVTOL-based air taxi service over the next few years.

28. Govt's DAY-NRLM signs MoU with SIDBI to help women SHG members turn entrepreneurs

- Deen Dayal Antyodaya Yojana ' National Rural Livelihood Mission (DAY-NRLM) under the Ministry of Rural Development has signed a MoU with the Small Industries Development Bank of India (SIDBI) to promote women-led enterprises among members of Self Help Groups (SHGs).
- MoU will cater to the formation of partnerships with financial institutions and a network of financiers.
- According to a statement by the ministry, the partnership focuses on multiple aspects to boost women entrepreneurship.
- This included, first enhanced capacity and ability of State Rural Livelihood Missions (SRLM) teams to promote the graduation of seasoned SHG members into micro-entrepreneurs; second, establishment of a reliable and sensitive support architecture for women-led enterprises, involving a network of field cadres, mentors, and experts; third, implementation of standardized protocols within DAY-NRLM to support women-led enterprises.
- The MoU will also cater to the formation of partnerships with financial institutions and a network

of financiers; design and implementation of new financial schemes, such as credit guarantees and interest subventions; and creation of clear, scalable models for promoting women-led enterprises which can be replicated nationwide.

- DAY-NRLM is the flagship initiative of the rural development ministry to cover 7 crore rural poor households, across 600 districts, 6,000 blocks, 2.5 lakh gram panchayats and 6 lakh villages in the country through SHGs and federated institutions and support them for livelihoods collectives in a period of 8-10 years. The scheme enables one member (preferably a woman) from each rural poor household to be brought under the SHG network.

29. Intel ties up with eight EMS companies for 'Make in India' laptops

- American multinational tech giant and semiconductor manufacturer, Intel, announced collaboration with eight Indian electronics manufacturing services (EMS) companies and original design manufacturers (ODMs), sharing key technological and operational insights for their laptop manufacturing projects in India.
- The eight companies are Bhagwati Products Ltd, Dixon Technologies India Ltd, Kaynes Technology India Ltd, Optiemus Electronics Ltd, Panache Digilife Ltd, Smile Electronics Ltd, Syrma SGS Technology Ltd and VVDN Technologies Pvt. Ltd.

30. Air India In Pact With WorldTicket To Provide Customers Air-Rail Connections At 5,600 Stations In Germany.

- Air India has entered into an intermodal interline pact with WorldTicket that will offer its customers air-rail connections at 5,600 train stations in Germany with Deutsche Bahn on a single ticket.
- WorldTicket is the exclusive distributor for Europe's largest railway operator, Deutsche Bahn.
- This comes on the back of a similar intermodal partnership to provide guests easy access to an extensive network of rail and bus operators in the UK, Italy, Austria, Belgium, and the Netherlands.
- The collaboration will enable Air India guests to travel on a single intermodal ticket beyond Frankfurt with convenient train connections to or from other cities and towns across Germany, including those without airports, on Deutsche Bahn, the airline said.
- WorldTicket is an IATA travel partner with its own AOC-holding airline, FlexFlight, bearing designator code W2, thus making intermodal journeys on a single ticket possible, according to Air India.

31. Karnataka Signs MoU With Tehri Hydro Development Corp For Rs 15,000 Crore Power Projects

- A Memorandum of Understanding (MoU) between Karnataka Power Corporation Limited (KPCL) and Tehri Hydro Development Corporation India Limited (THDCIL) was signed on November 9 for accelerated development of various hydro, solar (floating and ground mounting) and pumped storage water projects amounting to '15,000 crore.
- The development of a 100 MW floating solar photovoltaic (PV) plant

at the Kadra dam reservoir, the establishment of a ground mounted, rooftop solar PV with a 170 MW capacity in the premises of KPCL plants, and the establishment of 1,500 MW of pumped storage plant at Varahi would be covered under the MoU.

- The Varahi Hydro Power project, on the Varahi river near Hosangadi in Udupi district, is the first underground powerhouse in Karnataka with an installed capacity of 460 MW.

32. GoI and ADB sign \$400 million loan to support urban services

- The Government of India signed a \$400 million policy-based loan with Asian Development Bank (ADB) to support its urban reform agenda for creating high quality urban infrastructure, improving service delivery, and promoting efficient governance systems.
- The programme also envisages integrated urban planning reforms to control urban sprawls and foster systemic and planned urbanisation through enhancing the entire ecosystem of legal, regulatory, and institutional reforms along with capacity building of ULBs and community awareness.
- Specifically, ULBs will promote modernisation of building bylaws, land pooling, urban agglomeration, and comprehensive urban mobility planning through transit-oriented development to help cities become well-planned centres of economic growth. Such integrated planning processes will incorporate climate and disaster resilience, promote nature-based solutions, improve

urban environment, and improve cities' financial sustainability through generation of additional revenues.

33. IICA signs MoU with Lean Campus Startups (Trust) & WEICI India to empower women entrepreneurs

- Indian Institute of Corporate Affairs (IICA) and Lean Campus Startups (Trust) & WEICI India signed a Memorandum of Understanding (MoU) in Manesar, Gurugram.
- It aims to empower both corporate and women entrepreneurs, augmenting their knowledge, skills, and competencies in the effective establishment and management of a diverse workforce.

34. National Health Authority (NHA) organises Accelerator Workshops on ABDM Integration and NHCX Adoption in association with IRDAI

- The National Health Authority (NHA) and the Insurance Regulatory and Development Authority of India (IRDAI) have joined hands to operationalize the National Health Claim Exchange (NHCX), a digital health claims platform developed by National Health Authority.
- The NHCX will serve as a gateway for exchanging claims-related information among various stakeholders in the healthcare and health insurance ecosystem. The integration with NHCX would enable seamless interoperability of health claims processing, enhancing efficiency and transparency in the insurance industry and benefiting the policyholders and patients.

35. NASA, ISRO gearing up to launch joint space mission to map globe every 12 days

- The NASA-ISRO Synthetic Aperture Radar (NISAR) is set to be launched in the first quarter of 2024 after a few tests, particularly those related to vibration.
- The mission, which has three-year duration, aims to survey all of Earth's land and ice-covered surfaces every 12 days.
- This will start after a 90-day satellite commissioning period.

36. India and US sign MoU to connect dynamic startup ecosystems, particularly in critical and emerging technologies

- India and the United States have signed an MoU with the objective of connecting both the countries' dynamic startup ecosystems, particularly in critical and emerging technologies (CET).
- The understanding named 'Enhancing Innovation Ecosystems through an Innovation Handshake' was signed by Commerce Minister Piyush Goyal from the Indian side, who is on a 4-day US visit.

37. ReNew commissions its first interstate transmission project in Karnataka

- Clean energy firm ReNew has announced the commissioning of its first interstate transmission project in Karnataka.
- The Koppal Transmission Scheme was executed in a compressed time schedule and will help in the transmission of 1,500 MW of renewable energy in the Koppal area of Karnataka.

- Meanwhile, an agreement was signed for the second joint investment in the transmission sector with Norfund, the Norwegian Government's Investment Fund for developing countries, and KLP, Norway's largest pension company, through their joint company KNI India AS.

38. WHO and the Ministry of Ayush signed the Traditional and Complementary Medicine 'Project Collaboration Agreement'

- The Ministry of Ayush and World Health Organization signed Traditional and Complementary Medicine 'Project Collaboration Agreement' in Geneva.
- The objective of this agreement is to standardize Traditional & Complementary Medical Systems, integrate their quality and safety aspects into the National Health System, and disseminate them at International level.
- A total of two 'Project Collaboration Agreements' have already been signed by the Ministry of Ayush with WHO. The first contract was signed in 2016 to take Traditional Medical systems like Yoga, Ayurveda, Unani, and Panchakarma to the global level and the second contract was signed in 2017 to strengthen the system of Ayurveda, Unani and Siddha medical systems.

39. Jana Small Finance Bank partners with RapiPay Fintech to enhance digital banking experience with NYE Mobile App

- RapiPay Fintech Private Limited collaborated with Jana Small Finance Bank Ltd to provide customers with a digital banking

experience via its financial mobile app, NYE.

- RapiPay Fintech's NYE App, a B2C digital banking venture, has merged a wide range of financial services into a single user-friendly interface.
- Ajay Kanwal - MD & CEO - Jana Small Finance Bank. Nipun Jain, CEO of RapiPay Fintech Private Limited.

40. Genesys International Partners With Survey Of India For Building Digital Twin Of Cities

- Home-grown mapping company Genesys International Ltd. has signed a pact with Survey of India to leverage its resources for building digital twins of major towns and cities in the country.
- With this, Genesys International will get access to technological and data resources that Survey of India has developed since its establishment in 1767.
- Surveyor General of India: Hitesh Kumar Makwana.
- This is the first Memorandum of Understanding (MoU) the department has signed with a private company for the development of geospatial content and called upon other players to collaborate with it for leveraging resources that the department has.
- In line with the with National Geospatial Policy 2022, Survey of India (Sol) has commenced collaboration with the industry beginning with Genesys International to deliver geospatial content which will be created with reference to the National Geodetic Framework.
- Sol is willing to collaborate with industry partners for utilising the modern surveying techniques and

leveraging the expertise of the Indian private sector.

- Genesys has developed its own technology for creating 3D (three-dimensional) versions of map that can show the buildings along with a 2D layer of the map.

41. AIFF and Odisha Government ink MoU for FIFA-AIFF academy with Arsene Wenger's presence

- The All India Football Federation (AIFF) and the Government of Odisha joined hands to finalize a Memorandum of Understanding (MoU) aimed at establishing the AIFF-FIFA Talent Academy within the premises of the Odisha Football Academy in Bhubaneswar.
- The momentous agreement was signed in the presence of Arsene Wenger, FIFA's Chief of Global Football Development.

42. Blue Dart, India Post Ink Pact To Provide Parcel Locker Service At Post Offices

- Express logistics provider Blue Dart said it has set up digital parcel locker service at post offices under a partnership with India Post.
- This service allows consignees to retrieve their shipments from digital parcel lockers at post offices, doing away with the need for personal receipts or signing for a package.

43. Commerce Ministry Inks MoU With Amazon To Leverage 'Districts As Export Hubs' Initiative

- The commerce ministry said it has inked an agreement with US-based Amazon to provide training to

MSMEs in 20 identified districts in areas such as making digital catalogues and tax-related issues with a view to promoting exports through e-commerce medium. The capacity building session will allow MSMEs to learn about imaging, digital cataloguing of their products etc.

- The MoU was signed in the presence of Director General of Foreign Trade (DGF) Santosh Sarangi; Chetan Krishnaswamy (Vice President, Public Policy – Amazon); and Bhupen Wakankar (Director Global Trade – Amazon India).
- DGFT is an arm of the commerce ministry which deals with import and export-related issues of the country.

44. L&T Finance inks \$125-m pact with ADB to support rural India

- L&T Finance, one of the leading non-banking financial companies in the country, has signed a financing pact with ADB for \$125 million to support financing in rural and peri-urban areas of India, particularly for women borrowers.
- At least 40% of the proceeds are allocated to women borrowers, while the rest will support farmers, micro, small, and medium-sized enterprises.
- The funding comprises a loan of up to USD 125 million from ADB and an agreement to syndicate an additional \$125 million in co-financing from other development partners.

45. HSBC India and UK Export Finance partner to support Indian MSMEs

- HSBC India and UK Export Finance, the United Kingdom's export credit

agency, intend to establish a financing programme of up to 100 million to support Indian Micro, Small and Medium enterprises & corporates for financing their imports from the UK.

- This partnership is expected to enhance the availability of credit for Indian MSMEs and boost trade ties between two countries.
- HSBC India and UKEF signed a Letter of Intent (LoI) to enable them to work together on opportunities relating to UKEF's guarantee-backed structures.
- HSBC India and UKEF will work closely to originate, structure and extend financing and credit facilities to Indian MSMEs.
- In 2021, around 7,500 UK SMEs, with around 3,17,300 employees, exported goods worth £1.2 billion to India, accounting for 85 per cent of all UK businesses exporting goods to India and 28 per cent of the total UK goods exports to India .

46. India, EU sign MoU on semiconductors

- India and the European Union signed a Memorandum of Understanding on semiconductors' ahead of a meeting of the EU-India Trade and Technology Council.
- The MoU, aims at increasing resilience of semi-conductors value chain in India and EU and covers cooperation in wide areas covering research and innovation, talent development, partnerships and exchange of market information.

47. NIDM, TERI sign strategic partnership in disaster risk reduction

- The National Institute of Disaster Management (NIDM) has signed a Memorandum of Understanding (MoU) with The Energy and Resources Institute (TERI) to forge a strategic partnership in disaster risk reduction.
- The MOU will serve as a platform to formalise the strategic partnership and facilitate research, capacity building, and training.

48. Mastercard and U GRO Capital join hands to support small businesses

- Mastercard, a global technology company in the payments industry, has tied up with U GRO Capital, a NBFC specialising in MSME financing, to extend financing solution to small businesses in India that require financial support to maintain and grow their operations.
- MSMEs in India have long grappled with substantial challenges,

including constrained access to capital. Out of over 64 million MSMEs in India, only 14 per cent have access to credit.

- This strategic collaboration between Mastercard and U GRO Capital aims to address this challenge by enabling a holistic digital supply chain financing solution for millions of small businesses in India.

49. Netweb Technologies collaborates with NVIDIA to unlock potential of AI

- Netweb Technologies India Limited (Netweb) today announced that it is now a manufacturing partner for the NVIDIA Grace CPU Superchip and GH200 Grace Hopper Superchip MGX server designs.
- Netweb will build and produce more than ten server variations under its Tyrone range of AI systems meant for a wide range of AI and high-performance computing/supercomputing applications.



IBPS AFO 2023

Shakti Batch

Mains Special



Suraj Sir
ARD Expert

Medium: Bilingual

- 50+ Live Classes + PDFs
- SO (Agriculture) Mains Notes
- Current Affairs Coverage
- 10 Full Mock Tests

[View Details](#)

Schemes

1. STPI launches LEAP AHEAD initiative for startups to get access to investment, mentorship & global connect

- In the bid to support and accelerate the success of tech startups across India, Ministry of Electronics & Information Technology (MeitY) launched the LEAP AHEAD initiative, a joint collaboration of Software Technology Parks of India (STPI) and The Indus Entrepreneurs (TiE) Delhi-NCR, here at the LEAP AHEAD summit.
- This initiative will be a game-changer for tech Startups that are in the scaling stage, growth stage, product diversification or planning expansion into new geographical locations.
- They can benefit through funding support of up to ' 1 Crore and a comprehensive three-month mentorship program that combines virtual and in-person sessions for a well-rounded learning experience.
- Furthermore, the initiative will provide start-ups with access to an extensive network and personalized guidance through one-on-one mentorship sessions with seasoned investors and industry experts.

2. Govt announces one percent interest rate rebate to Divyang under National Divyangjan Finance and Development Corporation

- Government has announced one per cent interest rate rebate to divyang borrowers under the National Divyangjan Finance and Development Corporation, NDFDC. The decision was taken to further enhance financial inclusion and foster economic empowerment among the persons with disabilities.
- National Divyangjan Finance and Development Corporation (NDFDC) is a Central Public Sector Undertaking under the aegis of Department of Empowerment of Persons with Disabilities (Divyangjan), Ministry of Social Justice & Empowerment, Government of India.
- The Corporation is registered under section 25 of the Companies Act, 1956 (Corresponding provisions of section 8 of the Companies Act, 2013) on 24.01.1997 as a company not for profit.
- National Divyangjan Finance and Development Corporation (NDFDC) is mandated to work for the Socio-economic empowerment of PwDs. There are two flagship schemes of NDFDC for channelizing concessional loan through its partner agencies i.e
- DivyangjanSwavalambanYojana(DSY), which is individual centric
- Vishesh Microfinance Yojana (VMY), which is for Self Help Groups / Joint liability groups through various partner agencies for the welfare and rehabilitation of Persons with Disabilities in the country.

Appointments & Resignations

1. Koppu Sadashiv Murthy takes charge as Chairman and Managing Director of BHEL

- Bharat Heavy Electricals Ltd (BHEL) announced that Koppu Sadashiv Murthy took charge as the Chairman and Managing Director of the public sector engineering and manufacturing enterprise.
- Before being appointed as the CMD of BHEL, Koppu Sadashiv Murthy was the Executive Director of the Corporate Operations Management group at BHEL, and also simultaneously held additional charge of Chairman and Managing Director of Bharat Pumps and Compressors Limited (BPCL).

2. Justice Rajendra Menon re-appointed as Chairman of Armed Forces Tribunal

- Former Delhi High Court Chief Justice Rajendra Menon has been re-appointed as Chairman of the Armed Forces Tribunal (AFT) for four years.
- Justice Menon will serve as Chairman of the Tribunal till he attains the age of 70 years on June 6, 2027.
- The former judge was first recommended to the post in 2019 and served for four years.

3. Airtel Digital head Adarsh Nair resigns from company after a 5-year stint

- Airtel Digital's chief executive officer Adarsh Nair has tendered his resignation following a five-year stint with the telecom operator.
- Airtel Digital is the digital services arm of Bharti Airtel. Nair was also

the chief product officer of the company. Airtel, MD: Gopal Vittal.

4. Bank of Maharashtra, Central Bank of India MDs get govt nod for tenure extension

- Appointments Committee of the Cabinet (ACC) has approved extension of term of office of A S Rajeev, MD and CEO of BoM, for six months till his superannuation.
- ACC also extended the term of M V Rao, MD and CEO of Central Bank of India, till July 31, 2025.
- Rajeev was appointed MD and CEO of BoM in 2018 while Rao took charge as MD and CEO of Central Bank of India in 2021.

5. Hitesh Kumar S Makwana appointed Surveyor General of India

- Hitesh Kumar S Makwana has been appointed as Surveyor General of India.
- Akash Tripathi has been named as CEO, MyGov, Ministry of Electronics and Information Technology in the rank and pay of Additional Secretary.
- Survey of India, The National Survey and Mapping Organization of the country under the Department of Science & Technology was set up in 1767.

6. Tata Power appoints Deepesh Nanda as CEO & MD of TPREL

- Tata Power has announced the appointment of Deepesh Nanda as president of renewables and CEO & MD of Tata Power Renewable Energy Limited (TPREL), a subsidiary of Tata

Power, effective November 1. He has succeeded Ashish Khanna who has moved as President, of Generation business.

7. GAIL's Deepak Gupta appointed as Nominee Director on SEAGP Board

- Deepak Gupta, who is serving as Director (Projects) of GAIL (India) Limited has been appointed as Nominee Director on the board of South-East Asia Gas Pipeline Company Limited (SEAGP). He has been appointed on the Board of SEAGP with effect from November 1, 2023, GAIL (India) said.

8. Three Judges Appointed To SC; Top Court To Now Function With Full Strength Of 34.

- Three high court chief justices were elevated to the Supreme Court and after their oath, the top court started to function with its full strength of 34 judges.
- Delhi High Court Chief Justice Satish Chandra Sharma, Rajasthan High Court Chief Justice Augustine George Masih and Gauhati High Court Chief Justice Sandeep Mehta were appointed as top court judges. The last time, the top court had attained its full strength was in February this year.

9. Former Indian Defence Secretary Ajay Kumar appointed as advisor to USISPF board

- Former Indian Defence Secretary Ajay Kumar has been appointed as an advisor to the board of the US-India Strategic and Partnership Forum (USISPF).

- Kumar served as the defence secretary between August 2019 and October 2022.
- Kumar is the longest-serving secretary in the Ministry of Defence, having also served as Secretary in the Department of Defence Production. Mukesh Agni, President and CEO of USISPF.

10. P Vasudevan appointed head of RBI's fintech dept

- Recently, the Reserve Bank of India underwent a shuffle, appointing P Vasudevan, an executive director, as the new head of the fintech department.
- Ajay Kumar Choudhary, the former executive director in charge of the fintech department, has retired.
- Established in 2022, the RBI's fintech department aims to stimulate innovation.

