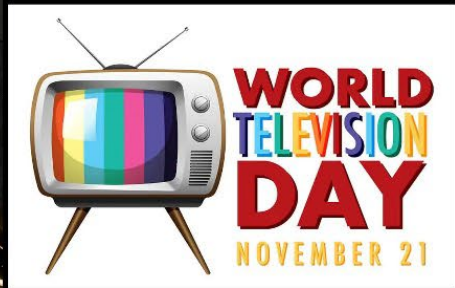
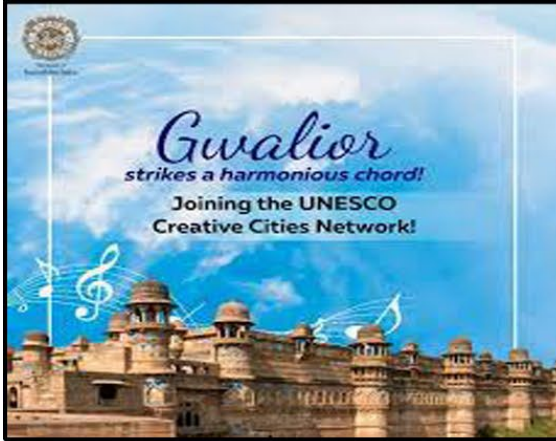




# Shankar School of Banking

# CURRENT AFFAIRS

## NOVEMBER - 2023



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## **NOVEMBER – 2023**

### **NATIONAL NEWS**

#### **First Heritage Train of Gujarat Flagged Off**

- ★ The Prime Minister of India, Narendra Modi, inaugurated Gujarat's first-ever heritage train.
- ★ This three-coach train will connect Ekta Nagar or Kevadia, where the Statue of Unity and Sardar Vallabhai Patel's memorial are located, to Ahmedabad.
- ★ This new train reflects the glorious heritage of the region and is designed with modern amenities.
- ★ Although the engine looks like a steam engine, it will be powered by electricity.
- ★ The train will be pulled by an electric engine that has been designed to resemble a steam locomotive and has wooden interiors.

#### **Sachin Tendulkar's Statue to be Unveiled**

- ★ Ahead of the World Cup match between India and Sri Lanka, a life-size statue of cricket legend Sachin Tendulkar will be unveiled at the Wankhede Stadium in Mumbai.
- ★ The statue depicts Tendulkar in motion, playing a stroke, and is placed next to the Sachin Tendulkar stand.
- ★ The inauguration ceremony will be attended by several dignitaries, including Maharashtra Chief Minister Eknath Shinde, Deputy Chief Minister Devendra Fadnavis, BCCI Secretary Jay Shah, Treasurer Ashish Shelar, and officials from the Mumbai Cricket Association (MCA).
- ★ The statue has been created by Pramod Kamble, a painter-sculptor from Ahmednagar in the state.

#### **Karnataka Celebrates its 68<sup>th</sup> Foundation Day**

- ★ Karnataka celebrated its 68<sup>th</sup> Foundation Day on 1<sup>st</sup> November 2023.
- ★ Karnataka Chief Minister Siddaramaiah has greeted the people of the state on the 68<sup>th</sup> State Foundation Day.
- ★ On this occasion, Chief Minister Siddaramaiah also inaugurated a Rajyotsava across the state.
- ★ The state of Karnataka was formed on 1<sup>st</sup> November 1956 under the States Reorganization Act.
- ★ It was formerly known as Mysore State. On 1<sup>st</sup> November 1973, Mysore State was renamed Karnataka.

## **CM Khattar launches two Healthcare Initiatives**

- ★ Haryana Chief Minister Manohar Lal Khattar launched two healthcare initiatives - an expanded Ayushman Bharat-Chirayu Haryana Yojana and a cashless health facility for government employees, pensioners, and accredited journalists.
- ★ The initiative was launched by CM Khattar in a function held in Chandigarh on the occasion of Haryana Diwas.
- ★ The Chief Minister also distributed the Ayushman Bharat-Chirayu Haryana scheme cards to eligible families.
- ★ The Ayushman Bharat-Chirayu Haryana Yojana was launched by CM Khattar on 21<sup>st</sup> November 2022. It was basically an extension of the Pradhan Mantri Ayushman Bharat scheme.
- ★ A cashless health facility for government employees, pensioners, and accredited journalists was launched.
- ★ The Haryana government will offer cash health facilities for treatment of 1340 identified diseases in select 569 empanelled hospitals in the state.

## **Election Commission Designed Software 'ENCORE'**

- ★ The Election Commission of India has developed in-house software called ENCORE for effective candidate and election management.
- ★ The full form of ENCORE is Enabling Communications on Real-time Environment. There are three types of ENCORE Application.
- ★ ENCORE Counting Application: The ENCORE counting application is a comprehensive platform that helps returning officers to digitize the votes they receive, tabulate the round-wise data, and produce various statutory reports for counting.
- ★ ENCORE Scrutiny Application: The ENCORE Scrutiny Application is a tool that enables Returning Officers to scrutinize the nominations submitted by candidates online. Once the nominations are verified, their status is marked as either Accepted, Rejected, or Withdrawn.
- ★ ENCORE Nodal App: The ENCORE Nodal App requires various departments to issue a 'no objection' certificate before granting permission for political rallies, road shows, and meetings.

## **Second Edition of 'World Food India 2023'**

- ★ Prime Minister Narendra Modi inaugurated the second edition of 'World Food India 2023' at Bharat Mandapam in New Delhi on 3<sup>rd</sup> November 2023. Under this programme, the Prime Minister Modi also inaugurated the 'Food Street'.
- ★ The second edition of 'World Food India 2023' is being organized from 3<sup>rd</sup> to 5<sup>th</sup> November 2023, after which the program will be concluded by President Draupadi Murmu.
- ★ The event aims to showcase India as the 'food basket of the world' and celebrate 2023 as the International Year of Millets.
- ★ In this edition of World Food India, the Netherlands will be the 'Partner Country', and Japan and Vietnam are designated as 'Focus Countries'.
- ★ The pavilions within the Food Street showcase regional cuisines from various corners of India, including street food and culinary delights from the royal heritage of the country.

### **ECI Signed an Agreement with Ministry of Education**

- ★ The Election Commission of India has signed a Memorandum of Understanding (MoU) with the Ministry of Education to bring electoral literacy in schools across the country.
- ★ Its objective is to include voter education and electoral literacy in the curriculum from classes 6<sup>th</sup> to 12<sup>th</sup> in all schools.
- ★ It envisages instilling electoral literacy in the young people through the educational institutions.
- ★ Under the MoU, study material on electoral literacy will be included in NCERT school textbooks and state education boards will also be advised to follow the same.

### **QCI hosts 3<sup>rd</sup> ICSTS**

- ★ The Quality Council of India (QCI), an autonomous organization of the Department for Promotion of Industry and Internal Trade (DPIIT), Ministry of Commerce and Industry hosted the 3<sup>rd</sup> International Convention on Sustainable Trade and Standards (ICSTS) in New Delhi.
- ★ ICSTS, a two-day event, has been organized by the India National Platform on Private Sustainability Standards (India PSS Platform) and hosted by QCI in collaboration with the United Nations Forum on Sustainability Standards (UNFSS).
- ★ The ICSTS aims to raise awareness and foster dialogue on the challenges and opportunities of voluntary sustainability standards (VSS), which are tools to improve the environmental and social aspects of global value chains.
- ★ Sustainability Standards are special rules that guarantee the products you buy do not hurt the environment and the people who make them.

### **Seventh Edition of 'Ganga Utsav'**

- ★ The 7<sup>th</sup> edition of Ganga Utsav was organized by National Mission for Clean Ganga in New Delhi.
- ★ It was inaugurated by Secretary, Department of Water Resources, River Development and Ganga Rejuvenation, Ministry of Jal Shakti, Ms. Debashree Mukherjee.
- ★ The event also marked the release of 33<sup>rd</sup> edition of Namami Gange Magazine, the new Chacha Chaudhary series and the Voyage of Ganga Booklet, based on Ganga Pustak Parikrama in collaboration with NBT.
- ★ Water conservation was another focal point of her address, as she highlighted its critical role in the rejuvenation of rivers.
- ★ She called for collective action and collaboration, stating that water conservation and river rejuvenation are fundamental responsibilities that we all share.

### **3-day Women for Water, Water for Women Campaign**

- ★ The Housing and Urban Affairs Ministry will launch a three-day Women for Water, Water for Women Campaign to celebrate Jal Diwali.
- ★ The Ministry said that women Self Help Groups (SHG) will visit more than 550 water treatment plants as part of the campaign.

- ★ The aim is to provide a platform for the inclusion of women in water governance, and instill a sense of ownership and belonging towards water infrastructure.
- ★ The Ministry is expecting more than 15 thousand SHG women to participate nationwide in the first phase.
- ★ The campaign is part of the Ministry's flagship scheme, Atal Mission for Rejuvenation and Urban Transformation in partnership with the National Urban Livelihood Mission.

### **54<sup>th</sup> International Film Festival of India**

- ★ Union Minister Shri Anurag Thakur announced that the 54<sup>th</sup> International Film Festival will be held from 20<sup>th</sup> to 28<sup>th</sup> November, 2023 in Goa.
- ★ The Ministry of Information and Broadcasting is organising the 54<sup>th</sup> International Film Festival of India (IFFI).
- ★ This is done in collaboration with the State Government of Goa and its Entertainment Society of Goa (ESG).
- ★ Mr Michael Douglas will receive the Satyajit Ray Lifetime Achievement Award.
- ★ The Satyajit Ray Lifetime Achievement Award (SRLTA) is presented for Excellence in World Cinema.
- ★ According to the Minister, there are approximately 600 entries in this sector for this year.

### **UP Government – To Conduct a Census of Cattle in State**

- ★ The Uttar Pradesh government has decided to conduct a comprehensive census of cows to find out the actual number of them and then plan accordingly for their welfare.
- ★ This step has been taken to get rid of the endless problem of abandoned or stray cattle in the state.
- ★ The Uttar Pradesh government has given instructions to conduct a census of cows in three categories for promotion and conservation of cows in the state.
- ★ These cows will be counted in the first phase of the census.
- ★ After this, in the second phase, an action plan related to these will be prepared and work will be done on it, so that the cows can get proper place.
- ★ In the third phase, the state government is conserving cows through 'Kanha Upvan'.
- ★ While ensuring the protection of cows roaming on the roads, the government is also addressing concerns to prevent inconvenience to common people and farmers.

### **Workshop on Accelerating Progress on the SDGs**

- ★ The NITI Aayog hosted a hybrid webinar on "Accelerating Progress on the Sustainable Development Goals (SDGs)" at the Dr. Ambedkar International Centre.
- ★ The webinar was co-hosted by the Institute for Human Development (IHD), the Centre for Social and Economic Progress (CSEP), and UNDP India.
- ★ The webinar was organized around the G20 New Delhi Leaders Declaration (NDLD), which would focus on accelerating progress on the SDGs.

- ★ The NDLD lays out paths for nations to follow on their route to attaining the SDGs.
- ★ The Government of India's key agency for coordinating the adoption and monitoring of SDGs at the national and sub-national levels is NITI Aayog.
- ★ One of the NDLD's primary themes was steps to achieve Strong, Sustainable, Balanced, and Inclusive Growth (SSBIG).

### **APEDA Signs MoU with Lulu Hypermarket**

- ★ APEDA inks Memorandum of Understanding (MoU) with Lulu Hypermarket for export promotion of millets in GCC countries.
- ★ The Agricultural and Processed Food Products Export Development Authority (APEDA) participates in 28<sup>th</sup> edition of Gulfood 2023.
- ★ APEDA aims to promote millet products and value-added products around the world in association with Lulu Group, which is an international retail hypermarket chain that operates stores and shopping malls.
- ★ As per the agreement, the Lulu Group will facilitate promotional activities for millet products and enable the country to display millets and its value added products, ready to eat products in international retail chains by sourcing it from Farmer Producer Organizations, Farmer Producer Companies, women entrepreneurs and startups.

### **Children's Science Festival**

- ★ Union Minister of State for Science and Technology Dr Jitendra Singh inaugurated the 'Children Science Festival' organized by CSIR-Indian Institute of Integrative Medicine (CSIR-IIIM) in Jammu.
- ★ Jigyasa is a student-scientist connect programme implemented by the Council of Scientific and Industrial Research (CSIR) in collaboration with Kendriya Vidyalaya Sangathan (KVS).
- ★ The Minister applauded the efforts of CSIR-IIIM for organizing such outreach activities for students from schools and colleges.
- ★ Such activities help increase scientific aptitude and inculcates the spirit of innovation and entrepreneurship in young minds.