11. EY picks Janet Truncale as its new CEO, the first woman to lead a Big Four audit firm; effective July 1, 2024

- Ernst & Young LLP named Janet Truncale as its next chief executive officer, the first woman to lead a Big Four audit firm. In an official statement, the London-based accounting giant said the new CEO will succeed Carmine Di Sibio on July 1.
- Di Sibio took over as global chair and chief executive in 2019
- The *Big Four* are the four largest professional services networks in the world: Deloitte, Ernst & Young (EY), KPMG, and PwC.

12. Niti Aayog appoints four distinguished fellows

- NITI Aayog recently appointed four Distinguished Fellows for a period of one year.
- The four new members of Niti Aayog will bring along significant work experience, coupled with their understanding and expertise of key social, economic and technical issues.
- The four new members are Anoop Singh, OP Agarwal, Ajai Chowdhry and V Lakshmikumaran.
- B.V.R. Subrahmanyam is current CEO & Suman Bery is current Vice Chairman of Niti Aayog.

13. Amit S Telang appointed as Indian envoy to the Caribbean Community

- The Ministry of External Affairs has announced that High Commissioner of India to the Cooperative Republic of Guyana, Amit S Telang has been concurrently accredited as the Indian Ambassador to the Caribbean Community (CARICOM) and High Commissioner to the Federation of St Kitts and Nevis and Antigua and Barbuda.

14. Kotak Mahindra Bank board approves Ashok Vaswani's appointment as MD & CEO

- Kotak Mahindra board has approved Ashok Vaswani's appointment as MD & CEO for a period of three years with effect from January 1, 2024.
- The bank received the Reserve Bank of India's nod for the appointment in October.
- The Banking Regulation Act 1949 under Section 10B empowers the

Reserve Bank of India (RBI) to appoint, reappoint and removal of chairman, director and officers of the banks in India.

15. Centre Appoints Alok Sharma As New Special Protection Group Chief

- According to an order issued from the Department of Personnel & Training, the Appointments Committee of the Cabinet has approved the appointment of Alok Sharma to the post of Director of Special Protection Group (SPG) from the date of assumption of charge of the post and until further orders.
- The vacancy was necessitated following the demise of SPG chief Arun Kumar Sinha.
- The Special Protection Group (SPG) is a special operations force whose objective is providing proximate security to the Prime Minister of India and members of their immediate families anywhere in the world.
- It was formed in 1988 by an Act of the Parliament of India. It provides security only to the Prime Minister of India and their immediate family members residing with them at the official residence. Earlier, it used to provide security to former prime ministers as well, but they are now given the Z+ security cover.

16. Govt appoints Vinay M. Tonse as MD of SBI until Nov 30, 2025

- The Government of India has appointed Vinay M. Tonse as the Managing Director of the State Bank of India until November 30, 2025.
- The Financial Services Institutions Bureau (FSIB) is the nodal agency

that recommends the appointment of the chairman and directors of state-owned banks and the final decision is taken by the Appointments Committee of the Cabinet. The Appointments Committee of the Cabinet is headed by the Prime Minister

17. Comptroller and Auditor General of India Girish Chandra Murmu Elected Vice-Chair of UN Panel of External Auditors

- Comptroller and Auditor General of India (CAG) Girish Chandra Murmu has been elected as the Vice-Chair of the UN Panel of Auditors for the next year.
- This recognition underscores India's commitment to the highest standards of external audit and its active participation in shaping the global audit landscape.
- Murmu participated in the sixty-third session of the Panel of External Auditors, held at the United Nations Headquarters in New York on November 20-21, 2023. The Panel of external auditors comprising heads of 12 Supreme Audit Institutions (SAIs) globally, oversees the

external audit of the UN Secretariat, funds and programmes, and specialised agencies.

18. Robert Shetkintong appointed as High Commissioner of India to Republic of Mozambique

- Robert Shetkintong, a 2001 batch IFS officer, has been appointed as the High Commissioner of India to the Republic of Mozambique.
- He is currently serving as the Ambassador of India to Ethiopia since 2020.

19. Bandhan Bank Board Approves Re-Appointment Of Chandra Shekhar Ghosh As Its MD For Three Years

- The Kolkata-based private sector lender in its regulatory filing said that the current tenure of Ghosh as the MD & CEO of the Bank would be expiring on July 09, 2024, and in terms of the regulatory provisions, application for re-appointment of MD & CEO shall be submitted to RBI at least six months before the expiry of the current term.

Awards

1. India-born author Nandini Das is winner of 2023 British Academy Book Prize for Global Cultural Understanding

- Nandini Das has been named the winner of the 2023 British Academy Book Prize for Global Cultural Understanding, a leading international non-fiction prize, for her book 'Courting India: England, Mughal India and the Origins of Empire'.
- It has been described as the 'true origin story of Britain and India told through England's first diplomatic mission to the Mughal Court'.

2. AIFF wins AFC President's Recognition Bronze award for Grassroots Football

- All India Football Federation has secured its second Grassroots Football award, with the previous one being earned in 2014. The accomplishment reflects AIFF's commitment to promoting football at the grassroots level, characterised by several innovative initiatives.
- AIFF President : Mr. Kalyan Chaubey.
- AIFF Secretary General Dr. Shaji Prabhakaran.

3. Grammy Awards: 'Abundance in Millets' featuring PM Modi nominated for Best Global Music Performance

- Grammy Awards 2024: The song 'Abundance in Millets', featuring Prime Minister Narendra Modi, sung by Falguni Shah and her husband Gaurav Shah, has been nominated in the best global music performance category at the 2024 Grammy Awards.

- 'Abundance in Millets' was created to raise awareness of the super-grain as another potential key to minimizing world hunger.
- Falu is a Grammy Award winning Indian vocalist and songwriter. In 2022, Falguni Shah had won the Grammy Award for Best Children's Music Album 'A Colorful World.'

4. GAIL wins two awards at the Asian Oil and Gas Awards event

- GAIL (India) Limited has won two prestigious awards at the Asian Oil and Gas Awards event held in Kuala Lumpur, Malaysia.
- The 'the Innovation Award ' India' was given to GAIL for the reduction in LNG shipping cost and emissions through Ship-to-Ship (STS) transfer of LNG with backhauling.
- Another top-notch award "Midstream Project of the Year – India" has been given for the installation of the first floating Compressed Natural Gas (CNG) station at Varanasi. The award recognizes the outstanding players in Asia's oil and gas sector.

5. Arunachal's 'Airgun Surrender Abhiyan' receives international recognition

- The 'Airgun Surrender Abhiyan', a wildlife conservation initiative by the Arunachal Pradesh forest department, has received international recognition at the UNESCO's International Conference on Biosphere Reserves at Sabah in Malaysia.
- The accolade was accepted on behalf of the minister by Dehang-Debang

Biosphere Reserve director Dr Damodhar.

6. Perumal Murugan wins JCB Prize for Literature

- Tamil writer Perumal Murugan has won the coveted JCB Prize for Literature for his novel, Fire Bird, an English translation of his Tamil novel Aalanda Patchi. The award carries a '25 lakh cash prize. The book was translated by Janani Kannan and published by Penguin.
- The JCB Prize for Literature is a Rs 25-lakh award presented each year to a distinguished work of fiction by an Indian author.
- The JCB Literature Foundation, a not-for-profit company registered under Section 8 of the Indian Companies Act, is single-handedly responsible for running the Prize.

7. Mohali-based Deepti Babuta becomes first woman to bag Dhahan Prize for Punjabi literature

- Mohali-based Deepti Babuta has become the first woman to bag the Dhahan Prize, the largest international literary award for fiction books in Punjabi language.
- Babuta received the award for her short story collection, 'Bhukh Eon Sah Laindi Hai' ('Hunger Breathes Like This').
- She was presented with a cash award of \$25,000 CAD and a trophy at a ceremony held at Northview Golf and Country Club in Surrey, British Columbia, Canada

8. Uttar Pradesh bags first prize for best state in inland fisheries

- Uttar Pradesh has won an award for inland fisheries (plain areas) and would receive it at the two-day Global Fisheries Conference-2023 scheduled to take place in Delhi on November 21 and 22.
- November 21 is also celebrated as World Fisheries Day.
- As of now, 31 projects are being implemented under the Pradhan Mantri Matsya Sampada Yojana in U.P. Under it, '15,282.5 had been distributed to beneficiaries.

9. Sheynnis Palacios from Nicaragua crowned Miss Universe 2023

- Nicaragua's Sheynnis Palacios has been crowned Miss Universe for the year 2023, marking her country's first win at the international beauty pageant.
- Palacios bested entrants from 83 other countries, including Miss India Shweta Sharda, who was called into the list of top 20 contestants.

10. Odh' bags the best film award at the '75 Creative Minds of Tomorrow' at 54th IFFI

- In Goa, the refreshing and thought-provoking short film on receding beach lines of Goa, 'Odh' has won the best film award at the '75 Creative Minds of Tomorrow' film challenge held at the 54th International Film Festival of India .
- Union Information and Broadcasting Minister Anurag Singh Thakur launched the '75 Creative Minds of Tomorrow' film challenge at IFFI in Goa.

11. REC Honoured with 'Best Employer in Diversity & Inclusion' Award by Assocham

- REC Limited, a Maharatna CPSE under Ministry of Power, received the 'Best Employer for Policies in Diversity & Inclusion' Award at the 4th Diversity & Inclusion Excellence Awards and Conclave organized by Assocham.
- The award ceremony witnessed REC's unwavering commitment to fostering diversity and inclusion being acknowledged on a national platform.

12. 54th International Film Festival of India (IFFI) in collaboration with UNICEF screens five films

- The 54th International Film Festival of India in collaboration with UNICEF is screening five films that deal with child rights. Out of five films, two are from India and three are from Iran and Sri Lanka.
- Two Indian films include national award-winning Bengali film Damu, directed by Raja Sen and
- the second Indian film is Manish Saini-directed Gujarati movie 'Gandhi & Co.'
- Three foreign films include the Persian film 'For the Sake of Ava' directed by Iranian filmmaker Mohsen Seraji; the Sinhalese film 'Peacock Lament', directed by Sanjeewa Pushpakumara and the Persian film 'Singo', directed by Alireza Mohammadi Rouzbahany. This year, UNICEF and National Film Development Corporation (NFDC), the organizer of IFFI, have partnered to focus attention of the film industry and audiences on child rights.

13. Irish author Paul Lynch's 'Prophet Song' wins Booker Prize 2023

- Irish author Paul Lynch's 'Prophet Song' was named the winner of the Booker Prize 2023, beating London-based Indian-origin author Chetna Maroo's debut novel 'Western Lane', at a ceremony in London.
- Lynch, 46, won for his novel presenting a dystopian vision of Ireland in the grips of totalitarianism, something the author describes as 'an attempt at radical empathy'.

14. NHPC conferred 2nd prize under 'Annual Report' category of 'PRSI National Awards 2023' 'EQ

- NHPC Limited, India's premier hydropower company, has won the 2nd prize under the 'Annual Report' category of 'PRSI National Awards 2023'.
- The award was presented during the International Public Relations Festival organized by Public Relations Society of India (PRSI) during 25th to 27th November 2023 in New Delhi.

15. Ministry of Power receives Special Appreciation Medal for Excellence in Display at IITF 2023

- The Ministry of Power, Government of India has been awarded the Special Appreciation Medal for Excellence in Display, at India International Trade Fair 2023, which has been held at Pragati Maidan, New Delhi .
- The Ministry received the award for the Power Pavilion set up by it at 42nd edition of the IITF.

- The pavilion aimed to present the key initiatives in the power sector before the domestic and international industry and to also improve public awareness and participation in the schemes and policies of the government.

16. NTPC Kanti wins award for Best CSR Project for women development

- NTPC Kanti has been recognised for its outstanding contribution to women's development at the

International Public Relations Festival - 2023.

- The prestigious award was presented to NTPC's Executive (Corporate communication) Chandra Prakash by the Public Relations Society of India in New Delhi.
- The company has been awarded the third prize for Best CSR Project for Women Development, in recognition of its efforts to empower women in the region.



IBPS AFO 2023

Success Batch

Prelims + Mains Prep



Medium: Bilingual

- Live Classes + Videos + PDFs
- SO (Agriculture) Mains Notes
- Current Affairs Coverage
- Mock Tests (Prelims + Mains)

[View Details](#)

Ranks & Reports

1. Women's Participation In India's Workforce Rose To 37% In FY23: Education Minister

- The participation of women in the country's workforce increased to 37% in the 2022-23 fiscal, Union Education Minister Dharmendra Pradhan said. Speaking at the 'Rozgar Mela' in Bhubaneswar, Pradhan said the figure was 23% in 2017-18.
- The rate of unemployment in the country has come down to 3.7% in 2022-23 from 6% in 2017-18.

2. NITI Aayog Initiates Study To Develop Action Plan To Bridge India's Trade Deficit With China

- Government think tank NITI Aayog has initiated a study to develop a comprehensive action plan to bridge India's trade deficit with China over time and align trading strategies with emerging geopolitical situation and potential risks to safeguard supply chains.
- India's merchandise trade with the world reached more than USD 1 trillion in 2021-22.
- During the year, India exported USD 422 billion worth of goods while importing USD 613 billion, implying a merchandise trade deficit of USD 191 billion.
- About 38 per cent (USD 73.3 billion) of India's merchandise trade deficit was with China alone in 2021-22.
- During 2022-23, India exported USD 450 billion worth of goods while importing USD 714 billion, implying a trade deficit of USD 263 billion.

- About 32 per cent (USD 83.1 billion) of India's merchandise trade deficit was with China alone in 2022-23.
- In 2022-23, among top trading partners, India has the highest trade deficit with China.
- On analysing the composition of exports and imports with China, it's observed that India largely imports capital goods (USD 47 billion in 2021) from China, followed by intermediate goods (USD 30 billion), consumer goods (USD 9.4 billion) and raw materials (USD 1 billion), while it mainly exports intermediate goods (USD 11 billion) to China followed by raw materials (USD 6 billion), consumer goods (USD 3.4 billion) and capital goods (USD 2.4 billion).
- India had a trade deficit with China in three of these four product groups in 2021, namely, capital goods (USD 45 billion), intermediate goods (USD 19 billion) and consumer goods (USD 6 billion).

3. 1.68 Lakh People Died In 4.61 Lakh Road Accidents In 2022: Road Ministry Report

- A total of 4,61,312 road accidents occurred in 2022, which claimed 1,68,491 lives, while 4,43,366 people were injured, according to a new report released by the Ministry of Road Transport and Highways (MoRTH).
- The report titled 'Road accidents in India -- 2022' said this marks an 11.9% year-on-year rise in accidents and a 9.4% increase in fatalities.
- There was a 15.3% surge in the number of people getting injured in 2022.

- As per the report, during 2022, a total of 4,61,312 accidents were recorded in the country, of which, 1,51,997 (32.9%) took place on the national highways (NH), including expressways, 1,06,682 (23.1%) on state highways (SH) and the remaining 2,02,633 (43.9%) on other roads.
- "Out of the total of 1,68,491 fatalities reported in 2022, 61,038 (36.2%) were on national highways, 41,012 (24.3%) were on other roads,".
- The annual report is based on the data/information received from police departments of states/UTs on a calendar year basis in standardised formats as provided by the United Nations Economic and Social Commission for Asia and the Pacific (UNESCAP) under the Asia Pacific Road Accident Data (APRAD) base project.

4. Indian companies to raise staff salaries by 9.8% in 2024; highest in APAC region

- Indian companies expect to raise employee salaries by 9.8% in 2024, close to the 10% increase in 2023, making India the country with the highest salary hikes in Asia Pacific, according to WTW's Salary Budget Planning Report.
- The report cited tighter labour markets and rising inflation as some of the major concerns influencing salary increase budget changes in companies for next year.
- Technology, media and gaming, financial services and retail sectors are expected to see the highest salary increase of 10% in 2024.
- Companies in the banking, financial services and insurance (BFSI) sector (10% vs 9.8%), retail (10% vs 9.9%) and

captives (9.9% vs 9.8%) have projected marginally higher increases for 2024 as compared to the actual salary increase in 2023 due to the continued demand for talent.

5. Hurun Philanthropy List: Shiv Nadar India's 'most generous' billionaire; Nikhil Kamath youngest philanthropist

- HCL Technologies' Shiv Nadar retained the title of 'India's most generous' for the 3rd straight year as he donated '2,042 crore during the fiscal year 2022-23, as per EdelGive Hurun India Philanthropy List 2023.
- The list mentions Wipro's Azim Premji on the 2nd rank as he donated '1,774 crore during the year while Nikhil Kamath donated '110 crore during FY22-23.
- Rohini Nilekani is the most generous woman philanthropist as she donated '170 crore.
- The list features 119 philanthropists who cumulatively donated Rs8,445 crore in FY23, up by 59 percent compared to last year, and 200 percent compared to three years ago.
- According to the EdelGive Hurun India Philanthropy List 2023, 119 Indians donated more than '5 crore during the year, which is 59% higher than the previous year and 200% higher than the 3-year-ago period.
- Moreover, 14 individuals from India donated more than '100 crore. 24 individuals donated more than '50 crore, up by 100%, and 47 individuals donated more than '20 crore, up by 100%.

6. Mundra Becomes India's First Port To Handle 16.1 Million Tonnes Of Cargo

- Adani Group's flagship Mundra Port has set another record by handling 16.1 million tonnes of cargo in October, the highest-ever volume by any port in India.
- It is the largest port in the country with 102 MMT of cargo handled so far this year with a good 9 per cent year-on-year growth.
- The port crossed the 100 MMT mark in 210 days, surpassing the record of 231 days last year. Mundra witnessed double-digit growth on a YoY basis for containers and liquids and gas. Further, it achieved another milestone of handling 4.2 million twenty-foot equivalents (TEUs) of containers in just 203 days, a feat achieved in 225 days in the previous financial year.

7. India among top countries with high income, wealth inequality: UNDP report

- India has emerged among top countries with high income and wealth inequality but the share of the population living in multidimensional poverty fell from 25 to 15 per cent between 2015-16 and 2019-21, the UNDP said in a new report.
- In India, between 2000 and 2022, per capita income soared from \$442 to \$2,389. Women are only 23 percent of the labour force.
- The 2024 Asia-Pacific Human Development Report, launched, paints a qualified picture of long-term progress but also persistent disparity and widespread disruption, foreseeing a turbulent development landscape and urgently calling for

new directions to boost human development.

- And between 2004 and 2019, poverty rates (based on the international poverty measure of \$2.15 per day) plummeted from 40 to 10 percent. Moreover, between 2015-16 and 2019-21, the share of the population living in multidimensional poverty fell from 25 to 15 percent.
- Titled 'Making our Future: New Directions for Human Development in Asia and the Pacific', the new report argues that unmet aspirations, heightened human insecurity, and a potentially more turbulent future create an urgent need for change.
- Moreover, between 2015-16 and 2019-21, the share of the population living in multidimensional poverty fell from 25 to 15 per cent.

8. Coal Ministry Bags Top position under 'Space Freed' category of Special Campaign 3.0

- The Ministry of Coal has completed the Special Campaign with remarkable success. The achievements of the Ministry during the Special Campaign 3.0.
- 100% target achieved in disposal of Public Grievances, PMO References, CMO References and IMC.
- Space Freed - 65,88,878 sq.ft. Ministry of Coal is in the top position under the 'Space Freed' Category amongst all Ministries.
- Cleanliness Campaigns were conducted at 956 sites, against the initial target of 763 sites identified during the Preparatory phase, by the Ministry and its CPSEs. The following two Best Practices of MoC have been highlighted in the Campaign: "Plastic

Danav" (NCL) and "Kabad se Kalakriti (SECL). Revenue of Rs.33.71 crores earned through disposal of 8424 MT scrap (MoC is at 4th position in the category of 'Revenue earned from Scrap') 1,39,969 physical files and 1,05,369 e-files were reviewed and total of 69227 files were weeded out/closed.