### **12 GST Seva Kendras in Gujarat**

- ★ Smt. Nirmala Sitharaman, Union Minister for Finance and Corporate Affairs, inaugurated 12 GST Seva Kendras at Gyandham School in Vapi, Gujarat.
- ★ The Union Finance Minister also gave prizes to six customers, including ₹10 lakh cash to individuals who participated in the Mera Bill Mera Adhikaar project.
- ★ The Government of India created GST Seva Kendra as a specialised service facility to help taxpayers with GST (Goods and Services Tax) concerns.
- ★ Mera Bill Mera Adhikaar (MBMA) is a plan which was introduced on September 1, 2023 by the Central Board of Indirect Taxes and Customs (CBIC).
- ★ Its goal is to promote the practice of creating bills/invoices during sales and purchases.

## **Haryana Inaugurates Hot Balloon Project**

- ★ Haryana Chief Minister Manohar Lal Khattar inaugurated a hot air balloon project in Pinjore in the northern part of the state on 8<sup>th</sup> November 2023 with an aim to boost tourism prospects in his state.
- ★ Along with this, Chief Minister Manohar Lal Khattar also launched many other projects.
- ★ He inaugurated Water Sports and Atal Theme Park. Tourism Minister Kanwarpal Gurjar was also present with him on this occasion.
- ★ A hot air balloon trip was organized during sunrise depending on wind conditions.

## **Chhatrapati Shivaji Maharaj's Statue Installed in Kupwara**

- ★ The statue of Chhatrapati Shivaji Maharaj was installed in Kupwara district of Jammu and Kashmir on 7<sup>th</sup> November 2023.
- ★ The statue was unveiled by Maharashtra Chief Minister Eknath Shinde and Jammu and Kashmir Lieutenant Governor Manoj Sinha.
- ★ The statue has been installed in 41 Rashtriya Rifles (Maratha LI) near the India-Pakistan border in Kupwara.
- ★ This statue of Chhatrapati Shivaji Maharaj has been constructed in collaboration with 'Amahi Punekar Foundation' and Chhatrapati Shivaji Maharaj Memorial Committee.

## **Tamil Nadu Government to implement 'Project Dolphin'**

- ★ Government of Tamil Nadu issued an order to implement 'Project Dolphin' under the Integrated Development of Wildlife Habitat program of the Government of India.
- ★ It will be implemented during 2023-2024 at a cost of ₹8.13 crore.
- ★ Under this, 60% of the amount will be given by the Central Government, while the remaining cost will be borne by the State Government.
- ★ Tamil Nadu government aims to undertake several activities including Dolphin number estimation, protection, surveillance and awareness enhancement under the project.
- ★ Dolphins play an important role in keeping the marine environment in balance.

## **Agriculture 24/7 Platform**

- ★ The Department of Agriculture and Farmers Welfare has developed the Agriculture 24/7 platform in collaboration with Wadhvani Institute for Artificial Intelligence (Wadhvani AI).
- ★ It is the first automated artificial intelligence platform powered by Google.org.
- ★ This platform scans news articles in multiple languages and translates them into English.
- ★ It extracts essential information from news articles, such as headline, crop name, event type, date, location, severity, summary, and source link, ensuring that the ministry receives timely updates on relevant events published on the web.
- ★ The introduction of Krishi 24/7 addresses the need for an efficient mechanism to identify and manage agricultural news articles of interest to aid timely decision-making.

### **‘Bharat Organics’ brand of National Cooperative Organics Limited**

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

### **‘Ayurveda for One Health’ to be Celebrated**

- ★ It has been decided to celebrate the global success of the ‘Ayurveda for One Health’ campaign on 10<sup>th</sup> November 2023, the 8<sup>th</sup> ‘Ayurveda Day’ in Panchkula.
- ★ This was announced by Union Minister of State for AYUSH Dr. Munjpara Mahendrabhai.
- ★ The global Ayurveda Day campaign concludes in Panchkula, Haryana on November 9<sup>th</sup> and 10<sup>th</sup>.
- ★ Various organizations associated with the Ministry of AYUSH have connected farmers, youth and the general public across the country with the ‘Ayurveda for One Health’ campaign through various activities.
- ★ CCRAS, the key organizer of ‘Ayurveda Day’, launched the micro website [www.ayurvedaday.org.in](http://www.ayurvedaday.org.in) to link global participants to the ‘Ayurveda for One Health’ campaign.

### **Cinematographers to join 75 Creative Minds of Tomorrow**

- ★ The 54<sup>th</sup> edition of the International Film Festival of India (IFFI) is about to begin and 75 talented filmmakers and artistes across India have been selected for the third edition of the ‘75 Creative Minds of Tomorrow’ initiative.
- ★ For this, the much awaited list of participants selected by the Selection Jury and Grand Jury Panel has been announced.
- ★ 75 Creative Minds of Tomorrow features 75 talented youth from across India across 10 categories.
- ★ These promising cinematic talents of the future hail from 19 states and union territories of India.
- ★ Most of the talent has been selected from Maharashtra, followed by Delhi, West Bengal, Haryana and Tamil Nadu.
- ★ Participants will get an opportunity to showcase and show their talent by participating in a group competition for making short films under the “48 Hours Film Making Challenge”.
- ★ Under this, the participants will showcase their interpretation of “Mission Life” through their films in 48 hours.

### **State’s First Export Promotion Policy to Boost Exports**

- ★ To promote exports in the state, Maharashtra Government has approved the first Export Promotion Policy of the state.
- ★ This policy will be implemented till 2027-28 and will bring about ₹25 thousand crore investments in the state.



- ★ This policy will benefit about 5000 industries in the state, will also create 40000 employment opportunities and will help in increasing the exports of the state by 14%.

### **IBM And AWS Launched an Innovation Lab**

- ★ IBM and Amazon Web Services (AWS) have announced the launch of an Innovation Lab situated at the IBM Client Experience Center in Bengaluru, India.
- ★ This marks a significant expansion of their collaborative services, with a focus on empowering mutual clients through the capabilities of generative artificial intelligence (AI).
- ★ The Innovation Lab is structured into experience zones, each concentrating on different technology areas supported by generative AI and machine learning.
- ★ The segmentation allows clients to explore and understand the specific applications of these technologies.

### **'City of Music' by UNESCO**

- ★ The city of Gwalior in Madhya Pradesh has been added to UNESCO's Creative Cities Network (UCCN) for its strong commitment to harnessing culture and creativity.
- ★ Kozhikode from Kerala was also among the 55 new cities to join the network.
- ★ All the music gharanas of the country have their origins in the Gwalior gharana.
- ★ Gharana in Hindustani music is a community of performers who share a distinctive musical style that traces to a particular instructor or region.
- ★ Before Hindustani classical music was divided into various gharanas, Gwalior emerged as the first proper gharana of music.

### **Delhi Government Plans 'Cloud Seeding' to Induce Rains**

- ★ The Delhi government had announced that it was considering cloud seeding or 'artificial rain' to wash away pollutants in the air.
- ★ The equipment, an aircraft and, more importantly, the seed are already available.
- ★ However, the authorities are waiting for the conditions, at least the presence of clouds, to become favourable to induce rain through cloud seeding.
- ★ Water vapour condenses around small particles to form the droplets that make up a cloud.
- ★ These droplets collide and grow as they get heavy and the cloud gets saturated, it rains.

### **RailTel Signed MoU with REC Limited**

- ★ RailTel has signed a Memorandum of Understanding (MoU) with REC Ltd extending up to ₹30,000 crore as financial assistance for telecom, IT and railway signaling infrastructure projects.
- ★ These projects encompass a wide range of areas, including data centre products and services, telecom and IT products and services, railways and metro projects, and the KAVACH train collision prevention system.

- ★ REC Limited is a Maharatna public sector company established in the year 1969 under the Ministry of Power.
- ★ RailTel is a “Mini Ratna Company” under the Ministry of Railways.

### **First state to adopt the Uniform Civil Code (UCC)**

- ★ Uttarakhand is to become the first state in India to implement the Uniform Civil Code (UCC).
- ★ In a move towards legal uniformity and gender equality, the state government is set to convene a special session post-Diwali to clear the UCC Bill, marking a significant departure from the diverse personal laws that currently govern citizens based on their religious affiliations.
- ★ The move is part of a broader effort to create a legal framework that ensures fair treatment and opportunities for all citizens, regardless of their gender, sex, religion, or sexual orientation.
- ★ The Uniform Civil Code falls under Article 44 of the Constitution, advocating for a uniform civil code across the country’s territory.

### **InterGlobe to operate Electric Air Taxis in India**

- ★ InterGlobe Enterprises, the parent company of IndiGo, has announced its intention to introduce an all-electric air taxi service in India by 2026.
- ★ In connection with its plans to operate the air taxi service, IndiGo has signed a Memorandum of Understanding (MoU) with Archer Aviation - a company that deals in electric aircrafts, air taxis.
- ★ Once launched, the InterGlobe-Archer flight will carry passengers from Connaught Place in the national capital to Gurugram in Haryana in approximately 7 minutes whereas by road, the 27-kilometre-long trip will take 60-90 minutes.
- ★ The collaboration also intends to finance the acquisition of as many as 200 of Archer’s Midnight aircraft for deployment in India.

### **Icrisat joined with Assam Millet Mission**

- ★ The International Crop Research Institute for Semi-Arid Tropics (Icrisat) and the Government of Assam have joined hands to collaborate on climate-resilient and nutritionally enhanced food systems through the Assam Millet Mission.
- ★ The collaboration would focus on the State’s target to boost the cultivation, production and consumption of three native millet crops – finger millet, foxtail millet, and proso millet.
- ★ Presently, millets are only cultivated across 6,000 hectares in 15 districts of the northeastern State, contributing 97 per cent of the State’s millet production.
- ★ The collaboration will include empowering stakeholders through extensive training in various areas such as farming practices, seed production, and food safety management.
- ★ They will also develop and promote scientifically validated nutritious millet-based recipes, ready-to-eat (RTE) and ready-to-cook (RTC) food products, adapted to local taste preferences and distributed through various government schemes.

## **One Station One Product Scheme**

- ★ The “One Station One Product” initiative by the Indian Railways, which provides uniquely designed sale outlets for locals to sell indigenous products, is now operational at 1,037 stations nationwide.
- ★ It was launched with a vision to promote ‘Vocal for Local’.
- ★ This scheme is designed by the National Institute of Design, Ahmedabad.
- ★ It aims to build each railway station as a promotional hub and showcasing local and indigenous manufacturing products.
- ★ This scheme is providing welfare of local artisans, potters, weavers, tribals etc.
- ★ The eligible applicant will be allotted a temporary stall or kiosk for a period of 15 days on deposition of ₹1,000 with Railways.
- ★ The zonal railways will identify the stations, eligible products and the vendors.

## **Food Safety Compliance Portal in 4 Regional Languages**

- ★ Food safety regulator Food Safety and Standards Authority of India (FSSAI) has launched the Food Safety Compliance System (FOSCOS) portal in four regional languages besides Hindi and English to improve users’ experience and increase accessibility.
- ★ The Food Safety Compliance System portal is now available in Gujarati, Tamil, Telugu and Marathi apart from Hindi and English.
- ★ In this context, an official statement said that the Food Safety and Standards Authority of India (FSSAI) is planning to launch this portal in Kannada, Punjabi, Malayalam, Assamese, Bengali and Odia.
- ★ FSSAI, an independent statutory body formed under the Food Safety and Standards Act, 2006 (FSS Act), operates under the administrative oversight of the Ministry of Health and Family Welfare, Government of India.

## **42<sup>nd</sup> Edition of India International Trade Fair 2023**

- ★ The 42<sup>nd</sup> edition of the India International Trade Fair-2023 was inaugurated at Pragati Maidan in New Delhi.
- ★ Minister of State for Commerce and Industry Anupriya Patel inaugurated the Trade Fair.
- ★ The 42<sup>nd</sup> edition of the India International Trade Fair will facilitate trade and investment which will further promote economic growth and development of the country.
- ★ India is the most attractive destination for investment and the country is set to become the 3<sup>rd</sup> largest economy in the coming times.
- ★ The fair will remain meaningful in creating awareness of various social issues and in providing impetus to business transactions, joint ventures, and investment opportunities in the country.
- ★ The theme of the fourteen-day fair is “Vasudhaiva Kutumbakam” which emphasizes the significance of interconnectedness and co-operation in trade for achieving sustainable growth and well-being.