9. Release of the India Finance Report of the Centre for Advanced Financial Research and Learning (CAFRAL)

- The first flagship publication of the Centre for Advanced Financial Research and Learning (CAFRAL) with the title 'India Finance Report 2023' (IFR 2023) was released by Shri Shaktikanta Das, Governor, Reserve Bank of India (RBI).
- CAFRAL, a not-for-profit organisation, was set up in 2011 as an independent body by the RBI to promote research & learning in banking & finance. B.P. Kanungo : current Director of CAFRAL.
- The IFR 2023, with "Connecting the Last Mile" as its theme, provides an in-depth assessment of non-banking financial companies (NBFCs) in India.
- "UPI usage has exponentially increased since its inception in 2016, with its growth outpacing all other modes of digital payments," says the report, adding that it has immensely helped multiple stakeholders, including individuals, micro, small, and medium enterprises (MSMEs), and especially smaller merchants scale up their businesses.
- "There were over 8.68 billion transactions per month on the UPI network, with over 300 million unique users and close to 400 participating banks, as of March 2023," says the report.
- The data shows the size of the value of transactions has grown at a whopping CAGR of 163% from the financial year 2018 to the financial year 2023, and the volume of transactions has grown at a CAGR of 56%.
- Additionally, the average size of transactions has also risen from Rs 120 in the financial year 2018 to Rs 1,660 in the financial year 2023.
- The increase has been fuelled by major payment front-end solutions provided by players like PhonePe, Google Pay, and Paytm, as they accounted for 94% of transactions by volume and 96% by value for March 2023.
- The contribution of UPI transactions in total digital transactions by volume has increased from 4% in FY 2018 to 52% in FY2022, which has led India to become a global leader in real-time transactions.
- Launched in 2016, UPI allows an instant, real-time payment network and is operated by the National Payments Corporation of India (NPCI). The payment system is built as an "interoperable protocol", which allows third-party vendors to build apps to provide payments as a service.
- The report also underscores the significant development in the financial space under RuPay 'an indigenous card-based payment solution' launched in 2014.
- "Before RuPay, access to card-based payments was a privilege enjoyed by customers of top banks, with the launch of RuPay, debit card ownership has diffused considerably. Over 1,240 banks, including private

sector banks, public sector banks, small finance banks, cooperative banks, and regional rural banks, can now issue RuPay cards to their customers.

- " RuPay has also shown robust growth in its volume of transactions in the past 5 years, recording a CAGR of around 40% between FY 2017 to FY 2022.

10. Asia University Rankings 2024: IIT Bombay & IIT Delhi among top 50

- Quacquarelli Symonds released QS Asia University Rankings 2024. Two Indian institutes- IIT Bombay and IIT Delhi have been ranked in the top 50 list.
- IIT Bombay has secured the top position in India and 40th position in overall Asia.
- Similarly, IIT Delhi stood second among Indian institutes and secured 46th rank overall.
- Peking University of China topped the Asia ranking list by securing Rank 1 followed by the University of Hong Kong in the second position and the National University of Singapore in the third place. Nanyang Technological University, Singapore and Tsinghua University, China have secured 4th spot.

11. Moody's retains India's GDP growth at 6.7% for 2023

- Rating agency Moody's has retained India's GDP growth projection at 6.7% for 2023.
- In its report on Global Macro Outlook, it said sustained domestic demand is propelling India's economy as it maintained India's growth rate in 2023 at 6.7%. For 2024 and 2025, the

agency expects India to grow at 6.1% and 6.3% respectively.

12. India Has Maximum Cases Of Tuberculosis In The World: WHO Report

- India had the highest number of Tuberculosis (TB) cases in the world in 2022, says the Global TB Report 2023 by the World Health Organisation.
- The country accounted for 27 per cent of the total TB cases in the world. There were 28.2 lakh cases and of them, 12 per cent (3,42,000 people) died due to the disease, said the report.
- India was followed by Indonesia (10%), China (7.1%), the Philippines (7.0%), Pakistan (5.7%)
- The report revealed that 30 nations accounted for 87 per cent of the world's TB cases.
- India was followed by Indonesia (10 per cent), China (7.1 per cent), the Philippines (7.0 per cent), Pakistan (5.7 per cent), Nigeria (4.5 per cent), Bangladesh (3.6 per cent), and the Democratic Republic of Congo (3.0 per cent).
- The report shows India has made progress in reducing the number of cases. From 258 patients per 1,00,000 people in 2015, it has dropped to 199 per 1,00,000 people in 2022. But the rate is still far higher than the global average of 133 per 100,000.
- Case Fatality Ratio (CFR) -- the measure of how severe a disease is -- of India stood at 12 per cent, which means 12 out of 100 patients died of the disease. The figure is the double of the global average which stands at 5.8 per cent.

- Singapore had the lowest score of 1 per cent while China stood at 14th spot with 4 per cent.
- While TB is curable, death can occur when it is diagnosed late.

13. India ranked 117th among 129 nations in inclusiveness index by US varsity

- India is ranked 117th in the list of 129 countries in the world in the inclusiveness index published by the Othering and Belonging Institute (OBI) at California University, United States.
- Smaller countries like Bangladesh (106) and Israel (115) were placed better than India.

14. India likely to become second largest solar module manufacturer by 2025: Wood Mackenzie report

- India, which accounts for 3 per cent of the global solar manufacturing market, is expected to become the world's second largest module manufacturing region by 2025, Wood Mackenzie said in its latest report.
- The US and India have announced more than 200 gigawatts (GW) of planned module capacity since 2022.
- The consultancy said that after investing over \$130 billion into the solar industry in 2023, China will hold more than 80 per cent of polysilicon, wafer, cell, and module manufacturing capacity from 2023 to 2026.

15. 11 lakh children in India missed 1st measles shot in 2022: Report

- An estimated 11 lakh children in India missed their crucial first dose of measles vaccine in 2022, according

to a report by the World Health Organization and US Centres for Disease Control and Prevention (CDC).

- This puts India among 10 countries with the highest number of children who did not receive the first shot.
- India is also among the 37 countries that witnessed large or disruptive outbreaks, reporting 40,967 measles cases in 2022, according to the report. Globally, immunisation against measles dropped to lowest levels since 2008 during the pandemic, leading to an 18% rise in cases and 43% increase in deaths in 2022, said the report that presented the first estimates of gaps after the pandemic.

16. Bengaluru tops in women-led startups, Mumbai is second

- Bengaluru has the highest number of women-led startups in India, followed by Mumbai and Delhi.
- Funding for women-led companies has seen fluctuations over the years, with a decrease in 2023.
- Karnataka is the first state to provide a grant-in-aid of Rs 50 lakh to encourage women entrepreneurs.

17. TCS ranks No. 1 for customer satisfaction among IT and cloud services companies in Spain

- Indian IT giant Tata Consultancy Services (TCS) has been ranked number 1 in service delivery quality and commercial competitiveness in Spain in an independent survey of 285 CXOs of top IT spending organizations by Whitelane Research.

- TCS rose to the number two position in customer satisfaction in the European country this year, up from its number eight position in 2022.

18. DICGC report: Banks witness drop in insured deposits; uninsured funds surge in FY23

- The ratio of insured deposits to assessable deposits in the banking system declined to 46.31 per cent in FY2023 from 49 per cent in FY2022 as customers, lured by attractive deposit rates, placed larger deposits (over and above the Rs 5 lakh deposit insurance cover) with banks, going by latest Deposit Insurance and Credit Guarantee Corporation (DICGC) data.
- This means that bank customers preferred to place larger quantum (Rs 5 lakh and above) of deposits

(accounting for 53.69 per cent of the deposits by value), which remained uninsured. In the preceding year, 51 per cent of the deposits were uninsured. Deposit insurance cover is available on deposits up to Rs 5 lakh.

19. S&P revises India's FY24 growth upwards to 6.4%

- S&P Global Ratings, Monday, revised India's growth forecast for FY24 upward to 6.4% from 6% projected earlier as robust domestic momentum seems to have offset headwinds from high food inflation and weak exports.
- The rating agency also lowered the FY25 growth estimate by 0.5 percentage points to 6.4%. It expects the economy to bounce back to 7% growth in FY26 and FY27.




NIACL AO 2023

Personalized Interview Batch

1:1 Mock Interviews with Ex-Interview Panelists



Highlights

- Two 1:1 Mock Interviews
- Coverage of Insurance Awareness & Current Affairs
- Special sessions for Personality Development
- Tips & suggestions based on the candidate's profile
- Personalized Doubt Clearing sessions

Get Access to Telegram Group for Doubt Clearing

Register Now

**Limited Seats only*



Mr. S. R. Prasad Sir
Ex-GM, SBI
Exp: 35+ Years



O.P Sir
GD & PI Expert
Exp : 12+ Years



Aditya Sir
Interview & GA Expert
Exp : 8+ Years



Sheetal Ma'am
GK/ GA Expert
Exp: 5+ Years

Important Days

1. Vigilance Awareness Week 2023 | 30 October to 5 November

- The 2023 Vigilance Awareness Week is being observed from 30 October to 5 November, 2023 with the theme "Say no to corruption; commit to the Nation".
- Observance of Vigilance Awareness Week every year during the last week of October is taken up to encourage all stakeholders to collectively participate in the prevention of, and the fight against corruption.

2. World Tsunami Awareness Day | 5 November

- In December 2015, the UN General Assembly designated 5 November as World Tsunami Awareness Day, calling on countries, international bodies and civil society to raise tsunami awareness and share innovative approaches to risk reduction.
- This year's World Tsunami Awareness Day theme is "Fighting Inequality for a Resilient Future".

3. International Day for Preventing the Exploitation of Environment in War and Armed Conflict 2023

- International Day for Preventing the Exploitation of Environment in War and Armed Conflict is celebrated on November 6th each year to raise awareness about the devastating impact of war and armed conflict on the environment.

- The theme for 2023 is 'Together for a more sustainable and peaceful future.'
- On November 5, 2001, the UN General Assembly declared November 6th of each year as the International Day for Preventing the Exploitation of the Environment in War and Armed Conflict. On May 27, 2016, the United Nations Environment Assembly adopted resolution UNEP/EA.2/Res.15, which acknowledged the role of healthy ecosystems and sustainable resource management in reducing the risk of armed conflict.
- It also reaffirmed the commitment to fully implementing the Sustainable Development Goals (SDGs) outlined in General Assembly resolution 70/1, titled "Transforming our world: the 2030 Agenda for Sustainable Development."

4. National Cancer Awareness Day | 7 November

- National Cancer Awareness Day is observed on 7th November in India every year since 2014 to create public awareness about early detection, prevention, and treatment of cancer.
- According to the World Health Organization (WHO), cancer is the second leading cause of death worldwide, representing nearly 1 in 6 deaths globally.
- In 2020, the International Agency for Research on Cancer's (IARC) World Cancer Report released by WHO said that Asia shares 49.3% of the total number of global cases of the deadly disease.

- The report estimated that from 2020–2040, Asia will report an increase of 59.2% in new cases of the disease. The report further stated that one in 10 Indians would develop cancer in their lifetime and one in 15 would die of it. National Cancer Awareness Day was first announced by the Union Health Minister Dr. Harsh Vardhan in September 2014.
- Therefore in 2014, the day was celebrated for the first time and focuses on the early detection and cure of cancer
- Since then, Legal Services Day has been consistently celebrated across the various states of India with the primary objective of promoting legal awareness among its citizens.
- The establishment of National Legal Services Day serves to raise awareness about the availability of free legal aid for all citizens, regardless of their background or identity.
- This nationwide celebration takes place on November 9 every year.

5. World Radiography Day | 8 Nov

- World Radiography Day is observed every year on November 8.
- The crucial day commemorates the historic discovery that changed the field of healthcare and medicine.
- It celebrates the pioneering work of a German engineer and physicist who found X-rays, subsequently, opening a window into the human body and transforming the way of diagnosing and treating medical conditions.
- This day helps to recognize and appreciate the crucial role radiography technique plays in modern medical services. It's also dedicated to spreading public awareness of radiographic therapy, which is significant in the diagnosis and other treatment of patients.

6. Legal Services Day | 9 November

- Annually on November 9, India observes National Legal Services Day to mark the adoption of the Legal Services Authorities Act 1987, which was officially enacted on the same date in 1995.

7. World Science Day for Peace and Development | 10 November

- World Science Day for Peace and Development is observed every year on November 10, 2023. It highlights the important role of science in society and also emphasises the importance and relevance of science in our daily lives.
- The theme for World Science Day for Peace and Development 2023 is "Building Trust In Science".
- In 2001, UNESCO adopted a resolution to establish WSD as an annual event.

8. International Week of Science and Peace | 9–15 November

- International Week of Science and Peace is celebrated annually from November 9 to 15. It was first observed in 1986 as part of the observance of the International Year of Peace.
- The week was proclaimed by the United Nations General Assembly in 1988 to promote the role of science in the quest for peace and development.

9. 8th Ayurveda Day | 10 November

- In 2023, Ayurveda Day is being observed on 10th November 2023.
- The theme is in alignment with theme of India's G20 Presidency 'Vasudhaiva Kutumbakam', and the focal theme for Ayurveda day-2023 has been decided as 'Ayurveda for One Health' with Tag line 'Ayurveda for everyone on every day' i.e., 'Har din har kisi ke liye Ayurveda' focusing on human-animal-plant-environment.
- The National Ayurveda Day is celebrated every year on the occasion of Dhanwantari Jayanti (Dhanteras) since 2016.
- Ayurveda is considered as one of the identities of rich Indian culture and tradition. The term 'Ayurveda' means 'the knowledge of life' comprises of two Sanskrit words viz 'Ayu' meaning 'Life' and 'Veda' meaning 'Knowledge' or 'Science'.
- India has a rich history of traditional system of medicine based upon six systems, out of which Ayurveda stands to be the most ancient and is most widely accepted, practiced and flourished system.

10. National Education Day 2023 | November 11

- National Education Day is observed annually on November 11 to commemorate the birth anniversary of Maulana Abul Kalam Azad, the First Education Minister of India (from 1947 to 1958).
- The Ministry of Human Resource Development declared his birthday as National Education Day in 2008.

- He was posthumously awarded Bharat Ratna, India's highest civilian award, in 1992.

11. World Antibiotic Awareness Week | 13-19 November

- The World AMR Awareness Week (WAAW) is a global campaign to raise awareness and understanding of AMR and promote best practices among One Health stakeholders to reduce the emergence and spread of drug-resistant infections. WAAW is celebrated from 18-24 November every year.
- The theme for WAAW 2023 will remain "Preventing antimicrobial resistance together".
- Antimicrobial Resistance (AMR) occurs when bacteria, viruses, fungi and parasites no longer respond to antimicrobial agents.
- As a result of drug resistance, antibiotics and other antimicrobial agents become ineffective and infections become difficult or impossible to treat, increasing the risk of disease spread, severe illness and death.

12. World Diabetes Day | 14 November

- World Diabetes day (WDD) is an important healthcare event marked on 14 November every year to highlight the shooting prevalence of diabetes and its impact and educate people about the preventive tips of diabetes.
- This year, 2023, the World Diabetes Day theme is 'Access to diabetes care'.
- This year 2023 theme is focused on intensive diabetes education for the healthcare professionals and the

people living with diabetes which would enable better accessibility to quality educational platform educating and encouraging for early diagnosis and adhering better lifestyle and preventive tips to fight the escalating prevalence of diabetes worldwide.

- According to International Diabetes Foundation (IDF), diabetes caused 67 lakhs death in 2021, and it is estimated that 53.7 crore (1 in 10) people were living with this disease in the same year and there is an indication and that this count will raise to 64.3 crore in 2030 and 78.3 crore by 2045. It is estimated that 1 in 2 adults (44%), which is around 24 crore people, affected with diabetes remains undiagnosed, the majority of them suffered with type 2 diabetes, which can be prevented with few lifestyle changes and healthy dietary habits.

13. World Philosophy Day 2023, observed on 16th November

- By celebrating World Philosophy Day each year, on the third Thursday of November, UNESCO underlines the enduring value of philosophy for the development of human thought, for each culture, and for each individual.
- This year it falls on 16 November.
- The theme for World Philosophy Day 2023 is 'Philosophical Reflection in a Multicultural World'

14. National Press Day | 16 November

- National Press is observed on 16th November every year to commemorate a free and responsible press.

- It was on this day that the Press Council of India started functioning as a moral watchdog to ensure that the press maintains high standards and is not fettered by any influence or threats.
- Since the year 1997, the Council has commemorated the day in a significant way through seminars with relevant themes.
- The theme for National Press Day 2023 is 'Media in the Era of Artificial Intelligence'.

15. International Day For Tolerance | 16 November

- Every year on November 16th, the world commemorates International Day for Tolerance.
- This date was chosen as the date for International Day for Tolerance to commemorate the adoption of the Declaration of Principles on Tolerance by UNESCO's Member States.
- This day was established to encourage mindfulness and faith in human rights. In an effort to encourage equality and diversity across the world, the United Nations introduced The International Day for Tolerance in 1996. This particular day was founded following the United Nations Year for Tolerance, which was 1995, in order to observe its teachings every year instead of just letting the ideas fall away.
- The UN Year for Tolerance was dedicated in honor of the 125th anniversary of the birth of Mahatma Gandhi.

16. National Epilepsy Day | 17 November

- National Epilepsy Day is celebrated every year in India on November 17 to raise awareness around the brain disorder and bust myths surrounding the disease.
- An epileptic seizure can come all of a sudden and can be highly distressing for the person experiencing it as they aren't in control of the movements, sounds they are making or the sensations they are feeling.
- The day was first observed by the Epilepsy Foundation of India and was established by Dr Nirmal Surya.
- The aim of this day was to help needy people who are not able to afford treatment for the disease and also to bust myths surrounding epilepsy, create awareness around symptoms and management of the disease.
- According to WHO, around 50 million people worldwide are affected by epilepsy and India accounts for nearly 10-20 percent (5-10 million) of the global burden of epilepsy. About 70 percent of people with epilepsy are able to successfully manage epilepsy seizures with medication and certain types of surgery,

17. World Day for the Prevention of and Healing from Child Sexual Exploitation, Abuse and Violence | 18 November

- World Day for the Prevention of and Healing from Child Sexual Exploitation, Abuse and Violence, observed annually on November 18th, is a global initiative to raise awareness about the devastating impact of child sexual exploitation, abuse, and violence and to advocate for prevention and healing measures.

- The first World Day for the Prevention of and Healing from Child Sexual Exploitation, Abuse and Violence was observed in 2022.

18. World Day of Remembrance for Road Traffic Victims | 19 November

- The World Day of Remembrance for Road Traffic Victims was started by RoadPeace in 1993. In 2005, the United Nations endorsed it as a global day to be observed every third Sunday in November each year, as the 'appropriate acknowledgement for victims of road traffic injuries and their families'. Road traffic injuries are now the leading killer of people aged 5-29 years.

19. World Toilet Day | 19 November

- World Toilet Day, celebrated annually on November 19, is about inspiring action to tackle the global sanitation crisis.
- It has been an annual United Nations Observance since 2013, but was first celebrated in 2001 by the World Toilet Organization.
- The theme for the World Toilet Day 2023, 'Accelerating Change for Safe Sanitation'

20. World Children's Day 2023 | November 20

- World Children's Day is observed on November 20 every year and is dedicated to the little ones who make our life beautiful. Wishes, images, messages to share.
- World Children's Day is celebrated on November 20 annually to commemorate the Declaration

- of the Rights of the Child by the UN General Assembly on the same day on 1959 It was first established in 1954 as Universal Children's Day.
- Since 1990, World Children's Day also marks the anniversary of the date that the UN General Assembly adopted both the Declaration and the Convention on children's rights. The theme for this year's World Children's Day is For every child, every right

21. World Fisheries Day || 21 November

- World Fisheries Day is celebrated annually on November 21st to highlight the importance of sustainable fisheries management and to draw attention to the crucial role of small-scale fishers in ensuring food security and livelihoods for millions around the world.
- The theme for World Fisheries Day 2023 is 'Build enabling policy environments for small-scale artisanal fisheries.'
- The history of World Fisheries Day can be traced back to 1997 when the World Forum on Fish Harvesters and Fish Workers (WFF) met in New Delhi.
- This gathering of representatives from 18 countries resulted in the establishment of the World Fisheries Forum and the signing of a declaration advocating for a global mandate of sustainable fishing practices and policies.
- In recognition of the growing importance of addressing fisheries issues, the Food and Agriculture Organization of the UN (FAO) and the WFF jointly proposed the

establishment of an international day dedicated to fisheries.