### **Prime Minister Inaugurates Viksit Bharat Sankalp Yatra from Khunti**

- ★ Prime Minister Shri Narendra Modi released the 15<sup>th</sup> instalment of over ₹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 Jan Jatiya Gaurav Divas every year.
- ★ On the occasion, PM Modi launched the PM Janjati Adivasi Nyaya Maha Abhiyan, an initiative with a budget of ₹24,000 crore, aimed at ensuring holistic development of tribal groups.
- ★ On the foundation day of Jharkhand, Shri Modi also laid the foundation stone and dedicated to the nation multiple development projects in Jharkhand worth ₹7200 crores in multiple sectors like rail, road, Education, Coal, Petroleum and Natural Gas.

### **Jammu & Kashmir LG Manoj Inaugurates Tribal festival Chhau Parv**

- ★ The 'Chhau Parv' was opened in Srinagar's Tagore Hall by Manoj Sinha, the Lieutenant Governor of Jammu and Kashmir.
- ★ The 'Chhau Parv' Festival and Seminar on Chhau Dances and Folk Dances were held at Srinagar's Tagore Hall by Sangeet Natak Akademi, New Delhi, and National Academy of Music, Dance, and Drama in association with Chhau Kendra, Chandankiyari, Bokaro, Jharkhand.
- ★ Chhau dance is an eastern Indian practice that represents abstract concepts, local folklore and scenes from epics like the Mahabharata and Ramayana.
- ★ Male dancers from nearby towns or the families of traditional artists are trained in Chhau dance.
- ★ The Shehnai and Mohuri reed pipes are used to play folk and traditional music while the dance is done in an open space at night.

### **Centre Approves Digital Add Policy**

- ★ The Union government has approved a new policy allowing its advertising wing, the Central Bureau of Communication (CBC), to undertake advertisement campaigns on social media, OTT platforms and other digital media.
- ★ The Ministry of Information and Broadcasting approved the "Digital Advertisement Policy, 2023 to enable and empower the Central Bureau of Communication to undertake campaigns in the Digital Media Space.
- ★ In response to the evolving media landscape, the policy marks a pivotal moment in CBC's mission to disseminate information and create awareness regarding various schemes, programs, and policies of the Government.
- ★ The policy will enable CBC to empanel agencies and organisations in the OTT and Video on Demand Space.
- ★ CBC will also be able to leverage the growing number of listeners to Podcasts and Digital Audio platforms through empanelment of Digital Audio platforms.
- ★ Apart from rationalising its process of empaneling Internet Websites, CBC now for the first time will be able to channelize its public service campaign messages through Mobile Applications too.

## **‘AANA Dashboard for Cities’ Portal Launched**

- ★ The ‘AANA Dashboard for Cities’ portal [www.aana.gov.in](http://www.aana.gov.in) has been made live by the Ministry of Housing and Urban Affairs (MoHUA) where Urban Local Bodies (ULBs).
- ★ The country can participate in this pioneering initiative to voluntarily submit their key data on a regular basis, through a simple, easy-to-fill, data entry form on the portal.
- ★ The primary objectives of the AANA Dashboard are to help cities to:
  - (i) see how they are faring vis-à-vis other cities,
  - (ii) inspire them by pointing to possibilities and areas of improvement and
  - (iii) providing opportunity to learn and engage with frontrunners.
- ★ While not ranking the ULBs, the AANA dashboard would serve as a tool for comparing similarly placed cities and promoting peer learning among cities.
- ★ The Dashboard will present the data submitted by the ULBs on the basis of indicators across five broad pillars namely, (i) Political & Administrative Structure, (ii) Finance, (iii) Planning, (iv) Citizen Centric Governance and (v) Delivery of Basic Services.
- ★ The ULBs will submit their data, including audited accounts, and self-reported performance metrics by logging in to the dashboard’s portal.
- ★ With the active co-operation of all ULBs, the ‘AANA Dashboard for Cities’ aims to create a robust database of the key performance metrics of Urban Local Bodies, which could be accessed by all stakeholders, and subsequently would open for public view once it gets populated.

## **Sunflower Programme for Invisible Disabilities**

- ★ To facilitate the smooth movement of passengers with invisible disabilities, Delhi International Airport Limited (DIAL) has launched a series of special services aimed at enhancing the travel experience for such persons at Delhi Airport.
- ★ By associating with the globally recognized Hidden Disabilities (HD) Sunflower initiative, DIAL has transformed Delhi Airport into a Sunflower Airport and empowers all passenger-facing partners through this programme with a globally developed framework.
- ★ DIAL initiative offers diverse merchandise like sunflower lanyards, pin badges, and wristbands.
- ★ These discreet but recognizable items allow passengers to signal the need for assistance from airport staff.
- ★ Sunflower merchandise is available for collection at the helpdesk and information counters located within the terminals.
- ★ By wearing a sunflower lanyard, pin, or wristband, persons with an invisible disability can easily and discreetly identify themselves and communicate their needs to airport staff, which will sympathetically approach them and provide necessary assistance.

## **New Delhi Hosts ‘Space Tech and Aviation 2047’ Conference**

- ★ President Draupadi Murmu inaugurated a two-day international conference and exhibition on the theme ‘Space Technology and Aviation in 2047’ to be held in New Delhi.

- ★ A two-day international conference and exhibition on ‘Space Technology and Aviation in 2047’ is being organized by the Aeronautical Society of India (AESI) on 18<sup>th</sup> and 19<sup>th</sup> November, 2023 at Yashobhoomi Convention Centre, New Delhi.
- ★ As the Chief Guest of this program, President Draupadi Murmu inaugurated the major seminar, conference and exhibition.
- ★ This conference-cum-exhibition is being organized to commemorate 75 years of excellence of the Aeronautical Society of India.
- ★ The event focuses on India’s success in space technology and aviation over the last 75 years, showcasing achievements, technological advancements and the role of great visionaries.
- ★ The inaugural session will include the release of a Compendium on 75 years of aerospace and aviation journey in India as well as Vision Document 2047.

### **Global Fisheries Conference India 2023**

- ★ The Union Minister for Fisheries, Animal Husbandry and Dairying Shri Parshottam Rupala will inaugurate the Global Fisheries Conference India 2023, a two-day mega event, at Gujarat Science City, Ahmedabad.
- ★ Under the theme ‘Celebrating Fisheries and Aquaculture Wealth’, the conference aims to bring together key stakeholders on one platform for fruitful discussions, market insights and networking.
- ★ One of the major highlights of the conference is an International Round Table Conference chaired by Union Minister Shri. Parshottam Rupala.
- ★ This high-level dialogue, attended by different nations and representatives of various international agencies, will focus on international collaborative efforts to sustain the sector amid a range of critical challenges, including the climate crisis.
- ★ About 50 Indian missions are also expected to join through virtual mode.
- ★ The conference covers over 210 national and international exhibitors, including start-ups, exporters, fisheries associations, and processing industries.
- ★ It will showcase their products, technology, success stories, and innovative solutions.

### **GAIL does the World’s 1<sup>st</sup> Ship-To-Ship LNG Transfer**

- ★ India’s top gas firm GAIL has done the world’s first ship-to-ship liquefied natural gas (LNG) transfer to save on shipping costs and cut emissions as the state-owned entity looks at innovative ways as a pivot to boost business.
- ★ GAIL has contracted 5.8 million tonnes per annum of LNG (natural gas super-cooled to liquid form) from the US.
- ★ The ship typically travels a distance of about 19,554 nautical miles for a round trip to transport LNG from Sabine Pass in the US to India via the Suez Canal and Gibraltar.
- ★ This journey takes approximately 54 days and emits about 15,600 tonnes of CO<sub>2</sub>.
- ★ Recently, the company-hired vessel Castillo De Santisteban moved a shipload of LNG from the US.

- ★ But mid-way, it transferred the cargo to another chartered hired vessel Al Gharrafa of QatarGas.
- ★ This is the world's first STS between a large conventional LNG vessel and a Q-Flex LNG Vessel.
- ★ This innovation plus the installation of the first floating CNG station helped GAIL win the 'Innovation Award - India and Midstream Project of the Year' at the Asian Oil and Gas Awards.

### **Ministry of Tourism Organising International Tourism Mart**

- ★ The Ministry of Tourism is organising the International Tourism Mart at Shillong in Meghalaya to create awareness about the tourism potential of the North East Region.
- ★ The event is scheduled to be inaugurated by Tourism Minister Kishan Reddy and attended by Tourism Ministers of North Eastern states.
- ★ The three-day event will provide a platform for North Eastern stakeholders to interact with their counterparts from the country and overseas markets.
- ★ The International Tourism Mart is an annual event held by the Ministry in one of the northeastern states on a rotation basis.
- ★ This event has also been planned as a Green Event by adopting low-carbon options along the lines of the action points formulated by the Environment Ministry for the implementation of Mission LiFE.
- ★ There will be no use of single-use plastic, and a digital and paperless route will be followed as well as a tree plantation drive will be undertaken.
- ★ During the event, the eight North Eastern States would present updates on their new destinations as well as new opportunities in their states.

### **Women Accorded Top Priority under PM Mudra Yojana Scheme**

- ★ Union Finance and Corporate Affairs Minister Nirmala Sitharaman, women entrepreneurs are accorded first priority under the Centre's flagship Pradhan Mantri Mudra Yojana (PMMY) scheme which offers financial assistance to beneficiaries.
- ★ Distributing sanction letters to beneficiaries under the PM SVANidhi Se Samriddhi programme which offers loans to street vendors, here, she said officials of the municipalities should identify the uncovered street vendors and help them avail benefits of this scheme.
- ★ SVANidhi Se Samriddhi is an additional component of the PMSVANidhi scheme to facilitate access to eight Central government schemes to eligible PM SVANidhi beneficiaries and their family members for their holistic development and socio-economic upliftment.
- ★ More than 60% of the loans provided under the PMMY scheme go to women entrepreneurs.
- ★ PMMY provides loans up to ₹10 lakh to non-corporate, non-farm small/micro enterprises.

### **UGC Notifies Regulations for Foreign Universities**

- ★ The University Grants Commission (UGC) issued regulations for foreign universities to establish and operate campuses in India.
- ★ As per the regulations, foreign universities can collaborate to set up campuses in India, if they meet eligibility criteria individually.

- ★ Foreign universities setting up campuses shall seek prior approval from UGC before starting new courses.
- ★ They should have secured a position within the top 500 in global rankings.
- ★ For setting up more than one campus in India, foreign universities need to make separate applications.
- ★ Foreign university campuses in India will be given the autonomy to recruit faculty and staff as per their recruitment norms.
- ★ Foreign university campuses in India will not be allowed to offer online courses or distance learning.
- ★ Also, the final rules have increased the time period for the standing committee to process applications from 45 days to 60 days.

### **CCRAS Launches Ayurveda Gyan Naipunya Initiative**

- ★ The Central Council for Research in Ayurveda Sciences (CCRAS) under the Ministry of Ayush launched the Ayurveda Gyan Naipunya Initiative (AGNI) for physicians practising in the field of Ayurveda in New Delhi.
- ★ The initiative aims to promote research for mainstreaming pragmatic Ayurveda practices through scientific validation and evidence-based appraisal.
- ★ Addressing the event, the Director General of CCRAS Prof Rabinarayanan Acharya said that this initiative will provide a platform for Ayurveda practitioners to report their innovative practices and experiences in various disease conditions.
- ★ The initiative also aims to undertake research for mainstreaming pragmatic practices through scientific validation and evidence-based appraisal.

### **Tehri Acro Festival**

- ★ The Uttarakhand Tourism Development Board (UTDB) announced the maiden edition of Tehri Acro Festival, to be held from November 24<sup>th</sup> to November 28, 2023.
- ★ Tehri Acro Festival is billed as India's premier International Aerial Acrobatic Show, set to feature over 150 paragliders, including 35 international athletes, making it a prominent event in the field of paragliding.
- ★ The festival will showcase an array of aerial acrobatics.
- ★ Three competitive events will be held during the festival, marking Tehri's entry into the world of paragliding.
- ★ Tehri, positioned at an elevation of approximately 1400 metres, boasts take-off points at Pratap Nagar, standing as the world's second-highest.

### **Inland Waterways Authority of India and Amazon**

- ★ Sarbananda Sonowal memorandum of understanding (MoU) was signed between the Inland Waterways Authority of India (IWAI) and Amazon Seller Services Private Limited (Amazon) in New Delhi.