- This proposal was subsequently adopted by the FAO General Assembly in 2003, officially designating November 21st as World Fisheries Day.

22. World Television Day || 21 November

- World TV Day is celebrated every year on November 21 to talk about the significance and meaning of TV in our lives.
- The theme for the World Television Day 2023 is Accessibility.
- It was announced by the Unified Nations General Assembly to recognize the anniversary of the first World Television Forum, held in 1996.

23. International Day For The Elimination of Violence Against Women || 25 November

- International Day for the Elimination of Violence against Women is celebrated every year on November 25 to create awareness about this global problem.
- It is a United Nations-designated day marked to create awareness of the different types of violence faced by women, promoting advocacy, and creating better opportunities for women.

24. Country celebrates Constitution Day to mark adoption of Indian Constitution

- Every year the 26th of November is celebrated as Constitution Day, to mark the adoption of the Indian Constitution by the Constituent Assembly.
- The Constituent Assembly of the country formally adopted the

Constitution on this day in 1949,
which came into force on the 26th of
January 1950.



SBI CBO 2023-24 Selection Batch



Highlights



50+ Live Classes



175+ eBooks



Complete Coverage of Descriptive
+ Computer Section



Special Coverage of Last
6 Months Current Affairs

Learn from India's Leading Educators



Enroll Now

Summit & Conferences

1. UAE: Dubai will host Beautyworld Middle East 2023

- Dubai will host Beautyworld Middle East 2023, the leading international trade show that redefines the landscape of the beauty and wellness industry, from October 30 ' November 1, 2023, at the Dubai World Trade Centre.
- An impressive assembly of 1,750 exhibitors from 57 countries spanning across 15 halls, boasting an astounding 20% expansion in size over the previous edition

2. 15th Tribal Youth Exchange Program to conclude in Mumbai

- The 15th Tribal Youth Exchange Program is going to conclude in 2nd November in Mumbai.
- The aim of the program is to generate curiosity among the tribal youth and encourage them to become a part of the mainstream development process.
- Furthermore, they can leverage their knowledge and intelligence among their community and peer group after moving to their native place.

3. India to Host 2024 World Telecommunication Standardisation Assembly

- India is set to Host 2024 World Telecommunication Standardisation Assembly
- Held every four years, the World Telecommunication Standardisation Assembly (WTSA) is the governing conference of the ITU Standardisation Sector (ITU-T), one

of the three world conferences of the International Telecommunication Union and as such, the United Nations system.

- Union Communication & IT Minister, Ashwini Vaishnaw made the announcement.
- Houlin Zhao, Secretary General of the International Telecommunication Union (ITU).

4. 'G20 Standards Dialogue' starts off under India's Presidency

- The Bureau of Indian Standards (BIS), under the aegis of India's G20 presidency, is hosting the G20 Standards Dialogue 2023.
- The 2-day event commenced on 2nd November at the iconic Bharat Mandapam in New Delhi.
- It is being organized in collaboration with the Ministry of Consumer Affairs, Food & Public Distribution, and the Ministry of Commerce & Industry.
- The theme of this G20 Standards Dialogue is 'Zero Defect Zero Effect'
- The dialogue is engaging G20 member countries, alongside the World Standards Cooperation, consisting of the International Electrotechnical Commission (IEC), the International Organization for Standardization (ISO), and the International Telecommunication Union (ITU) to forge a path towards a more sustainable, inclusive, and regulated future, aligning with the broader vision of 'Zero Defect and Zero Effect'".

5. World Food India 2023: PM Modi inaugurates second edition of mega event, 80 nations to participate

- Prime Minister Narendra Modi inaugurated the second edition of the 'World Food India 2023' in New Delhi.
- According to an official release by the Prime Minister's Office (PMO), the mega event was inaugurated in Bharat Mandapam at Pragati Maidan.
- The event is poised to host participants from over 80 countries, including CEOs of prominent food processing companies.
- It has been scheduled to be organised from November 3 to 5, 2023.
- The Prime Minister provided Seed Capital Assistance to more than one lakh members of Self Help Groups in an effort to fortify these groups.
- Prime Minister also inaugurated 'Food Street' as part of World Food India 2023. It will feature regional cuisines and royal culinary heritage, wherein over 200 chefs will participate and present traditional Indian cuisine, making it a unique culinary experience.
- It will also feature a Reverse Buyer Seller Meet, with over 1200 overseas buyers from more than 80 countries. *The Netherlands will serve as the partner country, while Japan will be the event's focus country.*

6. First Australia India Education and Skill Council (AIESC) meeting to be held at IIT Gandhinagar

- The First Australia India Education and Skill Council (AIESC) meeting was held at IIT Gandhinagar.
- The AIESC, earlier the Australian India Education Council (AIEC), is a

bi-national body established in 2011 to guide the strategic direction of the education, training and research partnerships between the two countries.

- This is for the first time that education and skilling is being brought under the same institutional forum.
- This meeting will provide a platform for academic and skill experts to discuss a wide range of mutually agreed priorities, with the ultimate aim of shaping the future of education and skilling in both our nations. The discussions will follow the key three themes of shaping future workforces, strengthening institutional partnerships in education and driving research impact through internationalisation. The meeting will be attended by senior government officials from India and Australia along with heads of Higher Education Institutions and skill sectors from both the countries.

7. NMCG organises 'Ganga Utsav' to help foster deep connections between people, rivers

- The National Mission for Clean Ganga (NMCG) organised the 7th edition of Ganga Utsav which was inaugurated by Debashree Mukherjee in the presence of G. Asok Kumar, Director General, NMCG.
- As part of the celebration, a diverse range of activities were organized to foster a deeper connection between people and rivers, as well as to raise awareness about river rejuvenation. Debashree Mukherjee: Secretary, Ministry of Jal Shakti

8. NHRC Chairperson Justice Arun Mishra addresses 14th International Conference of NHRIs at Copenhagen, Denmark

- National Human Rights Commission (NHRC) Chairperson Justice Arun Mishra addressed the 14th International Conference of the National Human Rights Institutions (NHRIs) at Copenhagen, Denmark.
- The role of NHRIs' to make societies more humane and civil to eradicate the menace of torture where often victims are poor and hapless individuals. The theme of the conference is 'Torture and other ill-treatment'

9. New Delhi to host 33rd Conference on World Animal Health | 13th-16th November

- 33rd Conference of World Organisation for Animal Health (WOAH) Regional Commission for Asia and Pacific will take place in New Delhi.
- The delegates from 36 member countries including India, senior officers from regional and international organizations and representatives from the private sector and private veterinary organizations will participate in the conference.
- Union Minister of Fisheries, Animal Husbandry and Dairying Parshottam Rupala will inaugurate the four day conference.
- The decision to host this event was made during the 90th General Session of the World Assembly of Delegates of the WOAH in Paris in May this year.

10. Indo-Pacific Economic Framework for Prosperity (IPEF) Supply Chain Agreement signed by the 14 IPEF Partners

- The 14 partner countries of the IPEF achieved a significant milestone by signing the IPEF Supply Chain Agreement during the third Ministerial Meeting in San Francisco, hosted by U.S.
- the meeting marked the substantial conclusion of negotiations for Pillar-III (Clean Economy), Pillar-IV (Fair Economy), and the Agreement on the Indo-Pacific Economic Framework for Prosperity.
- Launched in May 2022, the IPEF aims to strengthen economic engagement among partner countries, fostering growth, peace, and prosperity in the region.
- The framework is built on four pillars- Trade, Supply Chains, Clean Economy, and Fair Economy.
- In the Clean Economy (Pillar-III), partners commit to advancing cooperation on research, development, and deployment of clean energy and climate-friendly technologies.
- Under the Fair Economy (Pillar-IV), partners aim to strengthen anti-corruption and tax measures, promoting commerce, trade, and investment.

11. PM Narendra Modi inaugurates Global South Centre of Excellence

- Prime Minister Narendra Modi inaugurated a global centre for excellence for the Global South countries called DAKSHIN. T
- he Prime Minister noted that he had proposed setting up the centre during the first Voice of Global South

Summit in January this year. India will host the 2nd Voice of Global South Summit in a virtual format, in what will be the second time since Ja

- The Summit will focus on sharing with the countries of the Global South, the key outcomes achieved in various G20 meetings over the course of India's Presidency. The Summit will serve as a platform to discuss ways to sustain the momentum generated toward the common aspiration of a more inclusive, representative, and progressive world order.
- For the 2nd Global South Summit the theme of the inaugural Leaders' Session is "Together, for Everyone's Growth, with Everyone's Trust" and that of the Concluding Leaders' Session is "Global South: Together for One Future".
- The theme for the first Voice of Global South Summit in January 2023 was "Unity of Voice, Unity of Purpose"

12. Annual UN Forum 2023 to begin in New Delhi

- International Humanitarian Law and Peacekeeping was high on the agenda of the Annual United Nations (UN) Forum 2023 conducted in New Delhi.
- The two day forum will be organized by United Service Institution of India in collaboration of International Committee of the Red Cross and the Centre for UN Peacekeeping Operations
- United Service Institution of India is the country's oldest think-tank established in 1870 for research and debate on national security and military affairs.

- The forum aims to discuss the applicability and limitations of implementing International Humanitarian Law frameworks in UN peace operations through an interactive, multi-stakeholder approach

13. Union Minister Shri Parshottam Rupala to inaugurate 'Global Fisheries Conference India 2023' at Ahmedabad, Gujarat

- Union Minister for Fisheries, Animal Husbandry & Dairying Shri Parshottam Rupala will inaugurate Global Fisheries Conference India 2023 at Gujarat Science City, Ahmedabad.
- The Global Fisheries Conference India 2023 was conceptualised by the Department of Fisheries with the aim of devising a way forward for the Indian Fisheries and Aquaculture sector.

15. ASEAN-India Millet Festival 2023 kick starts in South Jakarta, Indonesia

- The Indian Mission to ASEAN in collaboration with Ministry of Agriculture and Farmers' Welfare is organizing the ASEAN-India Millet Festival 2023, in Indonesia from 22nd November to 26th November 2023.
- The inaugural session of the festival took place in the Kota Kasablanka Mall, a prominent shopping destination in South Jakarta, Indonesia.
- Aligned with the International Year of Millets (IYM) celebrations, an aim of this festival is to raise awareness and create a market for millets and millets-based products among the ASEAN Member states i.e. Brunei, Cambodia, Indonesia, Laos, Malaysia,

Myanmar, Philippines, Singapore, Thailand and Vietnam.

16. Union Minister Shri Nitin Gadkari Inaugurates the 8th India Water Impact Summit (IWIS) in New Delhi

- Shri Nitin Gadkari, the Union Minister of Road Transport and Highways of India, inaugurated the 8th Edition of the India Water Impact Summit (IWIS) at the Dr Ambedkar International Centre in New Delhi.
- The summit, organized by the National Mission for Clean Ganga (NMCG) and the Center for Ganga River Basin Management and Studies (cGanga), spans three days.
- The theme of IWIS 2023 is 'Development vis-à-vis Land, Water and Rivers,' aimed at uniting scientific experts, stakeholders, and government representatives to address dynamic challenges and opportunities in India's water sector.

17. PM Narendra Modi to visit UAE to attend World Climate Action Summit

- Prime Minister Narendra Modi on a two day visit to Dubai, UAE from 30th November to attended the World Climate Action Summit.
- The Summit is the High-Level Segment of the 28th Conference of Parties , COP-28 to the United Nations Framework Convention on Climate Change, UNFCCC.
- COP-28 is being held from 28th November to 12th December under the Presidency of the UAE.
- The Conference of Parties to the UNFCCC provides a unique opportunity to impart momentum for collective action towards combating the shared challenge of climate change. During COP-26 in Glasgow, Prime Minister had announced five specific targets, titled "Panchamrit", as India's unprecedented contribution to climate action. He also announced Mission Lifestyle for Environment (LiFE) on that occasion.



RBI Assistant 2023 Mains Selection Batch





Highlights

- 150+ Hrs of Live Learning + Practice
- PDFs (eBooks) of All Sessions
- Test Series with AI-Powered Analysis
- Coverage of Entire Banking & Financial Awareness Section + Current Affairs

Learn from India's Leading Educators



Enroll Now

Science & Technology

1. Tata Group set to become India's first homegrown iPhone maker as Wistron approves sale

- The Tata Group will soon make India's first homegrown iPhone after Wistron Corp approved the sale of an assembly plant near Bengaluru.
- A statement by the company confirmed board approval for the sale of Wistron InfoComm Manufacturing (India) Private Ltd. to Tata for \$125 million.
- The companies will seek regulatory approvals after the deal is confirmed by both parties.

2. World's First AI Safety Institute To Be Set Up In UK: Rishi Sunak

- The U.K. is to be the headquarters of the world's first AI Safety Institute as the country takes the lead in examining and testing new types of artificial intelligence, Prime Minister Rishi Sunak announced in a speech in London.
- The speech comes in preparation for the Global AI Safety Summit to be held on November 1 and 2 at Bletchley Park in Buckinghamshire.

3. Japan: Scientists develop self-healing, stronger and partially biodegradable plastic

- Scientists in Japan have developed a new version of plastic which is not just stronger and stretchier than the traditional version but also partially biodegradable.
- Besides, it can remember complex shapes which can be restored once it is heated.

- The new version of plastic developed by Japanese scientists can remember complex shapes which can be restored once it is heated.

4. Samsung unveils ChatGPT alternative Samsung Gauss that can generate text, code and images

- Korean smartphone maker Samsung has launched its set of generative AI model called Samsung Gauss at the company's AI Forum 2023.
- Developed by Samsung Research, Gauss consists of three tools: a generative AI model called Samsung Gauss Language, a coding assistant called Samsung Gauss Code and an image generator and editor called Samsung Gauss Image.

5. Chikungunya vaccine: US approves first shot against mosquito-borne virus

- The United States Food and Drug Administration (FDA) on November 9 approved the world's inaugural vaccine targeting chikungunya, a virus transmitted by infected mosquitoes, as per an APF report.
- Developed by Europe's Valneva, the vaccine will be marketed as Ixchiq.
- Ixchiq, administered in a single dose, contains a live, weakened version of the chikungunya virus. First identified in Tanzania in 1952, chikungunya has spread to over 110 countries: WHO.
- The move comes as the US drug regulator identified chikungunya as "an emerging global health threat".
- Developed by Europe's Valneva, the vaccine will be marketed as Ixchiq. The company has secured approval

for individuals aged 18 and above, an age group that faces elevated risk of exposure, according to the FDA.

6. Mika becomes world's first robot CEO

- Polish beverage company Dictador based in Colombia's Cartagena has appointed the AI-powered robot named Mika as its experimental CEO in August last year.
- Mika was created by Dr. David Hanson of Hanson Robotics, the company behind the renowned AI robot Sophia.

7. NISAR, the NASA-ISRO joint earth observation mission passes key tests at Bengaluru

- The NASA-ISRO Satellite Aperture RADAR (NISAR) mission is an Earth observation satellite jointly built by the Jet Propulsion Lab (JPL) at NASA and ISRO, India.
- The mission would enable detailed observation of earth's land and ice mass at an unprecedented scale and precision. NISAR will be the first mission to house radars of two different frequencies.
- The satellite, set to launch in early 2024, is at ISRO's Satellite Integration and Test Establishment at Bengaluru, where it just passed a key test.
- Once ready, the satellite will be mounted atop ISRO's Geosynchronous Satellite Launch Vehicle Mark II and launched from Satish Dhawan Space Centre at Sriharikota in Andhra Pradesh. Once in orbit, the satellite will scan nearly all of earth's land and ice surfaces twice every 12 days.

8. SpaceX loses rocket, spacecraft over Gulf of Mexico in second test flight

- SpaceX's gargantuan deep-space rocket system, Starship, safely lifted off but ended prematurely with an explosion and a loss of signal.
- The Starship spacecraft successfully separated after liftoff, as the Starship lit up its engines and pushed away. That process ended up destroying the Super Heavy booster, which erupted into a ball of flames over Gulf of Mexico.

9. Tata Power Gets First Set Of Battery Energy Storage Systems From TATA AutoComp

- Tata Power Ltd. on Saturday said it has received the first set of Battery Energy Storage Systems (BESS) from TATA AutoComp for its energy storage park.
- These BESS will be deployed at a 120-megawatt energy storage park in Chhattisgarh, Tata Power said.
- Tata AutoComp, a leading auto components maker, also inaugurated its manufacturing facility for BESS. Praveer Sinha, CEO & MD, Tata Power and Arvind Goel, Chairman, Tata AutoComp.
- The Li-ion-based BESS will be manufactured under its joint venture Tata AutoComp Gotion Green Energy Solutions Pvt.
- Spread over 22,227 square feet, the newly inaugurated BESS facility will have a capacity of 6 GWH (gigawatt hour) and will serve the emerging energy storage industry.

10. IISR develops high-yielding black pepper variety 'Chandra'

- The ICAR-Indian Institute of Spices Research, Kozhikode, has developed a high-yielding variety of black pepper named 'IISR Chandra'.
- The institute has also completed the genome sequencing of the variety.
- The 'IISR Chandra' variety has a long spike, compact setting, and bold berries. It also showed optimal spike intensity greater than of other existing varieties.
- Conventionally, new pepper varieties are created by crossing two existing varieties.
- However, IISR employed a different approach in the development of IISR Chandra.
- Initially, the varieties Cholanmudi and Thommankodi were crossed to produce a hybrid variety. Subsequently, this hybrid was crossed with Thommankodi to retain all the desired parental traits.

11. Lupin Launches World's First Fixed-dose Triple Combination Drug, Vilfuro-G for COPD Management in India

- Lupin announced the launch of Vilfuro-G, the world's first fixed-dose triple combination drug (FDC) for the treatment of COPD in India.
- Vilfuro-G is available in a single-strength fixed dose, with a recommended once-daily dosage for the treatment of COPD, which refers to a group of diseases that cause

airflow blockage and breathing-related problems.

- COPD stands for: chronic obstructive pulmonary disease.

12. Eutelsat OneWeb first to receive approval from Indian space regulator for satellite broadband services

- OneWeb India, part of the Bharti Group and subsidiary of Eutelsat Group, has received approval from India's space regulator IN-SPaCe to commence Eutelsat OneWeb's commercial satellite broadband services in the country.
- This means Eutelsat OneWeb can launch commercial connectivity services as soon as spectrum allocation has been granted by the government.
- OneWeb India is the first organisation to be granted this authorisation, and makes it the only satellite broadband services provider to get all required regulatory approvals prior to commercial launch.
- The business has also obtained in-principle approval to establish and operate two gateways in Gujarat and Tamil Nadu, which would secure the provision of vital high-speed, low-latency internet connectivity to customers across India, once services are rolled out.
- Eutelsat OneWeb, known for its low earth orbit satellite operations, will fortify its presence in the Indian market with these approvals.

Defence

1. India To Provide Additional Funding Of LKR 23 Million For Training Sri Lankan Military

- India will provide additional funding of LKR 23 million (around Rs 58,75,900) for the training of Sri Lankan Armed Forces, the Indian High Commission here has said.
- This was conveyed to Sri Lanka by the acting Indian High Commissioner Satyanjal Pandey when he met a senior local military delegation.

2. Chanakya Defence Dialogue 2023 concludes with takeaways on security challenges

- The Chanakya Defence Dialogue 2023, a two-day groundbreaking event steered by the Indian Army in collaboration with the Centre for Land Warfare Studies (CLAWS), concluded on 4th November with takeaways on Security Challenges in South Asia and the Indo-Pacific.
- The event organised in Manekshaw Centre on 3rd and 4th November, in six different sessions, was centred around the theme, 'Serving India and Indo Pacific Region- Collaborating for Comprehensive Security'. The Dialogue, inspired by the sagacity of the ancient strategist Chanakya, unfolded crucial discussions on global and regional security issues with a distinctive emphasis on South Asian and Indo-Pacific security dynamics, a roadmap for collaborative security in the region, optimisation of emerging technologies for defence and security, ways to enhance the collaborative capacity of the Indian

defence industry and options for India to achieve comprehensive deterrence.

3. Sweden's Saab bags India's first 100% FDI in defence project

- India has cleared the first 100% foreign direct investment (FDI) in the defence sector, with permissions granted to Sweden's Saab to set up a new facility that will manufacture rockets.
- The FDI proposal, valued at under '500 crore, was cleared last month.
- India currently allows up to 74% FDI in the defence sector under the automatic route.
- While clearance rules were relaxed in 2015, no foreign company had, until now, been able to get permission for 100% FDI in defence.
- A new company, Saab FFV India, has been registered and will make the latest generation of the Carl-Gustaf M4 system.
- Likely to come up in Haryana, the facility will include advanced technologies, including the sighting tech and carbon fibre winding for the Carl-Gustaf system.
- The shoulder-fired rockets are already in extensive use by the Indian armed forces and can be exported as well once local production starts.

4. India successfully test-fires 'Pralay' missile off Odisha coast

- India on successfully test-fired its surface-to-surface short-range ballistic missile (SRBM) 'Pralay' from

the Abdul Kalam Island off the Odisha coast.

- 'Pralay' is a 350-500 km short-range, surface-to-surface missile with a payload capacity of 500-1,000 kg.
- The solid-fuel, battlefield missile is based on the Prithvi Defence Vehicle.
- The Pralay missile is reportedly developed from the Prithvi AD (Air Defence) missile of DRDO's BMD system.
- The project was sanctioned in March 2015.
- The Pralay missile features a jet vane system for thrust vector control, suggesting that the missile can perform evasive maneuvers in the terminal phase of flight.
- The missile navigates to its target using inertial guidance. It can be controlled throughout its flight.
- Quasi-ballistic missiles are much more difficult to intercept than ballistic missiles, such as the Prithvi tactical missile that currently equips missile units of the Indian Air Force and the Indian Army.

5. India & Bangladesh Navies Undertake CORPAT & BONGOSAGAR

- The 4th edition of the Bilateral Exercise, BONGOSAGAR-23, and the 5th edition of the Coordinated Patrol (CORPAT) between the Indian and Bangladesh Navies took place in the Northern Bay of Bengal from November 7 to 9, 2023.
- CORPAT-23 marked a significant milestone with the inclusion of the maiden Humanitarian Assistance and Disaster Relief (HADR) drills.
- The Indian Navy ships Kuthar and Kiltan, alongside the Maritime Patrol Aircraft (MPA) Dornier, engaged in joint exercises with Bangladesh Navy

ships Abu Bakr, Abu Ubaidah, and MPA during the CORPAT-23 exercise.

- The activities included communication drills, surface gunshoots, and tactical maneuvers, and culminated in a steam past.
- BONGOSAGAR is a bilateral naval exercise between India and Bangladesh.
- The name "BONGOSAGAR" is a combination of the Bengali words "Bongo" (meaning Bengal) and "Sagar" (meaning Sea).
- The exercise is held annually in the Bay of Bengal, and it aims to promote interoperability and cooperation between the Indian and the Bangladesh Navies.
- The first edition of BONGOSAGAR was held in 2020, and the second edition was held in 2022. The exercise also helps to promote peace and stability in the Bay of Bengal region.

6. INS Sumedha makes goodwill visit to Namibia as part of extended range Op deployment

- Indigenously made Indian Naval Ship, INS Sumedha, is on a goodwill visit to Namibia's Walvis Bay from November 10th to 13th.
- In a social media post, the Indian Navy said that INS Sumedha was part of an ongoing extended range Op Deployment.
- It added, interaction with Namibian government functionaries, military officials as well as cross deck visit were undertaken.

7. India-Sri Lanka joint military exercise 'Mitra Shakti 2023' commences in Pune's Aundh

- The ninth edition of the joint military exercise between India, and Sri Lanka, 'Mitra Shakti 2023' commenced in Pune's Aundh.
- The exercise was being conducted from November 16-29.
- The exercise's aim was to jointly rehearse the conduct of subconventional operations under Chapter VII of the United Nations Charter.
- The scope of the exercise included synergizing joint responses during counter-terrorist operations.

8. President Droupadi Murmu to confer President's Colour to Armed Forces Medical College Pune

- The President of India and the Supreme Commander of Armed Forces Droupadi Murmu will confer President's Colour to Armed Forces Medical College Pune, on 1st December in its platinum jubilee year.
- AFMC is a premier Armed Forces Medical Services (AFMS) establishment and one of the leading medical colleges of the country.
- The award is a testament to the glorious 75 years of AFM

9. Indian Armed Forces Contingent Departs for Joint Military Exercise "AUSTRAHIND-23"

- The Indian Armed Forces contingent comprising of 81 personnel departed for Australia today to take part in the second edition of Joint Military Exercise AUSTRAHIND-23.

- The exercise will be conducted at Perth, Australia from 22nd November to 06th December 2023.
- Exercise AUSTRAHIND was instituted in 2022 and the first edition was conducted in Mahajan, Rajasthan.
- It is planned to be an annual training event to be conducted alternatively in India and Australia.
- The aim of the exercise is to foster collaborative partnership and share best practices between the two sides.
- The exercise will also promote interoperability while undertaking multi-domain operations in Urban and Semi- Urban terrain under Chapter VII of United Nations on peace keeping operations.

10. INS Sumedha Mission Deployed at Maputo, Mozambique

- As a part of the ongoing Extended Operational Deployment to Africa, Indian Naval Ship Sumedha arrived at Maputo, Mozambique on 21 November 2023.
- The port call is aimed at strengthening long standing diplomatic relations, reinforce maritime co-operation and boost interoperability between both the navies.
- Professional interactions, cross deck visits, planning conferences and Joint EEZ surveillance from 23-25 November 2023 are scheduled during the visit.

11. Indo-US joint exercise "VAJRA PRAHAR" commences in Umroi, Meghalaya

- 14th Edition of the Indo-US Joint Special Forces exercise 'VAJRA PRAHAR 2023' commenced at the

Joint Training Node, Umroi in Meghalaya.

- Exercise VAJRA PRAHAR is a joint exercise conducted between Indian Army and US Army Special Forces.
- It aims at sharing best practices and experiences in areas such as joint mission planning and operational tactics.

12. Indo-Nepal Joint Military Exercise SURYA KIRAN'XVII begins in Pithoragarh

- The Nepal Army contingent comprising of 334 personnel arrived in India to participate in 17th edition of Joint Military Exercise SURYA KIRAN.
- The exercise will be conducted in Pithoragarh, Uttarakhand from 24th November to 07th December 2023.

- It is an annual event and conducted alternatively in the two countries.

13. Indian Coast Guard conducts 9th National Level Pollution Response Exercise (NATPOLREX-IX) off Vadinar, Gujarat

- The 9th National Level Pollution Response Exercise (NATPOLREX-IX) was conducted by the Indian Coast Guard on 25 Nov 2023 off Vadinar, Gujarat.
- The NATPOLREX-IX accomplished its objective of testing the level of preparedness and coordination between various resource agencies to respond to a marine oil spill invoking provisions of the National Oil Spill Disaster Contingency.



SBI Clerk 2023-24 Selection Batch

Prelims+Mains



LIVE

Highlights

- 100+ Hrs of Live Learning + Practice
- PDFs (eBooks) of All Sessions
- Test Series with AI-Powered Analysis
- Coverage of Entire Banking & Financial Awareness Section + Current Affairs

Learn from India's Leading Educators



Enroll Now

Books & Authors

1. A book Thread By Thread on the life of Shambhu Kumar Kasliwal was launched by Kapil Dev in Mumbai

- A book, Thread by Thread, on the life of Shambhu Kumar or 'the' S Kumar was released by Kapil Dev, at The Palace Halls, NSCI, Mumbai.
- Kapil Dev has been a brand ambassador for S.Kumars for their tv and print campaigns in the 80s and 2000s
- The book has been written by the noted journalist and author Sathya Saran and published by Penguin Random House.



oliveboard | **Skill VERTEX**

Stay up to date on
In-Demand Skills

Explore Now

- Career-Booster Skills
- Skills for Exam / Interview Prep
- MUST-Have Computer Skills
- Exclusive Tips from Experts & More!

Kal ki Taiyyari, Aaj se!

Miscellaneous

1. UNESCO adds Kozhikode in its list of Creative Cities Network as City of Literature; Gwalior finds place as City of Music

- Kozhikode in Kerala has been designated as the UNESCO 'City of Literature' and Gwalior as the 'City of Music' in the latest UNESCO List of Creative Cities Network.
- The cities get acknowledged and recognition for their strong commitment to harnessing culture and creativity.
- On World Cities Day, 55 cities in the world joined the UNESCO Creative Cities Network, following their designation by UNESCO Director-General Audrey Azoulay.

2. Indian Panorama at International Film Festival of India (IFFI) begins today in Goa

- Indian Panorama at the International Film Festival of India (IFFI) began today in Goa.
- The opening film of the Indian Panorama section was the Malayalam movie Aattam, directed by Anand Ekarshi.
- 'Andro Dreams,' a Manipuri documentary directed by Longjam Meena Devi, was the opening film in the Non-Feature film section.
- The opening film of Indian Panorama section was Malayalam movie Aattam, directed by Anand Ekarshi. 'Andro Dreams,' a Manipuri documentary directed by Longjam Meena Devi, was the opening film in the Non-Feature film section.

3. 13-year-old Indian-origin Yoga prodigy Ishwar Sharma wins gold in Europe

- Ishwar Sharma, a 13-year-old Indian-origin yoga prodigy from south-east England with several awards under his belt has added another Gold Medal to his tally at the European Yoga Sports Championship in Sweden.
- Ishwar started learning yoga when he was three years old after seeing his father practise daily and went on to win several world yoga championships.

4. Indigo launches AI chatbot 6Eskai; answers customer queries in 10 languages and helps to book tickets

- IndiGo has launched an AI chatbot, 6Eskai, which addresses customer queries in 10 languages and offers a unique ticket booking platform.
- The chatbot, powered by GPT-4 technology, has reduced 75% of customer service agent workload.
- With 1.7 trillion parameters, it can answer frequently asked questions and perform various functions, including flight bookings, discount, etc.

Obituary

1. Veteran Telugu actor Chandra Mohan dies of cardiac arrest

- Veteran Telugu actor Chandra Mohan passed away due to cardiac arrest on 11 November at age 82.
- With Rangula Ratnam, the actor began his career in the Telugu cinema business in 1966. Throughout his 932 films, in 150 of his films, he acted as the main lead. He has received 2 Nandi Awards and one Filmfare Award South.

2. Former Nagaland governor Padmanabha Acharya passes away

- Senior BJP leader and former governor of Nagaland Padmanabha Acharya passed away in Mumbai.
- Acharya had served as governor of Nagaland, Tripura, Assam and also handled the responsibilities as the governor of Manipur and Arunachal Pradesh.

3. PRS Oberoi, Patriarch Of Oberoi Hotels, Passes Away

- Prithvi Raj Singh Oberoi, the doyen of Indian hospitality and Chairman Emeritus of the Oberoi Group, passed away.
- Oberoi was awarded the Padma Vibhushan, the country's second highest civilian honour, in January 2008. The International Luxury Travel Market (ILTM) conferred him with the Lifetime Achievement Award in December 2012.

4. Sahara Group chairman Subrata Roy passes away at 75

- Subrata Roy, the founder of Sahara India Pariwar, passed away on November 14.
- He was 75.
- The Sahara group was once considered India's second largest employer after the Indian Railways, with a professed employee base of around 1.2 million.
- The group launched the Hindi language newspaper Rashtriya Sahara in 1992.

5. Former RBI Governor S Venkitaramanan passes away

- S Venkitaramanan, former Governor of RBI, passed away after a brief illness.
- Venkitaramanan was the 18th Governor of RBI.
- He served for a period of two years, from 1990 to 1992. Earlier, he served as Finance Secretary in the Ministry of Finance, from 1985 to 1989.
- A member of the Indian Administrative Service, had served as Finance Secretary and Advisor to the Government of Karnataka prior to his appointment as Governor.

6. Rosalynn Carter, US first lady known as 'Steel Magnolia', dies at 96

- Former US First Lady Rosalynn Carter, whom President Jimmy Carter called "an extension of myself" primarily due to her leading role in his tenure even as she actively promoted the cause of mental health, died.
- In 1977, she came to Washington and was seen as unassuming and quiet before becoming an eloquent

speaker, activist, and campaigner. Democrat Jimmy Carter was president from 1977 to 1981.

7. Dr S S Badrinath, founder of Sankara Nethralaya, passes away

- Dr Sengamedu Srinivasa Badrinath, one of India's topmost ophthalmologists and founder of Sankara Nethralaya, passed away. He was 83.
- The renowned eye doctor, who was awarded Padma Shri in 1983 and Padma Bhushan in 1999, was born in Triplicane, Chennai, on February 24, 1940.
- Badrinath rose to the call, creating the iconic Sankara Nethrayala in 1978.

8. India's first woman Supreme Court judge, Justice Fathima Beevi, dies at 96

- Justice M. Fathima Beevi, the first woman judge to be appointed to the Supreme Court of India, died. She was also the first Muslim woman

judge to be appointed to any higher judiciary.

- In 1989, she scripted history by becoming the first woman appointed to the Supreme Court, a position she held till her retirement on April 29, 1992.
- She was awarded the Bharat Jyoti Award and the US-India Business Council (USIBC) Lifetime Achievement Award.

9. Noted Malayalam novelist and short story writer P Valsala passes away at the age of 85

- Award-winning writer P. Valsala, 85, passed away at a private hospital in Kozhikode.
- Ms. Valasala was one of the few women writers in Malayalam who achieved literary renown. In her decades-long writing career, Ms Valsala bagged the Kerala Sahitya Akademi Award, Ezhuthachan Puraskaram and Muttathu Varkey Award.



IBPS AFO 2023

Shakti Batch

Mains Special



Suraj Sir

ARD Expert

Medium: Bilingual

- 50+ Live Classes + PDFs
- SO (Agriculture) Mains Notes
- Current Affairs Coverage
- 10 Full Mock Tests

[View Details](#)

Person in news

1. Lionel Messi wins 8th Ballon d'Or; Spain's Aitana Bonmat is named top female player

- Lionel Messi added another notch to his legend on, winning the Ballon d'Or as the world's best soccer player for a record eighth time.
- The women's award went to Spain's Aitana Bonmat.
- Messi, 36, beat out Manchester City striker Erling Haaland and forward Kylian Mbappé of Paris Saint-Germain, who finished second and third in the voting, respectively.
- Bonmat, 25, won her Ballon d'Or after excelling in every arena over the past 12 months. At the club level, she led FC Barcelona to national and European Champions League titles, before helping La Roja win Spain's first-ever World Cup.
- Along the way, she won the Golden Ball as the best player at the 2023 Women's World Cup.

2. Picasso painting sells for '130 million and breaks 2023 art auction record

- Spanish artist Pablo Picasso's 1932 painting 'Femme la montre' ('Woman with a watch') sold for over \$139 million ('130 million) at a Sotheby's auction in New York.
- The record sale for 2023 makes 'Femme la montre' the second most-expensive Picasso painting to sell at auction. In 2015, the 1955 oil painting 'Les femmes d'Alger' (Women of Algiers) sold for \$179.4 million.

3. Shital Mahajan Makes History: First Woman to Skydive from 21,500 ft Near Mt Everest

- Indian skydiver Shital Mahajan jumped off a helicopter from the height of 21,500 ft in front of the world's highest peak, Mt Everest.
- She became the first woman to do so.
- Mahajan is a well-known Indian skydiver who holds several skydiving records and is the recipient of the fourth-highest civilian award, the Padma Shri in 2001.

4. Eight Indians, PIOs, including World Bank's Ajay Banga and Ola's Bhavish Aggarwal, in Time 100 Climate list

- Eight individuals of Indian origin, including World Bank President Ajay Banga and Ola Electric co-founder Bhavish Aggarwal, have been recognized in Time magazine's inaugural 'Time 100 Climate' list.
- This list highlights influential leaders driving real climate action in various fields.
- The Time 100 Climate list features CEOs, founders, philanthropists, musicians, policymakers, and government officials globally, coinciding with the upcoming 2023 UN Climate Change Conference in the United Arab Emirates.
- The list includes notable figures such as Rajiv J Shah, president of The Rockefeller Foundation; Geeta Aiyer, founder and president of Boston Common Asset Management; Jigar Shah, director of the US Department of Energy Loan Programmes Office; Manoj Sinha, CEO and co-founder of Husk Power Systems; Seema Wadhwa, executive director for environmental stewardship for Kaiser Permanente; and Amit Kumar

Sinha, managing director and CEO of Mahindra Lifespaces.

5. Vir Das Wins Maiden International Emmy Award For Best Comedy Series

- Actor-comic Vir Das won the International Emmy Award for his stand-up special 'Vir Das: Landing' in the best comedy series category.
- This was the second nomination and maiden win in the segment for Das, who shared the trophy with popular British teen sitcom 'Derry Girls' season three.
- The awards ceremony was held in New York.



20% Off

Complete Banking Batch 2024

SBI | IBPS | RRB | RBI



PO + Clerk

Highlights

 100+ Hrs of Live Learning + Practice

 PDFs (eBooks) of All Sessions

 Test Series with AI-Powered Analysis

 Coverage of Entire Banking & Financial Awareness Section + Current Affairs

Learn from India's Leading Educators



Enroll Now

Insurance

1. IRDAI mandates easy-to-understand Customer Information Sheets for health insurance policies starting 2024

- The Insurance Regulatory and Development Authority of India (IRDAI) has mandated that, starting from January 1, 2024, insurers must furnish updated Customer Information Sheets (CIS) for health insurance policies.
- These sheets will highlight all significant policy particulars in plain and simple terms. These details include policy type, coverage specifics, waiting periods, limits, sub-limits, exclusions, the free-look period, portability options, guidance on claims submission procedures, and contact information for lodging complaints.

2. CONCLAVE ON AUGMENTING INDIAN INSURANCE SECTOR FOR GREATER COVERAGE AND INCLUSION OF PERSONS WITH DISABILITIES

- The Department of Empowerment of Persons with Disabilities and Niti Aayog jointly organized a landmark conclave on "Augmenting Indian Insurance Sector for Greater Coverage and Inclusion of Persons with Disabilities".
- This event brought together a diverse group of stakeholders to address the pressing need for improved insurance coverage for Persons with Disabilities in India
- The conclave served as a vital platform for promoting greater financial inclusion and security for Persons with Disabilities in India.
- Government and the stakeholders participants remain committed to advancing this cause and ensuring that individuals with disabilities have access to comprehensive insurance coverage that supports their unique needs.



IBPS AFO 2023

Success Batch

Prelims + Mains Prep



Medium: Bilingual

- Live Classes + Videos + PDFs
- SO (Agriculture) Mains Notes
- Current Affairs Coverage
- Mock Tests (Prelims + Mains)

[View Details](#)

India & World

1. Ministry of Tourism participates in International Travel Exhibitions Asia, Singapore from 25 - 27 October 2023

- Ministry of Tourism, Government of India along with various stakeholders including tour operators and state tourism departments participated in one of the important international travel exhibitions held at Singapore with an objective to promote inbound tourism to India globally including the Asia Pacific region.
- The exhibition – ITB Asia started on 25th October 2023 and is on till 27th October.
- Ministry of Tourism is leading the participation of the Indian industry at the exhibition, which draws the travel trade business and stakeholders from across the globe and particularly from the Asia Pacific region, to showcase varied tourism products and series of transformative experiences for travellers to India under the theme 'Incredible India! Visit India Year 2023'.