- ★ The MoU aims to promote cargo movement and transportation of customer shipments and products through inland waterways using the river Ganga (National Waterway).
- ★ The maiden ship with e-commerce cargo will be flagged off from Patna to Kolkata soon.
- ★ Minister of Ports, Shipping and Waterways Sarbananda Sonowal, the MoU marks another important leaf in the growth story of India's waterways.
- ★ This partnership would be an important step towards enhancing the movement of e-commerce cargo through our Inland Waterways.

### **India Water Impact Summit (IWIS) in New Delhi**

- ★ Shri Nitin Gadkari, the Union Minister of Road Transport and Highways of India, inaugurated the 8<sup>th</sup> 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 (Ganga), spans three days from November 22<sup>nd</sup> to 24, 2023.
- ★ The theme of IWIS 2023 is 'Development vis-à-vis Land, Water and Rivers'.
- ★ The theme is aimed at uniting scientific experts, stakeholders, and government representatives to address dynamic challenges and opportunities in India's water sector.

### **Uttar Pradesh Government Prohibits Halal Branding on Food Products**

- ★ The Uttar Pradesh government has imposed a ban on halal-branded food items.
- ★ The State Food Commissioner's office has banned halal-labelled food items such as dairy products, sugar, bakery items, peppermint oil, savouries and edible oil.
- ★ The State Food Commissioner's office issued an order, citing that halal labelling contradicts legislation passed in 2006 aimed at ensuring product quality.
- ★ Halal labelling is considered to create confusion among consumers and is deemed contrary to the principles of the state government's law on the quality of edible products.

### **Divyangjan, Dehradun, signed MOU with Nation Book Trust**

- ★ The National Institute for the Empowerment of Persons with Visual Disabilities (Divyangjan) took significant strides towards inclusivity through two groundbreaking Memoranda of Understanding (MOUs) signed
- ★ MOU with National Book Trust, New Delhi Under the mentorship of the Secretary, Ministry of Social Justice & Empowerment, Government of India, NIEPVD and the National Book Trust, New Delhi, formalized their commitment to fostering collaboration.
- ★ The MOU paves the way for the establishment of a Universal Design Center for Reading in Dehradun, Uttarakhand.
- ★ This centre will showcase the National Book Trust's extensive collection of publications and learning materials in various accessible formats, including physical books, Braille books, e-books, and audiobooks.

- ★ The collaboration aims to make reading materials more accessible to individuals with visual disabilities, ensuring equal opportunities for learning and education.

### **Consultative Workshop in collaboration with Tamil Nadu SRLM**

- ★ The Deendayal Antyodaya Yojana – National Rural Livelihoods Mission (DAY-NRLM), Ministry of Rural Development, Government of India organised the fourth consultative workshop, in collaboration with Tamil Nadu state mission of DAY-NRLM on the theme of “Women’s Economic Empowerment through Promotion of Producer Collectives”.
- ★ Participants from seven states: Tamil Nadu, Kerala, Odisha, Puducherry, Andhra Pradesh, Telangana and Karnataka along with some eminent stakeholders from government, private and social sector organizations joined the workshop.
- ★ Additional Secretary, Rural Livelihoods, Shri Charanjit Singh reiterated the commitment of DAY-NRLM to partner with State SRLMs (State Rural Livelihoods Mission) in the spirit of convergence and whole of government approach.
- ★ He added that they aim to weave an array of support for income generation among SHG women, leveraging partnerships with institutions, converging with government schemes and fostering collectivization.
- ★ He emphasized on focused sector-based interventions across the country

### **National Milk Day 2023 at Guwahati’s Veterinary College**

- ★ The Department of Animal Husbandry and Dairying has decided to celebrate “National Milk Day 2023” on 26<sup>th</sup> November 2023 in the premises of the Veterinary College, Guwahati.
- ★ This special day is organized in honor of the 102<sup>nd</sup> birth anniversary of Dr. Verghese Kurien, the “Father of the White Revolution in India”.
- ★ The Chief Guest of this organized program will be Union Fisheries, Animal Husbandry and Dairy Minister Parshottam Rupala.
- ★ The event also marks the state level launch of the A-HELP (Authorized Agent for Health and Extension of Livestock Production) program.
- ★ During the event, an exhibition showcasing innovative technologies, livestock products and services and a technical session focusing on feed and fodder with special emphasis on formulating fodder strategy for North Eastern (NER) states will be organised.

### **Ayushman Bharat Health and Wellness Centres, Renamed**

- ★ The Government of India has renamed the Ayushman Bharat Health and Wellness Centres (AB-HWC) into Ayushman Arogya Mandir.
- ★ The Union Ministry of Health and Family Welfare has directed the State and the Union Territories governments to make the necessary changes to the Ayushman Bharat Health and Wellness Centres (AB-HWC) portal.
- ★ The government has also changed the tagline of the AB-HWC to ‘Arogyam Paramam Dhanam’.
- ★ The Ayushman Bharat-Health and Wellness Centres are part of the government of India’s flagship programme, “Ayushman Bharat”.

- ★ The government of India launched the Ayushman Bharat Scheme as per the National Health Policy 2017 to achieve the goal of Universal Health Coverage in India.
- ★ The Government of India's flagship health programme, the Ayushman Bharat Scheme, has been designed to meet the United Nations' Sustainable Development Goals (SDGs) and its underlying commitment to "leave no one behind".
- ★ The National Health Authority, under the Union Ministry of Health and Family Welfare, is implementing the Ayushman Bharat Scheme.

### **World's First 3D Printed Temple**

- ★ The world's first 3D-printed temple has been unveiled by Telangana.
- ★ The world's first 3D-printed temple is a ground-breaking structure located at Burugupally in Siddipet district.
- ★ The innovative construction, achieved through a three-month 3D printing process, is a significant technological milestone.
- ★ Spread over 4,000 square feet and situated at a height of 35.5 feet, this temple has three different parts.
- ★ Especially, the temple consists of three sanctums, each dedicated to a different deity.
- ★ The temple, has been built by Hyderabad Apsuja Infratech in collaboration with additive manufacturing solutions provider Simpliforge Creations.

### **Blue Dart Enters Into Strategic Partnership with India Post**

- ★ Blue Dart Express Limited announced that it has entered into a partnership with India Post.
- ★ With this collaboration, Blue Dart is introducing automated digital parcel lockers at selected post offices, offering customers an additional delivery method.
- ★ This innovation allows to conveniently retrieve their shipments from digital parcel lockers, doing away with the need for personal receipts or signing for a package.
- ★ Blue Dart has teamed up with Podrones, a last-mile technology and parcel locker company, to power this initiative.
- ★ Blue Dart Express offers secure and reliable delivery of consignments to over 56,000+ locations in India.

### **GI Tag to Saffron from Kishtwar District, Jammu and Kashmir**

- ★ Saffron from the mountainous Kishtwar district has been granted the Geographical Indication (GI) tag by the Geographical Indications Registry.
- ★ The saffron is cultivated in the highlands of Jammu and Kashmir.
- ★ This spice is grown in parts of Kashmir as well as the Kishtwar region of Jammu.
- ★ The most expensive crop, saffron (also known as kumkum), is also a major cash crop in Kishtwar, the isolated hill district of Jammu.
- ★ The cultivation of saffron in Kishtwar is a cultural heritage, representing values of freshness and purity.

- ★ The saffron-growing area of Kishtwar is locally called Mandal.

### **42<sup>nd</sup> India International Trade Fair**

- ★ The 42<sup>nd</sup> India International Trade Fair concluded in New Delhi.
- ★ 10 lakh domestic and foreign visitors and business persons participated in this 14-day fair.
- ★ The theme of the fair 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.
- ★ At the closing ceremony, many awards were conferred to several pavilions and states in different categories.
- ★ 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.

### **Amazon India Partnered with AICTE**

- ★ Amazon India has recently signed a Memorandum of Understanding (MoU) with the All-India Council for Technical Education (AICTE) to extend its initiative Amazon WoW (Women of the World).
- ★ The Amazon WoW is a programme that is designed to empower and equip women students enrolled in engineering colleges across India with essential skills to thrive in the technology industry.
- ★ The eligible candidates are any women student who is currently pursuing a 4-year B.Tech/BE or 2-year MCA, M.Tech/ME programme or 5 year dual degree.
- ★ The programme offered includes coding, problem-solving, tech interviews, data structures and algorithms, etc.
- ★ It will help foster optimising resource utilisation, upskilling and promoting tech careers among women in STEM (Science, technology, engineering, and mathematics).

### **Government Extends PMGKAY**

- ★ The Government has extended the Pradhan Mantri Garib Kalyan Anna Yojana (PMGKAY) for another five years from 1<sup>st</sup> January 2024.
- ★ Under the scheme, five kg of free food grains are being provided per month to over 81 crore poor in the country.
- ★ The Union Cabinet also approved a Central Sector Scheme for providing drones to the Women's Self Help Groups (SHGs).
- ★ The Minister informed that under the scheme, drones will be provided to 15,000 selected Women's SHGs during 2023-24 to 2025-2026 for providing rental services to farmers for agricultural uses.
- ★ The scheme has been approved with an outlay of 1261 crore rupees.

## INTERNATIONAL NEWS

### WHO Regional Committee for SE Asia

- ★ Union Minister of Health and Family Welfare Dr. Mansukh Mandaviya addressed the 76<sup>th</sup> session of the World Health Organization (WHO) Regional Committee for South-East Asia (SEARO) in New Delhi.
- ★ Along with Dr. Mandaviya, WHO Director General Dr. Tedros Adhanom Ghebreyesus was also present virtually in the session.
- ★ During this, Dr. Mandaviya was also unanimously elected Chairman of the 76<sup>th</sup> session of the Regional Committee for South-East Asia (SEARO).
- ★ Addressing the gathering, Dr. Mandaviya declared the progress of Ayushman Bharat Health and Wellness Centers (AB-HWCs) which have played a vital role in providing a wide range of primary health services.
- ★ More than 2,110 million people were enrolled in AB-HWC centers as of 24<sup>th</sup> October 2023.

### 'AI Safety Summit' 2023

- ★ Minister of State for Electronics and IT Rajeev Chandrasekhar will participate in the two-day 'AI Safety Summit' 2023 in the United Kingdom
- ★ The summit, organized by the UK Government, will bring together Ministers and representatives from various countries, including the UK, US, France, Indonesia, Kenya, Saudi Arabia, and South Korea, among others.
- ★ The Electronics and IT Ministry said the summit will see the participation of leading global think tanks, renowned academic institutions specializing in Artificial Intelligence, and government representatives from like-minded nations.
- ★ The Ministry added that the Minister will engage in meaningful dialogues with his counterparts from around the world, centred on the theme of "AI for Good".

### Dharmendra Pradhan is on a Three-day Visit to UAE

- ★ The Union Minister for Education and Skill Development and Entrepreneurship Dharmendra Pradhan is in Abu-Dhabi on a three-day visit to the United Arab Emirates (UAE) from 1<sup>st</sup> November to 3<sup>rd</sup> November 2023.
- ★ During his visit, Union Minister Dharmendra Pradhan will meet several key ministers, and participate in important discussions related to the education and skills ecosystem of the two countries.
- ★ An MoU was signed between India and the United Arab Emirates on 1<sup>st</sup> November 2023 to strengthen the existing education co-operation between the two countries.
- ★ Union Minister Dharmendra Pradhan will visit 'Global Tech Ecosystem Hub 71' in Abu Dhabi on 2<sup>nd</sup> November 2023.

## **Gwalior and Kozhikode Join UNESCO Creative Cities Network**

- ★ Gwalior and Kozhikode of India were included in the UNESCO Creative Cities Network (UCCN).
- ★ By the year 2050, 68 percent of the world's population is estimated to live in urban areas.
- ★ Gwalior of Madhya Pradesh has made it to this prestigious list in the 'Music' category, while Kozhikode of Kerala has been included in this list in the 'Literature' category.
- ★ According to a statement issued by UNESCO, these new cities are included in the list for their strong commitment to using culture and creativity as part of their development strategies and demonstrating innovative practices in human-centred urban planning.
- ★ The newly nominated creative cities are invited to participate in the 2024 UCCN Annual Conference to be held in Braga, Portugal from 1<sup>st</sup> July to 5<sup>th</sup> July.
- ★ 'Bringing Youth to the Table for the Next Decade' is the theme of the conference.

## **Sixth Assembly of International Solar Alliance**

- ★ The 6<sup>th</sup> Assembly of the International Solar Alliance (ISA) was held on October 31, 2023 at the Bharat Mandapam in New Delhi.
- ★ ISA was chaired by India's Minister of Power and New and Renewable Energy R.K. Singh served as the President of the ISA Assembly.
- ★ The Assembly was co-chaired by Ms Chrysolia Zacharopoulou, Minister of State for Development, Francophonie and International Partnerships of France.
- ★ The ISA was attended by ministers from 20 countries and representatives of 116 member and signatory countries.
- ★ The Sixth Assembly of the International Solar Alliance was held in New Delhi during October 30-November 2, 2023.
- ★ R.K. Singh Addressing a joint press conference with ministers of member countries said that the sixth assembly of the ISA has decided to increase the Viability Gap Financing (VGF) for projects from 10% to 35%.

## **India and Bangladesh to Inaugurate Three Development Projects**

- ★ On 1<sup>st</sup> November 2023, the Prime Minister Shri Narendra Modi and the Prime Minister of Bangladesh, H.E. Sheikh Hasina, will jointly launch three Indian-assisted development projects.
- ★ The three projects are the Akhaura-Agartala Cross-Border Rail Link, the Khulna-Mongla Port Rail Line, and the Maitree Super Thermal Power Plant Unit II.
- ★ These projects will improve regional connectivity and energy security.
- ★ Akhaura-Agartala Cross-Border Rail Link project was carried out with a grant of INR 392.52 crore from the Government of India to Bangladesh.
- ★ The Khulna-Mongla rail line project has received 69.18 percent of its finance from Indian Lines of Credit (LoC).
- ★ Unit I of the Maitree Super Thermal Power Plant was launched by Prime Ministers of India and Bangladesh in September 2022, while Unit II will be launched on November 1, 2023.

- ★ The completion of the Maitree Super Thermal Power Plant will improve energy security in Bangladesh.

### **Thailand Offers Indians Visa-Free Entry**

- ★ Indians can travel to Thailand without a visa from November 10<sup>th</sup> to May 10<sup>th</sup>, 2024.
- ★ India is one of the major tourism sources for Thailand.
- ★ On one entry a person can stay for up to 30 days.
- ★ Sri Lanka also made the announcement of granting a couple of countries including India, visa-free entry facilities for their citizens.

### **India Sri Lanka Business Summit 2023**

- ★ Finance Minister Nirmala Sitharaman is on a three-day visit to Sri Lanka from 1<sup>st</sup> November to 3<sup>rd</sup> November 2023.
- ★ She also attended several events in the country and presided over the signing of agreements between the two countries to strengthen bilateral co-operation.
- ★ Nirmala Sitharaman gave the keynote address at the India-Sri Lanka Business Summit held at Hotel Taj Samudra in Colombo on 2<sup>nd</sup> November 2023.
- ★ The theme of the India Sri Lanka Business Summit was 'Enhancing Connectivity: Partnering for Prosperity',
- ★ The Business summit was jointly organised by the Confederation of Indian Industries (CII), the Indo-Lanka Chamber of Commerce and Industry, and the Ceylon Chamber of Commerce.
- ★ Nirmal Sitharaman also participated in the 12<sup>th</sup> round of the Economic and Technology Cooperation Agreement, known as ETCA, meeting between the two countries in Colombo.

### **'Mobility and Migration Agreement' – India and Italy**

- ★ External Affairs Minister Dr S Jaishankar held a comprehensive and productive meeting with Deputy Prime Minister and Foreign Minister of Italy Antonio Tajani in Rome.
- ★ In the meeting, the two leaders signed Mobility and Migration Partnership Agreement and the Cultural Exchange Programme to enable seamless movement of workers, students and professionals and also address the challenges of illegal migration.
- ★ Dr Jaishankar also met Defence Minister of Italy Guido Crosetto. The agenda focused on taking forward the renewed defence and security partnership.
- ★ They agreed that potential in agro-tech, innovation, space, defence and the digital domain should be explored.

### **2+2 Ministerial Dialogue**

- ★ US Secretary of State Antony J. Blinken and Defense Secretary Lloyd J. Austin are expected to visit India for the India-US 2+2 ministerial dialogue.
- ★ The India-US 2+2 Ministerial Dialogue is a high-level diplomatic meeting between the Foreign Ministers and Defense Ministers of India and the United States.

- ★ This visit comes at a time when there are ongoing international crises and challenges that require diplomatic and security discussions between the two countries.
- ★ The 2+2 ministerial dialogue is an important platform for the United States and India to engage in strategic discussions on various issues, including security, defense, and regional co-operation.
- ★ It is the highest-level institutional mechanism between the two countries.
- ★ The dialogue is an opportunity for the two countries to discuss and co-operate on a wide range of issues, including defense and security, trade and investment, and global challenges.

### **Putin Withdraws Russia's Ratification of Nuclear Test Ban Treaty**

- ★ President Vladimir Putin signed laws to remove Russia's ratification of the worldwide treaty prohibiting nuclear testing.
- ★ Russia claims that its withdrawal from the Comprehensive Nuclear Test Ban Treaty (CTBT) is only intended to bring Russia in line with the United States.
- ★ The move demonstrates the key gulf between the United States and Russia.
- ★ The United Nations enacted the Comprehensive Test Ban Treaty (CTBT) in 1996 with the goal of outlawing the use of nuclear weapons for either military or non-military reasons.

### **World Telecommunication Standardisation Assembly**

- ★ India is set to host the prestigious World Telecommunication Standardisation Assembly (WTSA) in 2024.
- ★ It will mark a significant step towards the advancements of 5G and 6G networks.
- ★ Union Communication and IT Minister, Ashwini Vaishnaw, made this announcement at the India Mobile Congress 2023, emphasizing the country's growing importance in the global technology landscape.
- ★ It is one of the three world conferences organized by the International Telecommunication Union, an entity within the United Nations system.
- ★ This event plays a pivotal role in setting global telecommunication standards, making India's hosting of the WTSA a significant milestone.

### **International Mining and Resource Conference (IMARC) 2023**

- ★ Shri Rao Saheb Patil Danve, Minister of State for Mines, Coal, and Railways, led an Indian delegation to the International Mining and Resource Conference (IMARC) 2023. The conference took place in Sydney, Australia.
- ★ The Indian Delegation met Mrs. Madeleine King, Minister of Resources in the Australian Government, and Mr. Tim Ayres, Assistant Minister of Trade and Investment in the Australian Government.
- ★ The main agenda was mutual collaboration in a variety of fields, including mining and manufacturing.
- ★ IMARC 2023 would also commemorate ten years of IMARC and industry, providing an ideal chance to reflect on the mining sector's success.



- ★ The International Mining and Resources Conference (IMARC) is Australia's largest and most prominent mining event, as well as a key platform for the worldwide mining sector.
- ★ IMARC is a group of global mining executives that meet to discuss mining, investment, and innovation trends for a more sustainable future.

### **Union Ministry of Tourism participates in WTM 2023, London**

- ★ The Union Ministry of Tourism is participating in the World Travel Market (WTM), London from 6<sup>th</sup> to 8<sup>th</sup> November 2023 along with various stakeholders including travel operators and state tourism departments.
- ★ The Ministry of Tourism created the Incredible India Pavilion at the World Tourism Market (WTM) 2023, London, under the theme 'Incredible India! Visit India Year 2023', a range of tourism products and transformative experiences are being showcased for visitors to India.
- ★ Under WTM 2023, a total of 47 participants including travel operation companies/DMCs, state tourism departments of Delhi, Uttarakhand, Jammu and Kashmir, Bihar, Meghalaya, Arunachal Pradesh, Odisha, Assam and Indian Railway Catering and Tourism Corporation (IRCTC) will be present at the Incredible India Pavilion.
- ★ During its participation, the Ministry of Tourism wishes to use WTM 2023, London as a platform to bring together professionals from different sectors of the travel and tourism industry.
- ★ The platform will be used for networking, business opportunities, exchange of ideas and information.

### **New Member of the International Solar Alliance**

- ★ Chile has become the 95<sup>th</sup> 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.
- ★ ISA is an alliance of more than 120 signatory countries.
- ★ The International Solar Alliance was established as a joint effort of India and France.
- ★ Currently, 116 countries are signatories to the ISA Framework Agreement.

### **Second 'World Local Production Forum'**

- ★ The Indian delegation led by the Union Minister of State for Chemicals and Fertilizers is participating in the 2<sup>nd</sup> 'World Local Production Forum' in The Hague.
- ★ This is an initiative of the World Health Organization.
- ★ The first World Local Production Forum was organized in the year 2021.
- ★ It is being organized from 6<sup>th</sup> November to 8<sup>th</sup> November 2023.

### **India Signs MoI with Netherlands**

- ★ The MoI was signed at a meeting between Bhagwant Khuba, Union Minister of State for Chemicals and Fertilizers, and Ernst Kuipers, Minister of Health, Welfare and Sports of the Netherlands.

- ★ An Indian delegation led by Union Minister Khuba was in the Netherlands to participate in the 2<sup>nd</sup> World Local Production Forum (WLPF) meeting was held in The Hague from 6<sup>th</sup> to 8<sup>th</sup> November 2023.
- ★ The World Local Production Forum is a platform created at the initiative of the World Health Organization (WHO).
- ★ The objective is to enhance access to medications and health technologies.
- ★ The WLPF meeting, held in The Hague, provides an important opportunity to share experiences, challenges and successes in the development and manufacturing of diagnostic measures.

### **Malaysian Foreign Minister Dr. Abd Kadir Visit to India**

- ★ Dr. Zambri Abd Kadir, Foreign Minister of Malaysia paid an official visit to India from 5<sup>th</sup>-8<sup>th</sup> November 2023.
- ★ Malaysian Foreign Minister Dr Zambri Abdul Kadir paid a four-day visit to India at the invitation of Indian External Affairs Minister S Jaishankar.
- ★ The JCM comprehensively reviewed the progress made in all areas of bilateral co-operation including political, defense and security, maritime co-operation, trade and investment, health, energy, science and technology, culture, tourism and people-to-people relations.
- ★ The JCM, agreed on further measures to realize enhanced strategic partnership between the two and deepen economic and defense activities as well as enhance co-operation in new and emerging areas such as digital public infrastructure, fintech and semiconductors.
- ★ Views were also exchanged on regional, multilateral and geopolitical issues of mutual interest.

### **Fifth India-U.S. 2+2 Ministerial Dialogue**

- ★ Indian Defence Minister and External Affairs Minister met their counterparts from the US government for the fifth 2+2 Ministerial Dialogue held in New Delhi.
- ★ The 2+2 meetings have been held annually with the US leaders since 2018.
- ★ The 2+2 meetings signify the participation of two high-level representatives, Ministers holding Foreign and Defence portfolios, from each of the two countries.
- ★ These meetings aim to enhance the scope of dialogue between them.
- ★ Such a mechanism enables the partners to better understand and appreciate each other's strategic concerns and sensitivities.
- ★ This, in turn, help to build a stronger, more integrated strategic relationship in a rapidly changing global environment.

### **Norway to Support India's 'Hunger Project'**

- ★ Norway commits to providing financial support for India's 'Hunger Project' aimed at strengthening women leaders, environmental protection, and promoting food security in Uttarakhand.
- ★ The duration of the project would be 3 years, till September 2026 with a budget of ₹44.7 million.

- ★ The hunger project organises capacity-building training for elected women representatives (EWRs) and federations, focusing on strengthening van panchayats (forest councils) which in turn will ensure food security and livelihood opportunities for marginalised households.
- ★ The project will be implemented in three districts, nine blocks, 172 gram panchayats, and 145 van panchayats of Uttarakhand.
- ★ Approximately 900 EW will be involved in the initiative, contributing to the protection of standing forests and nurturing the immediate environment crucial to community livelihoods and food security.

### **Supply Chain Resilience Agreement**

- ★ Shri Piyush Goyal, Union Minister of Commerce and Industry, Consumer Affairs, Food and Public Distribution, and Textiles, attended the third in-person IPEF Ministerial meeting.
- ★ The Union Minister of India and the Ministers of the other IPEF partner nations signed the first-ever IPEF Supply Chain Resilience Agreement during this Ministerial meeting.
- ★ The US, India and twelve other IPEF members have signed a Supply Chain Resilience Agreement.
- ★ During the ministerial conference of the Indo-Pacific Economic Framework for Prosperity (IPEF), the agreement was signed in San Francisco.
- ★ The network would handle emergency issues and assist partners in seeking assistance during a supply chain disruption.
- ★ It will also facilitate information sharing and collaboration among IPEF partners during a crisis, allowing for a faster response that minimizes negative economic effects.
- ★ IPEF supply networks should become more strong, resilient, and well-integrated as a result of the Supply Chain Resilience Agreement.