2. TVS Motor Extends Ties With Singapore-Based ION Mobility For Entry In Sports Scooter Segment In Indonesia

- TVS Motor Company announced it is extending collaboration with Singapore-based tech startup ION Mobility for its entry in the sports scooter segment in Indonesia.
- The entry will be through Project Dynamo, ION Mobility's conceptual adaptation of TVS Motor's premium flagship crossover electric two-wheeler TVS X.

- The 5-day Indonesia Motorcycle Show (IMOS) recently took place.
- The two partners will deepen their collaboration through Project Dynamo, which began in February 2023 after TVS Motor led ION Mobility's \$18.7-million Series A funding as a strategic investor.

3. In A first, India, EU Carry Out Joint Naval Drills In Gulf Of Guinea

- India and the European Union carried out their first joint naval exercise in the Gulf of Guinea.
- The exercise signalled the common determination to uphold the United Nations Convention on Law of the Sea (UNCLOS).
- Indian Navy's INS Sumedha, an offshore patrol vessel, was joined by ships from navies of Italy, France and Spain.

4. Union Minister of Education Dharmendra Pradhan visits Hub71, global tech startup ecosystem in Abu Dhabi

- Union Minister of Education Dharmendra Pradhan visited Hub71, a global tech startup ecosystem in Abu Dhabi, in November 2, 2023.
- Hub71 is a leading tech startup ecosystem in the Middle East and North Africa (MENA) region.
- It provides startups with access to co-working space, mentorship, funding, and other resources to help them grow and succeed.
- Abu Dhabi is the capital of the United Arab Emirates.
- Hub71 is home to over 1,000 startups from over 60 countries. It has also

attracted over \$1 billion in funding for its startups.

5. PM Modi, Sheikh Hasina Jointly Inaugurate Key Rail Link, 2 Other Projects

- India and Bangladesh jointly inaugurated three projects via virtual mode, including a key rail link between Tripura's Nischintapur and Gangasagar in Bangladesh.
- The other two projects are the 65-km Khulna-Mongla Port Rail Line, and Unit 2 of the Maitree Super Thermal Power Plant in Bangladesh's Rampal.
- All three projects are India-assisted development initiatives.
- The India-Bangladesh rail project - the Agartala-Akhaura Cross Border Rail Link is the first rail link between the northeast and Bangladesh.

6. India and Sri Lanka conclude 12th round of talks on Economic and Technology Cooperation Agreement (ETCA) in Colombo, Sri Lanka

- India and Sri Lanka have concluded the 12th round of talks on the Economic and Technology Cooperation Agreement (ETCA) in Colombo, Sri Lanka spanning from the 30th of October till 1st November 2023.
- The delegations from both sides delved into a spectrum of critical areas, including Trade in Goods, Technical Barriers to Trade, and Trade in Services.
- India was Sri Lanka's largest trading partner with an overall bilateral merchandise trade of 5.45 billion dollars in 2021.

7. Abu Dhabi plans \$50 billion investment in fast-growing India

- The United Arab Emirates is exploring investments of up to \$50 billion in India, its second-largest trading partner.
- The potential pledges, which could be announced in early 2023, aim to strengthen bilateral ties and increase non-oil trade to \$100 billion.
- The investments include investments in Indian infrastructure projects and state-owned assets.
- UAE Currency: United Arab Emirates Dirham (AED)

8. Gujarat's GIFT City Gets Campuses Of Two Australian Universities

- Union Education Minister Dharmendra Pradhan and his Australian counterpart Jason Clare have announced the opening of two campuses of two Australian universities at GIFT City in Gujarat's Gandhinagar.
- This move aligns with the National Education Policy (NEP), 2020, which places a strong emphasis on internationalizing education.
- The announcement was made during their visit to the prospective campuses of Wollongong and Deakin Universities at GIFT City.
- They also discussed future plans, including the scheduled launch of courses at the Indian campuses.

9. India, US Hold 'substantive' 2+2 Dialogue

- India and the US held wide-ranging talks to expand their global strategic partnership by shoring up engagement in areas of defence production, critical minerals and high-technology.
- American delegation was led by Secretary of State Antony Blinken

and Defence Secretary Lloyd Austin & Indian side by External Affairs Minister S Jaishankar and Defence Minister Rajnath Singh. The 2+2 meetings have been held annually since 2018.

- The 2+2 Ministerial Dialogue is a diplomatic summit that has been held every year since 2018 initially between the Minister of External Affairs or Foreign Minister, and Defence Minister of India with the Secretary of State and Secretary of Defense of the United States to discuss and work on common issues of concern to improve and strengthen India-United States relations.

10. 6th High-Level Meeting of the India-OPEC Energy Dialogue

- The 6th High-Level Meeting of the India-OPEC Energy Dialogue took place at the OPEC Secretariat in Vienna, Austria.
- The open and candid discussions at the Meeting focused on key issues related to oil and energy markets with a specific emphasis on ensuring availability, affordability and sustainability, which are necessary in ensuring the stability of energy markets.
- It was agreed to hold the next High-Level Meeting of the India-OPEC Energy Dialogue during the course of 2024 in India.

11. Rajnath Singh to attend 10th ASEAN Defence Ministers' Meeting-Plus in Jakarta

- Defence Minister Rajnath Singh will pay an official visit to Jakarta on November 16 and 17 to attend the 10th Association of South East Asian

Nations (ASEAN) Defence Ministers' Meeting-Plus (ADMM-Plus) and will address the forum on regional and international security issues.

- Indonesia is hosting the meeting as the chair of ADMM-Plus.
- The meeting comes at a time of escalated fighting in Myanmar between the Army and insurgent groups, with Myanmar refugees coming into Mizoram in India.

12. Russia to supply improved variant of man-portable missile system

- Russia has signed a contract to supply Igla-S hand-held anti-aircraft missiles to India and allow production of the Igla there under licence, the Russian state news agency TASS quoted a top arms export official as saying.
- The Igla-S is a man-portable air defence system (MANPADS) that can be fired by an individual or crew to bring down an enemy aircraft.
- India is the world's largest arms importer and Russia remains its largest supplier despite the damage to the reputation of its army and weaponry from the war in Ukraine, where Russia has suffered numerous setbacks at the hands of a smaller but highly motivated and Western-equipped military.
- According to the Stockholm International Peace Research Institute (SIPRI), Russia accounted for 45% of India's arms imports between 2018 and 2022, with France providing 29% and the United States 11%.

13. Qatar slaps Rs 239 crore tax penalty on L&T

- Larsen & Toubro (L&T), India's renowned construction and engineering giant, has encountered a financial setback as Qatar's income tax authorities imposed penalties amounting to Rs 238.95 crore.
- The penalties consist of Rs 111.31 crore and Rs 127.64 crore, respectively, and are attributed to alleged discrepancies in the income declared by L&T in comparison to the assessment.

14. India, Australia holds '2+2' Ministerial Dialogue

- Australian Foreign Minister Penny Wong and Defence Minister Richard Marles took part in the two-plus-two ministerial dialogue that focuses on further shoring up strategic ties between the two countries.
- Defence Minister Rajnath Singh and External Affairs Minister S Jaishankar lead the Indian delegation at the '2+2' dialogue.
- The inaugural '2+2' ministerial dialogue between India and Australia had taken place in September 2021.
- The latest edition of India-US foreign and defence ministerial dialogue took place in New Delhi on Nov. 10.

15. India Donates \$2.5 Million To UN Agency For Palestinian Refugees

- India has donated \$ 2.5 million to the UN agency for Palestinian refugees, prompting the UNRWA to welcome the generous contribution at a 'difficult time', particularly in Gaza. It will support the agency's core programmes and services, including education, healthcare, relief, and social services provided to Palestinian refugees.
- The United Nations Relief and Works Agency for Palestinian Refugees (UNRWA), functional since 1950, carries out direct relief and work programmes for registered Palestine refugees. It is funded almost entirely by voluntary contributions from UN Member States.
- During the first-ever Indian Prime Minister's visit to Palestine in February 2018, India increased its annual financial contribution fourfold to the UNRWA core budget, from \$ 1.25 million to \$ 5 million.

16. Asian Development Bank unleashes \$170 million wave to transform Kochi's water landscape

- In a significant development, the Asian Development Bank has given the nod to a USD 170 million loan aimed at modernizing water supply services in Kochi, a bustling city in the southern Indian state of Kerala.
- According to ADB, this move is expected to play a pivotal role in elevating urban living standards, ensuring clean water access, and bolstering climate resilience.

Environment

1. Tata Steel seeks financial aid for Netherlands unit; to submit decarbonization proposal to Dutch govt soon

- After securing a funding in the UK, Tata Steel is looking for a financial aid from the Netherlands government to execute its decarbonization plans.
- In October 2021, Tata Steel completed the process of separating Tata Steel UK and Tata Steel Netherlands as two independent companies from Tata Steel Europe.



IBPS PO 2023 Personalized Interview Batch

**1:1 Mock Interviews with
Ex-GM IBPS & Experts**



Highlights



Two 1:1 Mock Interviews



Live Classes + Video Lectures



Guidance by Working Bank POs



Special Focus on Interview Guidance, Personality Development & Banking Awareness



Get Access to Telegram Group for Daily Assignments

Book Your Mock Interview Slot

*Join now & Get FULL refund if you do not clear Mains

*Limited Seats only

40% Off

Apps & Portals

1. Prime Minister launches 'Mera Yuva Bharat (MY Bharat)' platform on the National Unity Day

- The Prime Minister Shri Narendra Modi Launched 'Mera Yuva Bharat (MY Bharat)' platform for youth of the country on October 31st, at Kartavya Path on the National Unity Day.
- In a momentous decision on October 11, 2023, the Union Cabinet, chaired by Prime Minister Shri Narendra Modi, gave its approval for the establishment of an autonomous body known as "Mera Yuva Bharat (MY Bharat).
- Mera Yuva Bharat (MY Bharat), an autonomous body will benefit the youth in the age group of 15-29 years, in line with the definition of 'Youth' in the National Youth Policy.
- The beneficiaries will be in the age-group of 10-19 years.
- Mera Yuva Bharat (MY Bharat) is 'Phygital Platform' (physical + digital) comprising physical activity along with an opportunity to connect digitally.

The primary objective of Mera Yuva Bharat (MY Bharat) is to make it a whole of Government platform dedicated to the advancement of the youth. Its objectives include:

- Leadership Development in the Youth
- Improve the leadership skills through experiential learning by shifting from isolated physical interaction to programmatic skills
- Investing in youth to make them social innovators, and leaders in the communities
- Better alignment between the aspirations of the youth and the community needs
- Enhanced efficiency through Convergence of existing programmes
- Act as a one-stop shop for young people and Ministries
- Create a centralized youth database
- Improved two-way communication to connect youth government initiatives and activities of other stakeholder that engage with youth
- Ensuring accessibility by creating a Phygital Ecosystem - a blend of physical and digital experiences.

2. HDFC Securities launches Mobile Trading App HDFC SKY On AWS Cloud

- Amazon Web Services (AWS) said HDFC Securities has launched its mobile trading app, HDFC SKY on the AWS cloud.
- With AWS, HDFC Securities is expected to reduce its annual IT infrastructure and management costs by up to 50% as compared to using on-premises infrastructure.
- AWS has invested \$ 3.7 billion (about Rs 30,900 crore) in India from 2016 to 2022.

Acquisitions & Mergers

1. CCI Approves Re-Balancing Of Existing Cross-Shareholdings Between Renault, Nissan

- The Competition Commission of India (CCI) has approved the deal involving the re-balancing of the existing cross-shareholdings between Renault and Nissan.
- Renault and Nissan are engaged in the sale of passenger vehicles and automotive parts through their wholly-owned subsidiaries Renault India Pvt Ltd (RIPL) and Nissan Motor India Pvt Ltd (NMIPL).
- The combination relates to the re-balancing of the existing cross-shareholdings between Renault SA and Nissan Motor Co Ltd and certain changes to the shareholding of two of their joint ventures in India, Renault Nissan Automotive India Pvt Ltd and Renault Nissan Technology & Business Centre India Pvt Ltd,
- As part of the rebalancing effort, Nissan, through Nissan Finance Co Ltd, will retain its 15% stake in Renault. Meanwhile, Renault will transfer 28.4% of Nissan shares into a trust estate administered by a trustee governed by French law.
- Renault Nissan Automotive India Pvt Ltd (RNAIPL) is engaged in the manufacturing and assembly of passenger vehicles, including transmissions, components, and provision of related services captively to Renault and Nissan.

2. Blackstone To Acquire Majority Stake In CARE Hospitals For \$ 700 million

- Blackstone has inked a pact to acquire a majority stake in

Hyderabad-based CARE Hospitals from Evercare, a platform of TPG RISE funds, for \$ 700 million (around Rs 5,827 crore), thus foraying into country's healthcare services sector. Private equity funds managed by Blackstone have acquired 72.5 per cent in Care Hospitals at an enterprise value of Rs 6,600 crore.

- Besides, in a separate deal, CARE Hospitals and TPG will acquire an 80 per cent stake in Kerala-based KIMSHEALTH entailing an outgo of around \$ 400 million, a source confirmed.
- Blackstone will put in \$ 300 million and TPG the rest \$ 100 million as part of the arrangement.
- The addition of KIMSHEALTH to the CARE Hospitals network creates one of India's largest hospital platforms with 23 facilities across 11 cities in India.

3. Competition Commission of India (CCI) Clears OTPP's Stake Purchase In BusyBees Logistics

- CCI greenlit the Ontario teachers' fund's proposal to acquire a minority stake in logistics giant XpressBees' parent BusyBees Logistics Solution via the green channel route.
- Under the green channel route, a transaction that does not risk major adverse impact on competition is deemed to be approved on being intimated to the competition watchdog.
- The approval was granted under regulation 5A, among other provisions of the Competition

Commission of India Regulations, 2011.

4. Tata Consumer To Merge 3 Wholly-Owned Subsidiaries ' NourishCo, SmartFoodz And Soulfull

- Tata Consumer Products Ltd. merged its three wholly-owned subsidiaries, NourishCo Beverages, Tata SmartFoodz and Tata Consumer Soulfull to ensure "more effective utilisation of the resources" and reduce 'compliance requirements'.
- The board of the Tata group firm's FMCG arm approved the Scheme of Amalgamation of the three wholly-owned subsidiaries of the company.

5. Raymond Group to acquire 59% stake in Maini Precision for Rs 682 crore

- Raymond Group announced the acquisition of 59.25 per cent stake in Maini Precision Products (MMP) for Rs 682 crore. The company will fund the deal through a mix of debt and internal accruals.
- With this acquisition, Raymond's engineering business aims to emerge as a large-scale provider of engineering, automotive, EV, aerospace and defense components.

6. Reliance Retail To Acquire Arvind Fashions' Beauty Retail Business

- Reliance Retail Ltd. will acquire the beauty retail business of the Lalbhai family-promoted Arvind Fashion.
- Arvind Fashion has entered into a share-purchase agreement with Reliance Beauty & Personal Care Ltd., a wholly owned subsidiary of Reliance Retail Ventures Ltd., to sell

and transfer the entire equity stake held by the company.

- Reliance Retail has entered into the fast-growing beauty business with Tira, an omnichannel beauty retail platform.

7. IOC acquires Mercator Petroleum for ₹148 crore

- State-owned Indian Oil Corporation (IOC) has acquired Mercator Petroleum for about Rs 148 crore in an insolvency proceeding, according to regulatory filings by the company.
- Mercator Petroleum Ltd. (MPL) was a wholly-owned subsidiary of Mercator Ltd. MPL is engaged in the business of petroleum exploration, development and production in India and abroad.

8. Softbank sells 2.5% stake in logistics firm Delhivery for Rs 739 crore

- SVF Doorbell, an investment arm of Japanese investment major Softbank, sold 2.49 per cent stake in logistics firm Delhivery.
- It sold 18.3 million shares at Rs 404 apiece to mop up Rs 739 crore. In March, SVF had sold 3.85 per cent stake in Delhivery at Rs 340.8 apiece to raise Rs 954 crore.

9. RBI approves Hinduja Group entity acquisition of Reliance Capital

- The Reserve Bank of India approved the resolution plan for debt-ridden Reliance Capital. The move finally clears the path for Hinduja Group entity -- IndusInd International Holdings Ltd (IIHL) -- to acquire the company.

- The RBI appointed Nageswara Rao Y as the administrator in relation to the Corporate Insolvency Resolution Process (CIRP) of the company.
- The RBI on November 29, 2021, superseded the board of Reliance Capital in view of payment defaults and serious governance issues.



IDBI 2023 JAM (PGDBF) Personalized Interview Batch

1:1 Mock Interview with
Ex-Interview Panelists & Experts



Mr. S. R. Prasad Sir
Ex-GM, SBI
Exp: 35+ Years



Mr. O.P Sir
GD PI Expert
Exp: 12 Years






Aditya Sir
Interview & GA Expert
Exp: 8+ Years



Sheetal Ma'am
GK / GA Expert
Exp: 5+ Years

Highlights

-  1:1 Mock Interview with Expert Panel
-  Coverage of Important HR Questions
-  Static, Current & Important reports of IDBI
-  Live Classes on Banking Knowledge
-  Sessions PDFs + Telegram Group

Register Now

**Limited Seats Only*

FinTech

1. On National Entrepreneurs Day, Razorpay Launches Brand Film, 'Believe', An Ode To Every Founder's Journey

- Reiterating its commitment to supporting and celebrating the entrepreneurial spirit of founders, Razorpay, India's Leading Omnichannel Payments, and Banking Platform for Businesses, has launched its new brand film, 'Believe'.
- Launched on National Entrepreneurs Day, the film is an ode to the spirit of self-belief and conviction entrepreneurs showcase throughout their journey
- The film aims to highlight that while everyone celebrates the success of these trailblazers and game-changers who have put the nation on top of the startup table globally today, very few focus on the nuances of their journeys which play a crucial role in their victories



oliveboard

NIACL AO 2023
Personalized Interview Batch

1:1 Mock Interviews with Ex-Interview Panelists

40% Off

Highlights

- Two 1:1 Mock Interviews
- Coverage of Insurance Awareness & Current Affairs
- Special sessions for Personality Development
- Tips & suggestions based on the candidate's profile
- Personalized Doubt Clearing sessions

Get Access to Telegram Group for Doubt Clearing

Register Now

**Limited Seats only*

Mr. S. R. Prasad Sir
Ex-GM, SBI
Exp: 35+ Years

O.P Sir
GD & PI Expert
Exp : 12+ Years

Aditya Sir
Interview & GA Expert
Exp : 8+ Years

Sheetal Ma'am
GK/ GA Expert
Exp: 5+ Years

PSUs

1. NTPC Renewable Energy starts commercial operation from its maiden project in Gujarat

- NTPC Renewable Energy, a wholly owned subsidiary of NTPC, has declared the commercial operation of its first project -- the 50 MW wind project at Dayapar in Kutch, Gujarat.
- With this commercial operation, the total installed capacity of the NTPC Group has become 73,874 MW and the total renewable energy (RE) operational capacity now stands at 3,364 . Dayapar is the first project of NTPC Renewable Energy Limited.

2. NMDC kicks off gold mining project in Australia

- Indian state-owned iron ore miner NMDC Ltd's (NMDC.NS) subsidiary Legacy Iron Ore Ltd is set to mine gold in western Australia.
- This marks NMDC's first gold mining venture, with ore processing scheduled to commence in March 2024.
- Rapid progress has been made in surface and mine infrastructure works, setting the stage for gold ore extraction in the coming weeks.
- The mining contract for this project is held by Bain Global Resources. Legacy Iron Ore has been primarily focused on developing various mineral resource projects in Western Australia, including iron ore, gold, base metals, nickel, lithium, and other Rare Earth Elements (REE).