### **United Kingdom to Add India to its List of Safe Countries**

- ★ The United Kingdom (UK) has decided to include India in its list of safe states.
- ★ Apart from India, Georgia has also been included in the list of safe states of the UK.
- ★ Other nations deemed safe by the UK include Albania, Switzerland along with European Union (EU) and European Economic Area (EEA) states.
- ★ This decision was announced by the UK Home Office to streamline immigration procedures and enhance border control measures.
- ★ This move is expected to expedite the repatriation process for individuals who have entered the UK illegally from India, aligning with the UK's efforts to enhance border security.

### **33<sup>rd</sup> Conference of WOAAH Regional Commission**

- ★ The 33<sup>rd</sup> Conference of the World Organisation for Animal Health (WOAH) Regional Commission for Asia and Pacific started in New Delhi.
- ★ Delegates from 36 countries are participating in the conference.
- ★ Senior officers from regional and international organizations and representatives from the private sector and private veterinary organizations are participating in the conference.

- ★ It is scheduled to be organized from November 13<sup>th</sup> to 16, 2023.
- ★ As per the World Organisation for Animal Health, 69 % of the human infections originate from the animals.
- ★ MoS Dr L Murugan said that the Fisheries sector is playing a major role in the social economic as well as the nutritional requirement of protein.
- ★ This contributes to 1% of the national GDP and 5.37 % of Agri GDP.
- ★ This has increased demand in the fields of food safety, public health, animal welfare and antimicrobial resistance.
- ★ The Government of India is also implementing a livestock health and disease control programme under the One Health Approach.

### **9<sup>th</sup> India International Science Festival IISF**

- ★ The 9<sup>th</sup> India International Science Festival (IISF) 2023 will be held at Faridabad, Haryana, from January 17<sup>th</sup> to January 20<sup>th</sup>, 2024.
- ★ This event was organised by the Ministry of Science and Technology and the Ministry of Earth Sciences in collaboration with Vijnana Bharati under the visionary leadership of Prime Minister Shri Narendra Modi.
- ★ The 9<sup>th</sup> India International Science Festival (IISF) 2023 is India's biggest Science Fair.
- ★ It will be conducted in Faridabad at the Translational Health Science and Technology Institute (THSTI) Campus and the Regional Centre for Biotechnology (RCB) of the Department of Biotechnology.
- ★ Theme for the event 'Science and Technology Public Outreach in Amrit Kaal'.
- ★ IISF 2023 will have 17 different subjects to exhibit scientific breakthroughs that will benefit both participants and the broader public.
- ★ The India International Science Festival (IISF) promotes creativity in science, technology, and innovation for the progress of a thriving India.

### **APEDA Facilitates Shipment of Fresh Bananas to Netherlands**

- ★ In a significant boost to the prospects of fresh fruit exports, the Agricultural and Processed Food Products Export Development Authority (APEDA) has facilitated the export of the first trial shipment of fresh bananas to the Netherlands via a sea route.
- ★ The trial shipment of bananas to Europe was carried out by the APEDA-registered 'INI Farms - a top exporter of fruits and vegetables from India.
- ★ Despite being the world's largest banana producer, India's export share is currently only one percent in the global market.
- ★ In the fiscal year 2022-23, India exported bananas worth \$176 million, equivalent to 0.36 MMT.
- ★ Andhra Pradesh is the largest banana-producing state in India, followed by Maharashtra, Karnataka, Tamil Nadu, and Uttar Pradesh.

### **Al Ain Book Festival 2023**

- ★ The 14<sup>th</sup> Al Ain Book Festival was launched by the Abu Dhabi Arabic Language Centre (ALC).
- ★ It will be hosted by His Highness Sheikh Tahnoon bin Mohammed Al Nahyan, the Ruler's Representative in Al Ain Region.
- ★ The Al Ain Book event, a cultural and literary event that honours books and reading, is gearing up for its next edition.
- ★ The Al Ain Book Festival 2023 is being held from November 19<sup>th</sup> to November 25<sup>th</sup>, 2023.
- ★ With more than 60,000 book titles offered by 150 exhibitors, the event is free to the public and strives to encourage knowledge among all parts of the community.

### **Delhi and Fukuoka 'Friendship Agreement'**

- ★ The Delhi government and Japan's Fukuoka Prefecture have extended their 'Friendship Agreement' for another three years, with an emphasis on collaboration in areas such as the environment, culture, tourism, heritage, education, and youth exchange.
- ★ To mark the 15<sup>th</sup> anniversary of their twinning arrangement, a 35-member team visited Delhi and met with Chief Minister Arvind Kejriwal, including Fukuoka Vice-Governor Akie Omagari.
- ★ The original agreement, which was signed on March 5, 2007, has now been extended until March 31, 2026.
- ★ Because of rising strategic convergence, India-Japan contacts have grown in importance, as has the Indo-Pacific region's common outlook on issues of peace, security, and stability.

### **AIM- NITI Aayog Launches New Accelerator to Support Australian**

- ★ 'Atal Innovation Mission' NITI Aayog has launched a new accelerator to advance Australian and Indian circular economy startups.
- ★ Rapid Innovation and Startup Expansion (RISE) was launched as a new accelerator.
- ★ 'Atal Innovation Mission' is a major initiative of the Government of India to promote innovation and entrepreneurship in the country.
- ★ RISE Accelerator stands as a pioneering multi-year bilateral program, uniquely crafted between India and Australia, dedicated to addressing the shared challenges of both economies.
- ★ Focused on the overarching theme of environment and climate technology, RISE provides a platform for startups to innovate solutions that transcend global challenges.

### **South Africa Introduces Tax Incentives**

- ★ South Africa has implemented its first-ever tax incentives to encourage the preservation of endangered species.
- ★ The South African Environment Ministry has entered into Biodiversity Management Agreements (BMAs) with three landowners in Limpopo province.
- ★ These agreements aim to secure the protection of privately-owned lions and rhinos.

- ★ The Department of Forestry, Fisheries, and the Environment collaborated with the Sustainable Finance Coalition and Wilderness Foundations Africa in developing these biodiversity management agreements.
- ★ The agreement allows the owners to deduct all their expenses related to conservation from their taxable income.
- ★ In order to activate the agreements applicants have to sign a management plan of at least a five-year duration with the department. The incentive falls under the category of Threatened Species and Other Effective Area-based Conservation Measures (OECMs).

### **India Becomes Chair of ISO for 2024**

- ★ The International Sugar Organization (ISO) announced during its 63<sup>rd</sup> Council meeting that India will be the Chair of the organization for the year 2024.
- ★ Leading the global sugar sector is a major achievement for the country and reflects the country's growing stature in the region.
- ★ India was led by Food Secretary Sanjeev Chopra at the 63<sup>rd</sup> Council Meeting of ISO.
- ★ India's top priority will be to take decisions with the support and co-operation of all Member States during its Presidency of ISO in 2024.
- ★ Along with this, India will also focus on bringing together all the member countries to adopt more sustainable practices in sugarcane cultivation, sugar and ethanol production and better utilization of by-products.
- ★ ISO is a unique intergovernmental organization established in 1968 by the International Sugar Agreement. Its headquarters is in London.

### **ASEAN-India Millet Festival in Jakarta**

- ★ The Indian Mission to the Association of Southeast Asian Nations (ASEAN), along with the Ministry of Agriculture & Farmers Welfare, is hosting the ASEAN-India Millet Festival in Indonesia's capital Jakarta from November 22-26, 2023, as part of the 'International Year of Millets 2023'.
- ★ The food festival started by showcasing culinary skills through innovative millet dishes and featuring participation from Millet-based Food Producer Organisations, and start-ups.
- ★ The 5-day festival is strategically organized in alignment with the ASEAN-India Joint Leaders' Statement on Strengthening Food Security and Nutrition.
- ★ The joint statement was adopted at the 20<sup>th</sup> ASEAN-India Summit in Jakarta on September 7, 2023.
- ★ The joint statement emphasizes strengthening food security and nutrition in response to crises, showcasing a proactive approach to addressing challenges.

### **World Bank and Bangladesh Ink 5 Financing Deals**

- ★ The World Bank and Bangladesh have signed 5 financing agreements amounting to over \$1.1 billion to support the country in achieving resilient and inclusive growth.

- ★ The 5 projects cover diverse areas, including early childhood development, Urban primary health, Secondary education, Riverbank protection and navigability and Gas distribution efficiency.
- ★ The financial support comes from the World Bank's International Development Association (IDA), emphasizing concessional loans to Bangladesh.
- ★ The financed projects align with Bangladesh's Eighth Five-Year Plan 2021-2025, aiming to prepare children for a brighter future and enhance resilience to climate change.
- ★ The projects also contribute to Bangladesh's goal of graduating from Least Developed Country (LDC) status by 2026 and advancing towards Vision 2041.

### **UAE Unveils World's Largest Single-Site Solar Power Plant**

- ★ The United Arab Emirates (UAE) 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 kilometres 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.
- ★ The project was developed by Abu Dhabi Future Energy Company (Masdar) and its partners Abu Dhabi National Energy Company (TAQA), EDF Renewables and JinkoPower.
- ★ It was procured by Emirates Water and Electricity Company (EWEC).
- ★ The plant uses almost 4 million solar panels which deploy innovative bi-facial technology, ensuring sunlight is captured on both sides of the panels to maximise yield.

### **Malaysia Will Give Free Visa to Indians**

- ★ Malaysian Prime Minister Anwar Ibrahim announced that Malaysia would grant visa-free entry to citizens of China and India for a stay of up to 30 days from 1<sup>st</sup> December.
- ★ Currently, Chinese and Indian citizens have to apply for a visa to enter Malaysia.
- ★ It has already been announced to give visa free entry to Indians in Thailand and Sri Lanka. Now Malaysia has become the third Asian country to do so.
- ★ People from China and India visit Malaysia in large numbers for tourism.
- ★ Among the most tourists visiting Malaysia, Chinese people are at fourth place and India is at fifth place. Both nations represent significant markets for Malaysia.

### **IndiGo to be First Airline to Start Flights from Noida**

- ★ IndiGo will be the first airline to start flights from Noida International Airport, which is scheduled to be operational by the end of 2024.
- ★ Noida International Airport (NIA) formally entered into an Memorandum of Understanding (MoU) with IndiGo, the largest airline in the country, designating IndiGo as the launch carrier for the airport.
- ★ Under the agreement, signed in Delhi, NIA and IndiGo will work together towards developing and strengthening air connectivity in Uttar Pradesh and beyond.

- ★ Noida International Airport will be the second international airport and the third commercial airport overall in the National Capital Region (NCR).
- ★ The partnership between NIA and IndiGo aims to explore novel and efficient strategies, with a focus on operational efficiency and an improved customer experience.

## **BANKING, FINANCE & ECONOMICS**

### **Merger of Fincare Small Finance Bank with AU Small Finance Bank**

- ★ AU Small Finance Bank and Fincare Small Finance Bank have agreed to merge under Banking Regulation Act of 1949.
- ★ The merger is dependent on the approval of both banks' shareholders, as well as the Reserve Bank of India under the Banking Regulation Act and the Competition Commission of India.
- ★ Once the necessary approvals are secured, Fincare Small Finance Bank will merge into AU Small Finance Bank.
- ★ Merger requires that both banks receive the approval of at least two-thirds of their respective shareholders before submitting the merger proposal to the RBI for final approval.

### **RBI Revises Bulk Deposit Limit of RRBs**

- ★ The Reserve Bank of India (RBI) has conducted a review of bulk deposit limits for financial institutions, specifically focusing on Regional Rural Banks (RRBs).
- ★ As a result, the bulk deposit limit for RRBs has been significantly increased from ₹15 lakh to ₹1 crore.
- ★ This carries significant implications for the operational framework of RRBs, promoting equity among banks.
- ★ A substantial change aimed at promoting equity among banks, especially those serving rural and semi-urban areas.

### **RBI To Directly Regulate Entities - Cross Border Payment Transactions**

- ★ The Reserve Bank of India (RBI) has announced its decision to directly regulate all entities that facilitate cross-border payment transactions related to the import and export of goods and services.
- ★ This directive is aimed at ensuring transparency, security, and adherence to financial regulations in these cross-border transactions.
- ★ The RBI, in its circular, introduced a novel category known as Payment Aggregator-Cross Border (PA-CB) to encompass all entities involved in facilitating cross-border payments.
- ★ This move comes in response to the evolving landscape of cross-border payments, which has witnessed significant growth and transformation in recent years.



- ★ The RBI now seeks to bring these entities under its direct regulatory purview to maintain the stability and integrity of the financial system.