IBPS AFO 2023

Success Batch

Prelims + Mains Prep



Medium: Bilingual

- Live Classes + Videos + PDFs
- SO (Agriculture) Mains Notes
- Current Affairs Coverage
- Mock Tests (Prelims + Mains)

[View Details](#)

State/UTs

Bihar

1. Bihar Governor approves Bill raising reservation from 50% to 65%

- Bihar Governor Rajendra Vishwanath Arlekar approved the State Government's 'Bihar Reservation Amendment Bill' which was passed unanimously by the State Legislature during the recently concluded winter session.
- It was approved by the State Cabinet on November 7 and raises the reservation quota for Backward, Extremely Backward Classes, SC and ST from 55% to 65%.

Gujarat

1. Bharat Botanics announces opening of India's largest cold press facility

- Bharat Botanics announced the opening of its wood-pressed cold oil processing facility in Gondal, Rajkot Gujarat. This 16,000 square feet automated facility is one of its kind, promoting 100% hygiene and transparency.
- Bharat Botanics is a wood-pressed edible oil (B2C) brand, known for its pure, chemical-free, and natural oils. Manish Popat, Co-Founder of Bharat Botanics.

2. Ghol' declared state fish of Gujarat at Global Fisheries Conference, Ahmedabad

- The expensive marine 'Ghol' fish was declared the state fish of Gujarat at the first Global Fisheries Conference India 2023 held in Ahmedabad.

- Also known as Black Spotted Croaker fish (*Protonibea diacanthus*) in many parts of the world, Ghol fish is not only considered a delicacy but is valued for its medicinal properties in many countries.

Karnataka

1. Karnataka Forest Department launches centralised wildlife crime management system

- The Karnataka Forest Department, along with the Wildlife Trust of India, has launched the Hostile Activity Watch Kernel (HAWK) system, a specialised software platform to monitor all aspects of forest and wildlife crime.
- The system would help the department monitor activities such as the death of wildlife, suspected criminal activities, and movement of suspicious vehicles.

Kerala

1. Kerala's Responsible Tourism Mission makes it to UNWTO list

- Kerala's widely-recognised Responsible Tourism (RT) Mission has achieved global recognition by earning a coveted spot on the United Nations World Tourism Organisation's (UNWTO) prestigious list of case studies.
- This accolade further highlights the state's innovative approach towards grassroots development while championing tourism aligned with the UN's SDGs goals.

Nagaland

1. Nagaland Legislative Assembly Passes Municipal Bill 2023- Excludes Taxes and Land Provisions, Retains 33% Reservation for Women

- In a special session, the Nagaland Assembly unanimously passed a Bill that retained 33% reservation for women in urban local bodies.
- But the Nagaland Municipal Bill 2023 has done away with women's reservation for the post of chairperson in municipal bodies.
- Provisions related to taxes, land and buildings have been excluded.
- Nagaland Chief Minister: Neiphiu Rio

Odisha

1. AIFF-FIFA academy to be launched on November 21 in Bhubaneswar

- The All India Football Federation (AIFF) announced the launch of an AIFF-FIFA football academy in Bhubaneswar, India on November 21.
- The academy will be established under the FIFA Talent Development Scheme (TDS) and aims to nurture football talents in the country.
- The All India Football Federation (AIFF) is also set to sign an agreement with FIFA to elevate the national football championship for the Santosh Trophy.

2. Shri Dharmendra Pradhan launches 37 PM SHRI Kendriya Vidyalayas and 26 PM SHRI Jawahar Navodaya Vidyalayas in Odisha

- Union Minister for Education and Skill Development & Entrepreneurship, Shri Dharmendra

Pradhan launched 37 PM SHRI Kendriya Vidyalayas and 26 PM SHRI Jawahar Navodaya Vidyalayas in Odisha.

- He stated that to achieve the goal of a developed India by 2047, the education sector of the country needs to move forward. For that, rural children should be educated in the 21st century

3. President of India launched an Education Campaign 'New Education for New India' of Brahma Kumaris at Sambalpur

- In November 22, the President of India, Smt Droupadi Murmu launched an Education Campaign 'New Education for New India' of Brahma Kumaris at Sambalpur, Odisha.
- This campaign is envisaged to inculcate values and uplift the consciousness of the students for better society.

4. Odisha introduces cruelty-free 'Karuna Silk', a compassionate method of silk production

- Odisha has adopted a new method where silk is extracted without killing silkworms for making traditional 'Patta' sarees.
- The new silk is named 'Karuna Silk' as compassion is involved in the procedure instead of killing silkworms.
- Odisha grows three types of silk namely Mulberry, Tasar and Eri. Out of these Eri silkworms are reared under the brand name of 'Karuna Silk'.

Uttar Pradesh

1. U.P. govt to fete 77 progressive farmers on Charan Singh's birth anniversary

- Uttar Pradesh govt to honour 77 progressive farmers on Dec 23, birth anniversary of Chaudhary Charan Singh, as 'Kisan Samman Diwas' across the state.
- Awards will be given for achievements in crops, organic farming, horticulture, and stubble management. Various events planned to mark the occasion. The day will be celebrated as 'Kisan Samman Diwas' across the state.

2. U.P. launches 'Every Right for Every Child' campaign for equality in education

- The Uttar Pradesh government launched the 'Every Right for Every Child' campaign to ensure equal opportunities for students.
- The campaign's theme focuses on 'Gender Equality' and 'Care and Support,' advocating for equal opportunities in families, homes, schools, sports, , healthcare, and child protection facilities, as well as in the community and public life.

3. UP government launches Safe City project to ensure women's safety

- The Uttar Pradesh government has introduced a Safe City Project, enhancing surveillance through CCTV at the entry and exit points of 17 municipal corporations, as well as at government and non-government schools, colleges, madrassas, and universities in Gautam Buddha Nagar.

Uttarakhand

1. Products from Uttarakhand bag GI tags

- Over 15 products from Uttarakhand have been given the coveted GI tag by the Geographical Indications Registry.
- Some of them are: Berinag tea, Bichhu buti fabrics(made from Himalayan nettle fibres),madua(a finger millet), jhangora(a home grown millet), Gahat(pulse know for medicinal uses), lal chawal(red rice), kala bhat(black soybean), buransh juice, chaulai(ramdana) etc.
- Uttarakhand's Berinag tea, highly sought-after by London tea houses and tea blenders, is made from the leaves of a plant that grows wild in the Himalayas, which are then compressed into a solid mass. *Bichhu buti* fabrics, made from Himalayan nettle fibres, was also on the list of products that bagged the GI tag. As the plant's fibres are hollow, they have the unique ability to accumulate air inside, thus creating a natural insulation and making an ideal clothing material for both winters and summers.
- The Uttarakhand *mandua*, a finger millet grown in Garhwal and Kumaon that is part of the staple diet in many parts of the State, was among the products granted GI tags. Similarly, *jhangora*, a home grown millet commonly cultivated in the rain-fed areas of the Himalayas in Uttarakhand, got a tag. *Gahat* is one of the most important pulses growing in the dry regions of the State, whose medicinal uses have been known to Ayurveda and traditional physicians for centuries.

Uttarakhand *lal chawal*, a red rice organically grown in the Puroila region, was also on the list.

- Other products to receive GI tags included the Uttarakhand *kala bhat* (black soybean); malta fruit; *chaulai (ramdana)*, a grain used on fasting days; *buransh* juice obtained from the red flowers of the *Rhododendron arboreum*; *pahari toor da*; Uttarakhand *likhai* or wood carvings, Nainital *mombatti* (candles), the *rangwali pichhoda* of Kumaon, Ramnagar Nainital litchis, Ramgarh Nainital peaches, Chamoli wooden Ramman masks, and Almora Lakhori *mirchis*, a chilli variant.

2. Uttarakhand Set To Become First State To Implement Uniform Civil Code: Report

- In a groundbreaking move, Uttarakhand is gearing up to become the first state in India to implement the Uniform Civil Code (UCC) with preparations gaining momentum in anticipation of the upcoming Lok Sabha elections.
- The UCC, a long-debated legal reform aimed at providing a unified set of personal laws, has been a consistent focus for the Party.

Ladakh

1. Ladakh's Sea Buckthorn gets GI tag

- The Geographical Indication Registry under DPIIT, Ministry of Commerce and Industry, GoI, approved the Department of Industries and Commerce, Ladakh as the Registered Proprietor for 'Ladakh Sea Buckthorn' in Class 31.
- This would be the fourth GI Tag for Ladakh.
- Earlier, Ladakh Pashmina, Apricot (Raktse Carpo species) and Ladakhi wood carvings have also got GI tags.
- Sea Buckthorn (*Hippophae* L) is a wonder plant of Ladakh and named 'Leh Berry' produces small orange or yellow coloured berries which are sour in taste but rich in vitamins, especially Vitamin C.
- Many Sea Buckthorn products have nutritional and medicinal value.
- It is naturally distributed over 11,500 hectares in the Ladakh region.
- The shrub can withstand extreme temperatures from minus 43 degrees Celsius to 40 degrees Celsius and is considered drought-resistant.

Committees

1. Irdai Sets Up 12-member Panel To Simplify Wording Of Insurance Policies

- Regulator Insurance Regulatory and Development Authority of India set up a 'Committee for Plain Language for Policy Wordings' to simplify the wording of insurance policies to help people make an informed decision before buying cover.
- The committee has been asked to submit its recommendations within 8-10 weeks.
- The committee is being headed by Mr L Viswanathan.

2. Government-appointed panel recommends linking wages under MGNREGA scheme to market rate

- The Ministry Of Rural Development had set up a committee last year under its former secretary, Amarjeet Sinha, to study the reasons for the low demand for MGNREGA work in northern states like Bihar and Uttar Pradesh and suggest measures on how these states can better utilise the scheme to provide employment and stop migration.
- A government-appointed panel is learnt to have suggested that the wage rate under the Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA) should be revised to bring it on a par with the prevailing market rate.
- The market wage rate has no legal sanctity and it is determined based on demand and supply. In most states, it is higher than the minimum wage and the MGNREGA wage. The MGNREGA wage rate, which is revised on the basis of the Consumer Price Index for Agricultural Labourers (CPIAL), is less than the minimum wage in half the states. The NREGA rate in individual states is fixed on the basis of inflation.



oliveboard

RBI Assistant 2023

Mains Selection Batch

LIVE

Enroll Now

Highlights

- 150+ Hrs of Live Learning + Practice
- PDFs (eBooks) of All Sessions
- Test Series with AI-Powered Analysis
- Coverage of Entire Banking & Financial Awareness Section + Current Affairs

Learn from India's Leading Educators

Learn from India's Leading Educators

Important CA

1. RBI imposes monetary penalty on PNB, Federal Bank, 2 NBFCs

- Reserve Bank of India imposed monetary penalties on Punjab National Bank, Federal Bank, Kosamattam Finance, and Mercedes-Benz Financial Services India for rule violations.
- The RBI imposed a penalty of '72 lakh on Punjab National Bank, '30 lakh on Federal Bank, '13.38 lakh on Kosamattam Finance, and '10 lakh on Mercedes-Benz Financial Services.
- Punjab National Bank received the penalty due to several violations, including levying SMS charges on certain accounts despite maintaining invalid mobile numbers in the Core Banking Solution (CBS), not strictly adhering to the interest rates as per the pre-disclosed schedule in several term deposit accounts, and failing to specify the interest reset date in MCLR-linked loans.
- Federal Bank was penalized for issuing demand drafts, each valued at rupees fifty thousand and above, without including the name of the purchaser on the face of the drafts.
- Kosamattam Finance was penalized for not maintaining a Loan-to-Value (LTV) ratio of 75 percent in certain loan accounts during the fiscal year 2021-22.
- Mercedes-Benz Financial Services India received a penalty for failing to conduct ongoing due diligence of its customers and for not updating the Know Your Customer (KYC) information of its high-risk customers as of March 31, 2021.

Possible Question: Reserve Bank of India imposed monetary penalties on Punjab National Bank, Federal Bank, Kosamattam Finance, and Mercedes-Benz Financial Services India for rule violations. It imposed a penalty of _____ on Mercedes-Benz Financial Services India.

2. Free ration to 800 million for five more years; PM announces extension of Garib Kalyan Anna Yojana

- The Centre's free ration scheme 'Pradhan Mantri Garib Kalyan Anna Yojana (PMGKAY)' will be extended for the next five years, Prime Minister Narendra Modi said on
- Under PMGKAY, earlier known as National Food Security Act (NFSA), the government's annual expenditure on account of the food subsidy is estimated at Rs 2 trillion.

Possible Question: The government announced to extend Centre's free ration scheme - Pradhan Mantri Garib Kalyan Anna Yojana (PMGKAY) for next how many years?

3. RBI wins businessline Changemaker of the Year award; Amul is crowned Iconic Changemaker

- Power Minister R.K. Singh presented businessline's Changemaker of the Year award to the Reserve Bank of India for steering the country through the turbulent period of the pandemic. The 'utterly butterfly' beloved brand, Amul, was crowned Iconic Changemaker of the Year.

- The award for financial transformation went to Pradhan Mantri Jan Dhan Yojana.
- The fifth edition of the event saw awards being given in six categories ' digital transformation, social transformation, financial transformation, young changemaker, iconic changemaker, and changemaker of the year. The digital transformation winner was Stellapps Technologies, a start-up that works on digitising the dairy sector. In social transformation there were two winners ' HerKey, which aims to reverse the female brain drain and Educate Girls, an NGO that aims to improve access and quality of education for girls.
- The Young Changemaker Award went to Shrinidhi R.S., creator of CherriLearn, an education app which offers gamified lessons in regional languages to children of classes 1-5.

Possible Question: Power Minister R.K. Singh presented businessline's Changemaker of the Year award to which of the following organizations for steering the country through the turbulent period of the pandemic.

4. Finance Minister Nirmala Sitharaman inaugurates State Bank of India's branch in Trincomalee, Sri Lanka

- Finance Minister Nirmala Sitharaman visited Sri Lanka's eastern port town of Trincomalee where she opened a branch of the State Bank of India and appreciated its role in supporting corporates in international trade.
- SBI with its 159 years of significant presence, is the oldest bank in Sri Lanka and continues to grow its

business at home and abroad. Sri Lankan President: Ranil Wickremesinghe.

- As Sh. Sitharaman visited the country, the two nations also held the 12th round of the Economic and Technology Cooperation Agreement (ETCA), which had been stalled since 2018.
- The 12th round covered goods, services, rules of origin, trade remedies, customs procedures and trade facilitation, technical barriers to trade and a range of topics, a press release said.
- The 19-member Indian official delegation was led by Anant Swarup, the chief negotiator and the joint secretary of the Department of Commerce and Industry of India.

Possible Question: Finance Minister Nirmala Sitharaman visited _____, where she opened a branch of the State Bank of India and appreciated its role in supporting corporates in international trade.

5. Sunil Narine announces retirement from all forms of international cricket

- Former West Indies spinner Sunil Narine announced retirement from international cricket. Narine played 65 ODIs, 51 T20Is and 6 Tests for West Indies and scalped 165 wickets across formats. The 35-year-old was also a part of West Indies' 2012 T20 World Cup winning campaign.

Possible Question: Sunil Narine, who announced retirement from international cricket played for which of the following national cricket team?

6. RBI ups minimum amount for offering non-callable term deposits from '15 lakh to '1 crore

- The Reserve Bank of India (RBI) has increased the minimum amount for offering non-callable/without premature withdrawal option term deposits (TDs) from '15 lakh to '1 crore.
- What this means is that all domestic term deposits accepted from individuals for amount of '1 crore and below shall have premature-withdrawal-facility.
- The central bank said its instructions in this regard shall also be applicable for Non-Resident (External) Rupee (NRE) Deposit / Ordinary Non-Resident (NRO) Deposits. As per the RBI's Master Direction 'on Interest Rate on Deposits', banks are permitted to offer differential rate on interest on TDs based on non-callability of deposits (i.e., non-availability of premature withdrawal option) in addition to tenor and size of deposits.

Possible Question: In a recent initiative, the Reserve Bank of India (RBI) has increased the threshold limit of non-callable deposits to _____ from Rs 15 lakh, a move that would provide more flexibility to depositors.

7. Information Commissioner Heeralal Samariya swears as Chief Information Commissioner

- Information Commissioner Heeralal Samariya was sworn-in as the Chief Information Commissioner.
- President Droupadi Murmu administered the oath of office to him at Rashtrapati Bhavan. Mr. Samariya

was currently serving as the Information Commissioner in the Central Information Commission.

- Chief Information Commissioner Heeralal Samariya administered the oath of office to Information Commissioners Smt. Anandi Ramalingam and Shri Vinod Kumar Tiwari at a swearing-in ceremony organized in Central Information Commission.

Possible Question: President Droupadi Murmu has recently appointed who among the following as the Chief Information Commissioner?

8. Angelo Mathews becomes first international cricketer to be timed out

- Sri Lanka's Angelo Mathews has made unwanted history after becoming the first player in 146 years of international cricket to be timed out.
- Mathews was timed-out after Shakib Al Hasan, the opposition captain, successfully appealed in the 25th over of the first innings. The on-field umpires asked Shakib twice if he wanted to withdraw the appeal.
- According to the ICC Playing Conditions for the World Cup, the incoming batter has to "be ready to receive the ball" within two minutes of a dismissal or a batter retiring. This rule has been in place in ODI cricket since June 2023. For Tests, the corresponding time limit is three minutes, and for T20Is it is 90 seconds.
- This is the seventh overall time in men's cricket that a 'timed out' dismissal has occurred, and the first time in 50-over cricket. The previous

six instances were all in first-class cricket.

Possible Question: Who among the following has recently made unwanted history after becoming the first player in 146 years of international cricket to be timed out?

9. Chile becomes 95th member of International Solar Alliance ISA

- Chile has become the 95th member of the International Solar Alliance ISA.
- Chile handed over the Instrument of ISA ratification during the meeting of Ambassador Juan Angulo of Chile with Joint Secretary (Economic Diplomacy) in Ministry of External Affairs Abhishek Singh in New Delhi.

Possible Question: In November 2023, which country has become 95th member of International Solar Alliance ISA?

10. IndiaFirst first life insurer to get licence to operate in Gift IFSC

- IndiaFirst Life has become the first life insurance company to receive a GIFT City IFSC registration. The IFSC unit will soon commence operations.
- IndiaFirst received the go-ahead from the Insurance Regulatory and Development Authority of India in August 2023, following which it received a registration from the International Financial Services Centre Authority in sep 2023.
- This registration will enable IndiaFirst Life to extend its services outside the country's borders.
- Gujarat International Finance Tec (GIFT) City is the only entity to

operate as an International Financial Services Centre (IFSC) in the country, akin to a special economic zone for financial services.

- Mumbai-headquartered IndiaFirst Life is promoted by Bank of Baroda, Union Bank of India, and Warburg Pincus-owned Carmel Point Investments, which hold 65%, 9%, and 26% stakes in the company.

Possible Question: Which of the following has recently become the first life insurance company to get licence to operate in Gift IFSC?

11. IIT-Kanpur launches new centre of excellence to monitor air quality

- At a time when air quality challenges have hit alarming levels, the Indian Institute of Technology (IIT) Kanpur has set up a new centre of excellence ' ATMAN (Advanced Technologies for Monitoring Air-quality iNdicators) that aims to focus on indigenous low-cost sensor manufacturing and AI/ML to enhance air quality.
- CoE ATMAN hopes to translate sustainable technologies and business models into practical products and services with cutting-edge technology. AMRIT, a key project under ATMAN will deploy a dense sensor ambient air quality monitor network with 1,400 nodes across rural areas in Bihar and Uttar Pradesh.

Possible Question: In November 2023, Which indian institute has set up a new centre of excellence ' ATMAN (Advanced Technologies for Monitoring Air-quality iNdicators) that aims to focus on indigenous low-cost sensor manufacturing and AI/ML to enhance air quality ?