### **SBI Card tied up with Reliance Retail**

- ★ SBI Card tied up with Reliance Retail for the launch of 'Reliance SBI Card'.
- ★ The co-branded credit card comes in two variants, i.e. Reliance SBI Card, and Reliance SBI Card PRIME.
- ★ The SBI and reliance Retail co-branded credit card is set to benefit card-holders while shopping at various Reliance Retail outlets.

### **SBI Trincomalee Branch in Sri Lanka**

- ★ Union Finance Minister Nirmala Sitharaman Inaugurated the Trincomalee branch of the State Bank of India (SBI) in eastern Sri Lanka on 2<sup>nd</sup> November 2023.
- ★ The ceremony was attended by the Indian High Commissioner to Sri Lanka, Gopal Baglay, Dinesh Khara, Chairman SBI and Senthil Thondaman, the Governor of Eastern Province.
- ★ The SBI is the largest Indian commercial bank, which has been operational in Sri Lanka since 1864. Before the opening of the Trincomalee branch, SBI had five branches in the country.
- ★ The total number of branches of SBI in Sri Lanka is 7.
- ★ During the recent economic crisis in Sri Lanka, the government of India provided \$1 billion in assistance to Sri Lanka through SBI.

### **ICICI Bank Customers - The Digital Rupee App**

- ★ ICICI Bank has announced that it has enabled millions of customers to pay to any merchant QR code by using the Bank's digital rupee (₹) app named 'Digital Rupee by ICICI Bank'.
- ★ The Bank has made it possible by making its digital rupee app UPI (Unified Payments Interface) interoperable.
- ★ This integration empowers customers to scan existing UPI QR code at merchant outlets and pay via the digital rupee app.
- ★ At the same time, it helps merchants to accept digital rupee payments on their existing UPI QR code, eliminating the need for mandatory on-boarding procedure.
- ★ ICICI Bank's introduction of UPI interoperability on its digital rupee app provides flexibility and convenience to customers.

### **HSBC, First Foreign Bank- Electronic Bank Guarantee Platform**

- ★ HSBC India, has introduced Electronic Bank Guarantee (E-BG) services to facilitate digitization of trade finance.
- ★ HSBC is the first foreign bank in the country to offer this facility which is made possible through a collaboration with National E-Governance Services Ltd.
- ★ E-BG platform simplifies and expedites the guarantee issuance process by introducing electronic stamping and signing.

## **RBI Announces Phased Discontinuation of I-CRR**

- ★ The Reserve Bank of India (RBI) has unveiled a plan to gradually discontinue the Incremental Cash Reserve Ratio (I-CRR) in response to evolving liquidity conditions.
- ★ This strategic move aims to ensure that the financial system remains stable and money markets operate smoothly.
- ★ Governor Das emphasized that the I-CRR was always intended as a “temporary measure” to address the liquidity surplus.
- ★ The net impact of this incremental CRR, according to the RBI’s internal calculations, amounted to slightly over ₹1 lakh crore.
- ★ This phased discontinuation of the I-CRR is a significant development in India’s monetary policy, aiming to maintain financial stability and manage liquidity in a controlled manner.

## **RBI to Impose Monetary Penalty**

- ★ Monetary penalties have been imposed on four co-operative banks and a non-banking financial company (NBFC) as a result of their failure to adhere to RBI’s guidelines.
- ★ Shree Lodra Nagarik Sahakari Bank, located in Gandhinagar, Gujarat, has been slapped with a monetary penalty of ₹4.00 lakh by the RBI.
- ★ The penalty was imposed for non-compliance with RBI’s directives on ‘Loans and advances to directors, relatives, and firms/concerns in which they are interested’ and ‘Placement of Deposits with Other Banks by Primary (Urban) Co-operative Banks (UCBs)’.
- ★ Malpur Nagarik Sahakari Bank, located in Aravalli, Gujarat, incurred a monetary penalty of ₹3.50 lakh from the RBI.
- ★ The Jolarpet Co-operative Urban Bank, situated in Vellore, Tamil Nadu, faced a monetary penalty of ₹50,000 by the RBI.
- ★ Limbasi Urban Co-operative Bank, located in Kheda, Gujarat, received a monetary penalty of ₹25,000 from the RBI.
- ★ The bank sanctioned a loan where a relative of one of its directors acted as a guarantor.
- ★ Early Salary Services Private Limited, based in Pune, faced a monetary penalty of ₹3.20 lakh.
- ★ The RBI noted that the company failed to establish a system of internal audit for all outsourced activities.

## **Axis Bank Partners With IRMA**

- ★ Axis Bank and the Institute of Rural Management Anand (IRMA) entered into a Memorandum of Understanding (MoU) to establish the Axis Bank Chair for financial inclusion at IRMA.
- ★ This will play a pivotal role in advancing financial inclusion and financial literacy in India, aligning with the vision of equitable and sustainable transformation for the nation.
- ★ The Axis Bank Chair for Financial Inclusion has been established for a period of five years.
- ★ As part of their partnership, IRMA and Axis Bank will also establish a Joint Advisory Committee.

- ★ The committee will be responsible for managing the chair's selection process, defining the terms of its operation, and regularly evaluating its performance.
- ★ This committee will ensure that the chair fulfills its mission and objectives effectively.

### **SBI Authorised to Issue and Encash Electoral Bonds**

- ★ The Government of India has authorised the State Bank of India (SBI), to issue and encash Electoral Bonds through its 29 Authorised Branches from 6<sup>th</sup> November 2023 to 20<sup>th</sup> November 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.
- ★ A person being an individual can buy Electoral Bonds, either singly or jointly with other individuals.
- ★ The Electoral Bonds shall be encashed by an eligible Political Party only through a Bank account with the Authorised Bank.

### **PayGlocal Receives In-Principle Approval from RBI**

- ★ PayGlocal, a payment platform with a focus on cross-border transactions, has been granted in-principle approval by the Reserve Bank of India (RBI) for a Payment Aggregator (PA) license.
- ★ This license will allow PayGlocal to onboard merchants onto its platform for online payment processing.
- ★ Founded in 2021, the company offers a technology platform that facilitates secure online payments through various instruments, including cards and global alternative payment methods.
- ★ RBI's new guidelines on Payment Aggregator-Cross Border (PA-CB) mark a significant step forward in terms of regulatory framework, particularly in advancing India's cross-border payment capabilities.
- ★ PayGlocal has received investments from prominent investors, including PeakXV (formerly known as Sequoia Capital India) and Tiger Global.

### **India and ADB Sign \$400 Million Loan Agreement**

- ★ India has signed a \$400 million policy-based loan agreement with the Asian Development Bank (ADB).
- ★ It is a significant step towards the development of high-quality urban infrastructure.
- ★ The agreement, aimed at improving service delivery and promoting efficient governance systems, underscores the nation's commitment to fostering planned and sustainable urbanization.
- ★ These policies are designed to enhance urban services, addressing critical aspects of urban planning and service delivery.
- ★ The emphasis is on creating a framework that supports systemic reforms for better urban living.

- ★ The focus is on inclusive, resilient, and sustainable infrastructure development that transforms urban areas into vibrant economic hubs.

### **NHAI Accepts First Insurance Surety Bond**

- ★ To boost liquidity and capacity of bidders, National Highways Authority of India (NHAI) has accepted Insurance Surety Bond for the monetization program of the upcoming bid of Toll Operate Transfer (TOT) Bundle 14.
- ★ This will be the first time this innovative instrument is being utilised as a Bank Guarantee (BG) in the road infrastructure sector for monetization of bids.
- ★ NHAI collaborated with the Highway Operators Association of India (HOAI), SBI General Insurance, and AON India Insurance to implement the initiative.
- ★ This collaboration indicates the involvement of key stakeholders in the road infrastructure development sector.
- ★ The Insurance Surety Bond for TOT Bundle 14 has been issued at a rate of 0.25% by the insurer without requiring any margin money.
- ★ This approach translates into significant cost savings for concessionaires, contributing to enhanced liquidity in the market.

### **Jocata and SIDBI**

- ★ Jocata, a financial advisory and technology company, collaborates with the principal financial institution for MSME development, the Small Industries Development Bank of India (SIDBI) to introduce the MSME Economic Activity Index called “Sumpoorn”.
- ★ This MSME-specific high-frequency indicator will capture the state of India’s growth engine, its MSMEs, which contribute more than a quarter of the country’s overall Gross Value Added (GVA) and more than 40% of its total exports.
- ★ Sumpoorn is a relative amplitude-adjusted composite diffusion index.
- ★ It utilizes consent-led and anonymized monthly sales data from over 50,000 MSMEs seeking credit from financial institutions, spanning from October 2019 to the present.
- ★ The current monthly count of MSMEs is around 2,500, according to the company.
- ★ It will release the index monthly with only a four-week reporting cycle.
- ★ MSME sales performance will be measured on a scale of 0 to 1 in the index.
- ★ The ‘bin’ will represent the state of contraction or expansion of economic activity in the MSME sector.

### **Punjab National Bank Launches Digital Gold Loan**

- ★ Public sector bank Punjab National Bank (PNB) launched the PNB Digital Gold Loan scheme.
- ★ The digital lending solution was introduced during the bank’s Digital Mahotsav event.
- ★ The aim is to provide hassle-free credit to customers to quickly meet their personal as well as agriculture credit requirements by using gold jewellery and/or ornaments as collaterals.

- ★ The PNB Digital Gold Loan scheme allows individuals to borrow amounts ranging from ₹25,000 to ₹25 lakh for personal needs.
- ★ Additionally, the loan is available for supporting agriculture or allied activities.
- ★ Eligible borrowers can avail loans ranging from a minimum of ₹10,000 to a maximum of ₹2 lakh for agricultural purposes.

### **TATA AIG General Insurance Partners with Air India**

- ★ Tata AIG General Insurance has partnered with Air India to offer travel insurance to both domestic and international travellers.
- ★ Passengers can purchase comprehensive coverage while booking their flights through Air India's various platforms.
- ★ The insurance covers are tailored to international destinations, providing a wide range of options for travellers.
- ★ This partnership aims to enhance the travel experience and ensure the safety of passengers.

### **DFC commits Funding for Adani Group's Port Terminal Project**

- ★ The United States International Development Finance Corporation (DFC) has committed \$553 million (around ₹4,600 crore) for the development of the Adani Group's deep water shipping container terminal in the Port of Colombo, Sri Lanka.
- ★ The West Container Terminal in the Port of Colombo is being developed by a consortium comprising Adani Ports and SEZ, John Keells Holdings, and the Sri Lanka Ports Authority.
- ★ Adani Ports holds a 51% stake in the container terminal of the port, which also has a terminal run by China Merchants Port Holdings Co Ltd.
- ★ China Merchants Holdings Co Ltd and Sri Lanka Ports Authority are jointly developing Colombo's South Container Terminal, the first terminal under expansion in the Colombo port.
- ★ The Port of Colombo is the largest and busiest transshipment port in the Indian Ocean and has been operating at over 90% utilisation since 2021, signalling its need for capacity expansion.

### **RBI Instructs Bajaj Finance to Halt Lending Through 'eCOM'**

- ★ The Reserve Bank of India (RBI), under section 45L(1)(b) of the Reserve Bank of India Act, 1934, has directed Bajaj Finance Limited to cease the sanction and disbursement of loans under its 'eCOM' and 'Insta EMI Card' products.
- ★ The directive is effective immediately, requiring Bajaj Finance to stop the sanction and disbursement of loans under the specified products.
- ★ The action is a result of Bajaj Finance's non-compliance with certain norms, specifically related to the Digital lending guidelines of the RBI.
- ★ Non-issuance of Key Fact Statements to borrowers under 'eCOM' and 'Insta EMI Card' products and deficiencies in Key Fact Statements for other digital loans were cited as reasons.
- ★ The RBI will review the directive after Bajaj Finance rectifies the deficiencies to the satisfaction of the central bank.

### **RBI Levies ₹90.92 Lakh Penalty on Axis Bank**

- ★ The Reserve Bank of India (RBI) has imposed a monetary penalty of ₹90.92 lakh on Axis Bank Limited.
- ★ The penalty is a result of non-compliance with certain directions issued by the RBI on various aspects, including 'Reserve Bank of India (Know Your Customer (KYC)) 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'.
- ★ 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.
- ★ The penalty has been imposed under the powers vested in the RBI, as conferred by the provisions of Section 47A(1)(c) read with Section 46(4)(i) of the Banking Regulation Act, 1949.
- ★ Manappuram Finance Limited, Thrissur, has been penalized ₹42.78 lakh 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".
- ★ Anand Rathi Global Finance Limited, Mumbai, faces a monetary penalty of ₹20 lakh for non-compliance with certain provisions of the Reserve Bank of India (Know Your Customer (KYC)) Directions, 2016.