12. IREDA Launches CSR Portal to Improve Transparency in CSR Initiatives

- Indian Renewable Energy Development Agency (IREDA), a Mini Ratna (Category 'I') Government of India enterprise under the administrative control of Ministry of New and Renewable Energy, has launched a Corporate Social Responsibility (CSR) portal for enhancing transparency in its CSR initiatives.
- Chairman and Managing Director (CMD) of IREDA Shri Pradip Kumar Das
- The portal will facilitate transparency in receipt and disposal of CSR requests from various organizations and institutions. It will be accessible to all 24x7, with a CSR policy and proposal checklist for examination of CSR requests.
- The portal will also contribute to the more efficient execution of IREDA's social welfare initiatives as part of its CSR efforts, making them readily available to the public.

Possible Question: Which of the following has recently launched a Corporate Social Responsibility (CSR) portal for enhancing transparency in its CSR initiatives?

13. NPCI appoints Pankaj Tripathi as 'UPI Safety Ambassador'

- National Payments Corporation of India (NPCI) announced the appointment of acclaimed Bollywood actor Pankaj Tripathi as its 'UPI Safety Ambassador' to strengthen safety awareness on digital payment platforms.
- According to NIC, at the end of the calendar year 2022, UPI's total

transaction value stood at '125.95 trillion, up 1.75 X year-on-year (YoY), as per the NPCI.

Possible Question: In November 2023, National Payments Corporation of India (NPCI) announced the appointment of who among the following as its 'UPI Safety Ambassador' to strengthen safety awareness on digital payment platforms?

14. InCred holdco becomes 2nd unicorn of 2023 after Zepto

- Mumbai-based InCred Financial Services Ltd (InCred Finance), the lending arm of financial services firm InCred Group, has raised '500 crore in its Series D round of funding, becoming the second startup to join the coveted 'unicorn' club this year after quick commerce firm Zepto.
- The latest round values InCred Financial at about '8,800 crore or \$1.05 billion. Bhupinder Singh is the founder and group CEO of InCred.
- InCred Financial Services was formed by the merger of KKR India Financial Services Ltd and the erstwhile InCred Financial.

Possible Question: Mumbai-based InCred Financial Services Ltd (InCred Finance), the lending arm of financial services firm InCred Group, has raised '500 crore in its Series D round of funding, becoming the _____ startup to join the coveted 'unicorn' club this year after quick commerce firm Zepto.

15. Ravindra, Matthews claim ICC Player of the Month award for October

- New Zealand's Rachin Ravindra and West Indies' Hayley Matthews announced the ICC Men's and Women's Player of the Month award for October 2023.
- Ravindra, the 23-year-old Blackcaps batter, claimed his first Men's Player of the Month award, showcasing exceptional form in the World Cup 2023 group stages.
- His remarkable 406 runs at an average of 81.20 included a superb 123 not out against England and a blazing 116 against Australia.
- Matthews, the top-ranked all-rounder in the women's T20I rankings, secured her second Women's Player of the Month award. She led West Indies with scintillating performances in the T20I series against Australia, amassing 310 runs at an average of 155, with a standout unbeaten 132.
- Ravindra beat competition from top World Cup performers like Jasprit Bumrah and Quinton de Kock.

Possible Question: New Zealand's Rachin Ravindra and Hayley Matthews of which country were announced as the ICC Men's and Women's Player of the Month award for October 2023?

16. RBI tightens norms for unsecured personal loans for banks and non-banking financial companies

- The Reserve Bank of India has tightened norms for unsecured personal loans for banks and non-banking financial companies.

- RBI in a circular said that it has been decided to increase the risk weights in respect of consumer credit exposure of commercial banks, both outstanding as well as new, including personal loans.
- However it excludes housing loans, education loans, vehicle loans, and loans secured by gold and gold jewelry, by 25 percentage points to 125 percent.
- The bank has also increased the risk weights on credit receivables by 25 percentage points to 150 percent and 125 percent for banks and NBFCs, respectively.
- Recently, RBI Governor Shaktikanta Das had flagged the high growth in certain components of consumer credit and advised banks and Non-Banking Financial Companies to strengthen their internal surveillance mechanisms, address the build-up of risks, and institute suitable safeguards, in their own interest.

Possible Question: In November 2023, The Reserve Bank of India has tightened norms for unsecured personal loans for banks and non-banking financial companies. Accordingly, The bank has increased the risk weights on credit receivables to _____ for NBFCs.

17. RBI releases 'Handbook of Statistics on Indian States, 2022-23'

- The Reserve Bank of India released the eighth edition of its statistical publication titled 'Handbook of Statistics on Indian States, 2022-23'. Through this publication, the Reserve Bank has been disseminating wide-

ranging data on the regional economies of India.

- This publication covers sub-national statistics on socio-demographics, health, state domestic product, agriculture, environment, price and wages, industry, infrastructure, banking and fiscal indicators across Indian states over various time periods ranging from 1951 to 2022-23. In the current edition of the Handbook, in addition to the updation of the existing data series, 6 new tables have been included on the following indicators: (i) Social and Demographic Indicators
- State-wise Population Estimates – Multi-dimensional Poverty Index; and
- State-wise Natural Population Growth Rate;

(ii) Health

- State-wise Public Expenditure on Health;

(iii) Environment

- State-wise Expenditure on Relief on Natural Calamities; and
- State-wise Sustainable Development Goals (SDGs) Score;

(iv) Infrastructure

- State-wise Road constructed under Pradhan Mantri Gram Sadak Yojana.

national statistics on which of the following? I. Agriculture II. Environment III. Price and wages, IV. Industry

18. Rajat Kumar Jain Ex-MD Of Xerox India And Walt Disney India Appointed As Chairman Of Fino Payments Bank

- Mumbai-based Fino Payments Bank has received approval from the Reserve Bank of India (RBI) for the appointment of Rajat Kumar Jain as Part-time Chairman of the Bank.
- He is the Founder Director of PadUp Ventures, a knowledge and mentoring platform, which provides deep mentoring and incubation services to early stage tech startups across sectors including Fintech. Rishi Gupta, Managing Director & Chief Executive Officer of Fino Payments Bank.

Possible Question: Who has recently been appointed as the Chairman of Fino Payments Bank?

19. Anish Bhanwala wins bronze medal in men's 25m rapid fire pistol event at ISSF World Cup Final 2023

- In Shooting, Indian shooter Anish Bhanwala won the bronze medal in the men's 25m rapid fire pistol event at the ISSF World Cup Final 2023 in Doha, Qatar.
- Competing at the Lusail Shooting Range, Anish Bhanwala scored 27 out of 35 for third place in the final.
- It was also the first medal for India in the men's 25m rapid fire pistol event in the ISSF World Cup Final history

Possible Question: In November 2023, Anish Bhanwala an Indian athlete has won a bronze medal in which among the following sports?

Possible Question: The Reserve Bank of India released the eighth edition of its statistical publication titled 'Handbook of Statistics on Indian States, 2022-23'. Through this publication, the Reserve Bank has been disseminating wide-ranging data on the regional economies of India. This publication covers sub-

QUICK LEARNERS

BANKING

Cash Reserve Ratio (CRR)	4.50%
Statutory Liquidity Ratio (SLR)	18.00%

POLICY/EXCHANGE RATE & RESERVE RATIO	PERCENTAGE
Repo Rate	6.50%
Reverse Repo Rate	3.35%
Marginal Standing Facility Rate (MSF)	6.75%
Bank Rate	6.75%

APPOINTMENTS

APPOINTMENT	POST
Koppu Sadashiv Murthy	Chairman and Managing Director of Bharat Heavy Electricals Ltd (BHEL)
Justice Rajendra Menon	Chairman of the Armed Forces Tribunal (AFT)
A S Rajeev	Chief Executive Officer and Managing Director of Bank of Maharashtra
Hitesh Kumar S Makwana	Surveyor General of India
Deepesh Nanda	Chief Executive Officer and Managing Director of Tata Power Renewable Energy Limited (TPREL)
Deepak Gupta	Nominee Director on the board of South-East Asia Gas Pipeline Company Limited (SEAGP)
Justice Satish Chandra Sharma	Judge of Supreme Court
Justice Augustine George Masih	Judge of Supreme Court
Justice Sandeep Mehta	Judge of Supreme Court
Ajay Kumar	Advisor to the board of the US-India Strategic and Partnership Forum (USISPF)
P Vasudevan	Head of the fintech department of Reserve Bank of India
Janet Truncale	Chief Executive Officer of Ernst & Young LLP
Amit S Telang	Indian Ambassador to the Caribbean Community (CARICOM) and High Commissioner to the Federation of St Kitts and Nevis and Antigua and Barbuda.
Ashok Vaswani	Chief Executive Officer and Managing Director of Kotak Mahindra Bank
Alok Sharma	Director of Special Protection Group (SPG)
Vinay M. Tonse	Managing Director of the State Bank of India

Girish Chandra Murmu	Vice-Chair of the UN Panel of Auditors
Robert Shetkintong	High Commissioner of India to the Republic of Mozambique
Santosh Kumar Jha	Chairman & Managing Director (CMD) of Konkan Railway Corporation Limited (KRCL)
Saima Wazed	South East Asia regional director at the World Health Organisation in New Delhi
Javier Milei	President of Argentina
Rajat Kumar Jain	Part-time Chairman of Fino Payments Bank
Pankaj Tripathi	UPI Safety Ambassador
Heeralal Samariya	Chief Information Commissioner

IMPORTANT DAYS

DATE	DAY	THEME
5 th November	World Tsunami Awareness Day	Fighting Inequality for a Resilient Future
6 th November	International Day for Preventing the Exploitation of Environment in War and Armed Conflict	Together for a more sustainable and peaceful future
7 th November	National Cancer Awareness Day	
8 th November	World Radiography Day	
9 th November	National Legal Services Day	
10 th November	World Science Day for Peace and Development	Building Trust In Science
9 th – 15 th November	International Week of Science and Peace	
10 th November	Ayurveda Day	Ayurveda for One Health
11 th November	National Education Day	
13 th – 19 th November	World Antibiotic Awareness Week	Preventing antimicrobial resistance together
14 th November	World Diabetes day	Access to diabetes care
16 th November	World Philosophy Day	'Philosophical Reflection in a Multicultural World
16 th November	National Press	'Media in the Era of Artificial Intelligence
16 th November	International Day for Tolerance	

17 th November	National Epilepsy Day	
18 th November	World Day for the Prevention of and Healing from Child Sexual Exploitation	
19 November	World Day of Remembrance for Road Traffic Victims	
19 November	World Toilet Day	
21 st November	World Fisheries Day	Build enabling policy environments for small-scale artisanal fisheries
20 th November	World Childrens Day	For every child, every right
21 st November	World TV Day	
25 th November	International Day for the Elimination of Violence against Women	
26 th November	Constitution Day	

OBITUARY

OBITUARY	RELATED FIELD
Matthew Perry	Actor
Chandra Mohan	Actor
Padmanabha Acharya	Indian Politician
Prithvi Raj Singh Oberoi	Chairman Emeritus of the Oberoi Group
Subrata Roy	Sahara India Pariwar
S Venkitaramanan	Former Governor of RBI
Dr Sengamedu Srinivasa Badrinath	Ophthalmologist
Justice M. Fathima Beevi	India's first women judge of Supreme Court
P. Valsala	Writer

DEFENCE

COUNTRIES INVOLVED	NAME OF EXERCISE
India and Kazakhstan	KAZIND-2023
India and Bangladesh	BONGOSAGAR-23
India and Sri Lanka	Mitra Shakti 2023
India and Australia	AUSTRAHIND-23
India and USA	VAJRA PRAHAR 2023
India and Nepal	SURYA KIRAN

AWARDS

AWARDEE	AWARD NAME	RELATED FIELD
Nandini Das	2023 British Academy Book Prize for Global Cultural Understanding	Literature
All India Football Federation	Grassroots Football award	Sports
GAIL (India) Limited	Innovation Award ' India'	
Perumal Murugan	JCB Prize for Literature	Literature
Deepti Babuta	Dhahan Prize	Literature
Uttar Pradesh	Inland Fisheries Award	
Sheynnis Palacios	Miss Universe 2023	
REC Limited	Best Employer for Policies in Diversity & Inclusion	
Paul Lynch	Booker Prize 2023	
NHPC Limited	PRSI National Award	
Ministry of Power	Special Appreciation Medal for Excellence in Display	
NTPC Kanti	Best CSR Project for women development	
Vir Das	Emmy Awards	Television
Ekta Award	Emmy Awards	Television

RANKS AND REPORTS

NAME OF THE REPORT/INDEX	RELEASED BY
Road accidents in India -- 2022	Ministry of Road Transport and Highways
Salary Budget Planning Report	Willis Towers Watso
India Philanthropy List 2023	Hurun
Making our Future: New Directions for Human Development in Asia and the Pacific	UNDP
India Finance Report 2023	Centre for Advanced Financial Research and Learning
QS Asia University Rankings 2024	Quacquarelli Symonds
Global TB Report 2023	World Health Organisation
Inclusiveness Index	Othering and Belonging Institute (OBI) at California University

IMPORTANT STATIC & CURRENT INFO

INDIAN STATES, CAPITALS, CHIEF MINISTERS & GOVERNORS

STATE	CAPITAL	CHIEF MINISTER	GOVERNOR
Andhra Pradesh	Amaravati	Y. S. Jagan Mohan Reddy	Justice (Retd.) S. Abdul Nazeer
Arunachal Pradesh	Itanagar	Pema Khandu	Lt. General Kaiwalya Trivikram Parnaik
Assam	Dispur	Himanta Biswa Sarma	Gulab Chand Kataria
Bihar	Patna	Nitish Kumar	Rajendra Vishwanath Arlekar
Chhattisgarh	Raipur	Bhupesh Baghel	Biswa Bhusan Harichandan
Goa	Panaji	Pramod Sawant	P.S. Sreedharan Pillai
Gujarat	Gandhi Nagar	Bhupendra Patel	Acharya Dev Vrat
Haryana	Chandigarh	Manohar Lal Khattar	Bandaru Dattatraya
Himachal Pradesh	Shimla	Sukhwinder Singh Sukhu	Shiv Pratap Shukla
Jharkhand	Ranchi	Hemant Soren	CP Radhakrishnan
Karnataka	Bengaluru	Siddaramaiah	Thaawarchand Gehlot
Kerala	Thiruvananthapuram	Pinarayi Vijayan	Arif Mohammed Khan
Madhya Pradesh	Bhopal	Shivraj Singh Chauhan	Mangubhai Chhaganbhai Patel
Maharashtra	Mumbai	Eknath Shinde	Ramesh Bais
Manipur	Imphal	N Biren Singh	Sushri Anusuiya Uikye
Meghalaya	Shillong	Conrad Kongkal Sangma	Phagu Chauhan
Mizoram	Aizawl	Pu Zoramthanga	Dr Kambhampati Haribabu
Nagaland	Kohima	Neiphiu Rio	La. Ganesan
Odisha	Bhubaneswar	Naveen Patnaik	Raghubar Das
Punjab	Chandigarh	Bhagwant Mann	Banwarilal Purohit
Rajasthan	Jaipur	Ashok Gehlot	Kalraj Mishra
Sikkim	Gangtok	PS Golay	Lakshman Prasad Acharya
Tamil Nadu	Chennai	M. K. Stalin	R. N. Ravi
Telangana	Hyderabad	K. Chandrasekhar Rao	Tamilisai Soundararajan
Tripura	Agartala	Dr. Manik Saha	Indra Sena Reddy Nallu
Uttar Pradesh	Lucknow	Yogi Aditya Nath	Anandiben Patel
Uttarakhand	Dehradun	Pushkar Singh Dhami	Lt. Gen. Gurmit Singh
West Bengal	Kolkata	Mamata Banerjee	C V Ananda Bose

UNION TERRITORIES, LIEUTENANT GOVERNORS & ADMINISTRATORS

UNION TERRITORY	LT. GOVERNOR & ADMINISTRATOR
Andaman and Nicobar Island (UT)	Admiral D K Joshi (Lieutenant Governor)
Chandigarh (UT)	Banwarilal Purohit (Administrator)
Dadra and Nagar Haveli and Daman and Diu (UT)	Praful Patel (Administrator)
Delhi (NCT)	Vinai Kumar Saxena (Lieutenant Governor)
Jammu and Kashmir (UT)	Manoj Sinha (Lieutenant Governor)
Lakshadweep (UT)	Praful Patel (Administrator)
Puducherry (UT)	Dr.Tamilisai Soundararajan (Addl. Charge) (Lieutenant Governor)
Ladakh (UT)	Brig. (Dr.) BD Mishra (Retd.) (Lieutenant Governor)

UNION MINISTERS & PORTFOLIO

UNION MINISTER	PORTFOLIO
Narendra Modi	Ministry of personnel, public grievances and pensions Department of Atomic Energy Department of Space
Rajnath Singh	Ministry of Defence
Amit Shah	Ministry of Home Affairs Ministry of Cooperation
Nitin Gadkari	Ministry of Road Transport and Highways
Nirmala Sitharaman	Ministry of Finance Ministry of Corporate Affairs
Piyush Goyal	Ministry of Commerce and Industry Ministry of Textiles Ministry of Consumer affairs, food and public distribution
Narendra Singh Tomar	Ministry of agriculture and Farmers welfare
Dr Subrahmanyam Jaishankar	Ministry of External Affairs
Arjun Munda	Ministry of Tribal Affairs
Smriti Zubin Irani	Ministry of Women and child Development Ministry of Minority Affairs
Dharmendra Pradhan	Ministry of Education Ministry of Skill Development and Entrepreneurship
Pralhad Joshi	Ministry of Parliamentary Affairs Ministry of coal Ministry of Mines
Narayan Tatu Rane	Ministry of Micro, Small and Medium Enterprises
SarbanandaSonowal	Minister of Ports, Shipping and Waterways Ministry of Ayurveda, Yoga and Naturopathy, Unani, Siddha and Homoeopathy (AYUSH)

Dr. Virendra Kumar	Ministry of Social Justice and Empowerment
Giriraj Singh	Ministry of Rural Development Ministry of Panchayati Raj
Jyotiraditya M. Scindia	Ministry of Civil Aviation Ministry of Steel
Ashwini Vaishnaw	Ministry of Railways Ministry of Communications Ministry of Electronics and Information Technology
Pashu Pati Kumar Paras	Ministry of Food Processing Industries
Gajendra Singh Shekhawat	Ministry of Jal Shakti
Kiren Rijju	Ministry of Earth Sciences
Raj Kumar Singh	Ministry of Power Ministry of New and Renewable Energy
Hardeep Singh Puri	Ministry of Petroleum and Natural Gas Ministry of Housing and Urban Affairs
Mansukh L. Mandaviya	Ministry of Health and Family Welfare Ministry of Chemicals and Fertilizers
Bhupender Yadav	Ministry of Environment, Forest and Climate Change Ministry of Labour and Employment
Mahendra Nath Pandey	Ministry of Heavy Industries
Parshottam Rupala	Ministry of Fisheries, Animal Husbandry and Dairying
G. Kishan Reddy	Ministry of Culture Ministry of Tourism Ministry of Development of North Eastern Region
Anurag Singh Thakur	Ministry of Information and Broadcasting Ministry of Youth Affairs and Sports
Arjun Meghwal	Ministry of Law and Justice



SBI Clerk 2023-24 Selection Batch Prelims+Mains



LIVE

Highlights

- 100+ Hrs of Live Learning + Practice
- PDFs (eBooks) of All Sessions
- Test Series with AI-Powered Analysis
- Coverage of Entire Banking & Financial Awareness Section + Current Affairs

Learn from India's Leading Educators



Enroll Now

FREE Ebooks

[Download Now](#)

Current Affairs

[Explore Now](#)

FREE MOCK TESTS + TOPIC TESTS + SECTIONAL TESTS

For Banking, Insurance, SSC & Railways Exams

[Web](#)

[APP](#)

BLOG

Your one-stop destination
for all exam related
information & preparation
resources.

[Explore Now](#)

FORUM

Interact with peers & experts,
exchange scores
& improve your preparation.

[Explore Now](#)



www.OliveBoard.in