### **Federal Bank Adopts UPI Lite for Streamlined Digital Transactions**

- ★ Federal Bank has launched the UPI (Unified Payment Interface) Lite functionality for small-value digital payments.
- ★ UPI Lite allows an individual to store money in their UPI Lite on-device wallet and make offline payments to merchants.
- ★ NPCI introduced UPI Lite - 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 Reserve Bank of India (RBI) had launched the UPI Lite functionality in September 2022 during its Monetary Policy Meet (MPC).
- ★ The solution runs off existing UPI ecosystem protocols for mobile phones to ensure commonality, compliance and system acceptance.
- ★ UPI LITE experience is intended to be a customer-friendly approach to enabling low value transactions without utilising a Remitter bank's core banking systems (CBS) in real-time, while providing adequate risk mitigation.
- ★ The primary objective behind launching UPI Lite is to alleviate stress on CBS caused by the high volume of UPI transactions.

### **UCO Bank Suspends Online IMPS Transfers**

- ★ The government-owned UCO Bank has suspended online Immediate Payment System (IMPS) transfers temporarily.
- ★ The suspension was initiated after a technical issue was identified from November 10<sup>th</sup> to 13<sup>th</sup>, 2023.

- ★ During this period, funds from transactions initiated by customers of other banks were erroneously credited to UCO Bank account holders, while the bank did not actually receive the money.
- ★ UCO Bank has taken a precautionary measure by making the IMPS channel offline.
- ★ The bank is actively working to resolve the issue and restore IMPS services at the earliest.
- ★ IMPS, is an electronic fund transfer process through which money is sent to the payee/beneficiary account instantly and in real-time.

### **State Bank of India (SBI) Expands Yono Global App**

- ★ The State Bank of India (SBI) is set to launch the Yono Global app in Singapore and the United States (US).
- ★ The expansion aims to offer digitised remittance and other financial services to SBI customers in these regions.
- ★ Vidya Krishnan, Deputy MD (IT) of SBI, engaged in discussions with Singapore-based digital platform enablers, local regulators, and the Monetary Authority of Singapore (MAS) for the app's launch.
- ★ Presently, SBI offers Yono Global services in 9 countries.
- ★ In September 2019, it started with the UK operations.
- ★ SBI is integrating the Yono Global app with PayNow, a digital payment system in Singapore.
- ★ SBI is continuing to invest in Yono Global to offer the best services available, SBI's deputy MD (IT) Vidya Krishnan stated at the three-day Singapore Fintech Festival (SFF).

### **First Sovereign Green Bond of FY24**

- ★ The government successfully raised ₹5,000 crore through the first issuance of sovereign green bonds for the current financial year.
- ★ The five-year papers were issued at a coupon rate of 7.25%, and investors did not offer significant greenium for the issuance.
- ★ The yield on the 5-year government bond closed the day at 7.27%.
- ★ As part of the FY24 borrowing program, the government plans to raise a total of ₹20,000 crore through sovereign green bonds.
- ★ This issuance shall comprise ₹10,000 crore of 30-year green bonds, and an additional ₹5,000 crore each of bonds with maturities of 5 years and 10 years.
- ★ In the previous financial year, the government raised ₹16,000 crore through two tranches of 5-year and 10-year green bonds.
- ★ The greenium, which signifies the premium investors are willing to pay for green bonds because of their sustainability impact, reduced from 6 basis points in the first tranche to just 1-5 basis points in the second tranche.
- ★ Funds generated via the sale of green bonds will be allocated to public sector projects aimed at decreasing the carbon footprint of the economy.

### **CCI Clears the Acquisition of Additional Stake in Niva Bupa Health Insurance**

- ★ Fair trade regulator Competition Commission of India (CCI) has approved the acquisition of an additional stake in Niva Bupa Health Insurance Company by Bupa Singapore Holdings Pte.
- ★ Bupa Singapore Holdings is a shareholder of Niva Bupa and a subsidiary of international healthcare group The British United Provident Association Ltd (Bupa).
- ★ The transaction relates to the secondary purchase of shares by Bupa Singapore Holdings in the Niva Bupa Health Insurance Company from Fettle Tone LLP.
- ★ After the transaction, the shareholding of Bupa Singapore Holdings will increase to 63% in Niva Bupa Health Insurance.
- ★ Niva Bupa Health Insurance provides insurance policies in India, while Fettle Tone LLP is a special purpose vehicle (SPV) set up by private equity firm True North Fund.
- ★ The CCI has cleared the deal under the green channel route.

### **IDBI Bank Enlists EY to Identify Buyers**

- ★ IDBI Bank has appointed EY India as the process adviser to facilitate the sale of its ₹4,000 crore distressed debt portfolio under the Stressed Assets Stabilisation Fund (SASF).
- ★ The bank has set a timeline of six and a half months for EY to complete the sale of the distressed debt portfolio.
- ★ SASF, a special-purpose vehicle, was established two decades ago following the merger of term-lending institution IDBI Ltd with its subsidiary IDBI Bank to form a commercial bank.
- ★ In 2004, the government permitted IDBI to transfer its distressed loans to IDBI Trust, managing ₹9,000 crore of distressed loans acquired under SASF from IDBI.
- ★ The distressed asset portfolio sale comes around the time when the promoters of the bank are preparing to sell a part of their stake.
- ★ Life Insurance Corporation holds 49.2% of the bank, while the government owns 45%.

### **Lowest Daily Wages for Rural Agricultural Workers**

- ★ According to the data compiled by Reserve bank of India (RBI), the daily wages of rural agricultural workers in Madhya Pradesh are the lowest in the country.
- ★ As per the data the daily wage of male agricultural workers in rural areas in MP is just ₹229.2 in the year ended March 2023.
- ★ The daily wage of male agricultural workers in rural areas in Gujarat is ₹241.9 in the year ended March 2023.
- ★ The national average daily wage for agricultural workers is ₹345.7.
- ★ Average wages of farm workers in Jammu and Kashmir, Himachal Pradesh and Tamil Nadu are ₹550.4, ₹473.3 and ₹470 per person, respectively.
- ★ As per RBI data, in case of male non-agricultural workers, the lowest wage was in MP (₹246.3).
- ★ In Gujarat, male non-agricultural workers received a daily wage of ₹273.1.
- ★ The national average in case of male non-agricultural workers was ₹348.



- ★ Kerala again leads in non-agricultural workers' daily wages with ₹696.6 per person.

### **Asia and the Pacific Natural Capital Fund**

- ★ The Asian Development Bank (ADB) and the Global Environment Facility (GEF) have announced the establishment of the Natural Capital Fund (NCF).
- ★ It is a concessional fund designed to support projects that enhance food security while also protecting and restoring natural capital in ADB's developing member countries (DMCs).
- ★ GEF is supporting the NCF with an investment of \$15 million.
- ★ The announcement was made at the Asia-Pacific Natural Capital Forum, co-hosted by ADB and Stanford University's Natural Capital Project.
- ★ ADB and Stanford University have been collaborating on introducing natural capital accounting and gross ecosystem product (GEP) in DMCs.
- ★ The forum discussed, among others, the nature financing gap and noted ADB's broader initiative, Nature Solutions Finance Hub, which aims to develop financing models for nature-based solutions by proactively developing scalable and bankable demonstration projects centred around innovative finance approaches.

### **ADB's USD 125 Million Loan to L&T Finance**

- ★ Non-banking financial company L&T Finance has signed a USD 125 million loan pact with the Asian Development Bank (ADB) to support financing in rural and peri-urban areas in India, particularly for women borrowers.
- ★ The funding comprises a loan of up to USD 125 million from ADB, and an agreement to syndicate an additional USD 125 million co-financing from other development partners.
- ★ At least 40 per cent of the proceeds is allocated for women borrowers, while the rest will support farmers, micro, small and medium-sized enterprises (MSMEs), and loans to purchase new two-wheelers, among others.
- ★ By focusing on lending in rural and peri-urban areas of lagging states in India, the project is strategically aligned with the goals of the Ministry of Rural Development.

### **Karnataka Bank to Tie-Up with HDFC Life**

- ★ Karnataka Bank has entered into a strategic corporate tie-up with HDFC Life to offer life insurance products to its customers.
- ★ The partnership is a testament to the stated commitment to offer customers a range of innovative and customer-centric financial solutions.
- ★ HDFC Life Insurance Company Limited is a long-term life insurance provider offering individual and group insurance services.

### **RBI Imposes Cumulative Penalties of ₹10.34 Crore**

- ★ The Reserve Bank of India (RBI) has imposed penalties amounting to ₹10.34 crore on Citibank, Bank of Baroda (BoB), and Indian Overseas Bank (IOB) for contravention of various regulatory norms.

- ★ RBI imposed a fine of ₹1 crore on Indian Overseas Bank for non-compliance with certain directions issued by it on 'loans and advances – statutory and other restrictions'.
- ★ Citibank is fined ₹5 crore for non-compliance with various directions, including 'operational guidelines, managing risks and code of conduct in outsourcing of financial services by banks', and 'the depositor education and awareness fund scheme, 2014'.
- ★ A monetary penalty of ₹4.34 crore has been imposed by the RBI on the Bank of Baroda for non-compliance related to 'loans and advances – statutory and other restrictions', and 'Reserve Bank of India (interest rate on deposits) directions, 2016'.

### **HSBC India Collaborates with UK Export Finance**

- ★ The Hongkong and Shanghai Banking Corporation Limited, India (HSBC India) and UK Export Finance (UKEF), 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 (MSMEs) and 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 the 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.
- ★ India was UK's 12<sup>th</sup> largest trading partner in the four quarters to the end of Q2 2023, accounting for 2.1% of total UK trade.

### **Karnataka Bank Partnered with Bajaj Allianz Life Insurance**

- ★ Karnataka Bank has announced a strategic corporate tie-up with Bajaj Allianz Life Insurance Co Ltd, one of India's leading private life insurers to distribute life insurance products to its customers.
- ★ This collaboration is designed to leverage the strength of BALIC's product capabilities and Karnataka Bank's large customer base with wide distribution of over 900+ branches across India.
- ★ These offerings will cater to various life stages and financial needs, ensuring that customers receive structured insurance solutions aligned with their requirements.

### **Mastercard Collaborates with U GRO Capital**

- ★ Payments company Mastercard announced a partnership with MSME lender U GRO Capital to offer short-term loans as a digital supply chain financing solution to dealers/distributors and last-mile retailers, among other small merchants and women entrepreneurs.
- ★ The partnership focuses on offering digital supply chain financing solutions, leveraging Mastercard's extensive network to connect stakeholders in the demand and supply side ecosystem.
- ★ U GRO Capital will utilize its proprietary underwriting and cash flow-backed assessment model to facilitate credit to small businesses.

- ★ The collaboration with U GRO Capital aligns with Mastercard's earlier announcement to get 1 billion people and 50 million micro and small businesses, including 25 million female entrepreneurs into the digital economy.
- ★ U GRO Capital secured approximately ₹240 crore in July from the Investment Fund for Developing Countries (IFU), a Danish development finance institution.

### **SEBI Launches Investor Risk Reduction Access Platform**

- ★ The Securities and Exchange Board of India (SEBI) has officially launched the Investor Risk Reduction Access (IRRA) platform at the Bombay Stock Exchange (BSE).
- ★ IRRA platform has been developed to reduce risks faced by investors in the eventuality of technical glitches at the trading member's end at both the primary site and disaster recovery site.
- ★ Market Infrastructure Institutions (MIIs) have played a key role in conceptualising and implementing the innovative IRRA platform.
- ★ The platform aims to revolutionize the investor experience by addressing potential risks arising from technical glitches at the trading member level, providing an additional layer of protection.
- ★ Mitigating risk in the financial markets is an ongoing effort, and the IRRA platform has emerged as a proactive measure by SEBI to protect investors in the event of technical disruptions.
- ★ The platform is specifically designed for investors engaged in Internet-based trading and security trading via wireless technology, excluding institutional clients.

### **Foxconn Announces Investment of \$1.5 Billion in India**

- ★ Taiwanese electronics manufacturing company Foxconn has planned to invest more than 1.6 billion dollars i.e. about ₹13 thousand crores in India. According to information given by Foxconn to the stock exchange in Taiwan, this investment would help Foxconn to meet its operating needs.
- ★ The investment announcement has come two months after the Taiwanese company made public plans to double its workforce and investment in India by 2024.
- ★ Foxconn does manufacturing work with many other big tech giants, including Apple.
- ★ Foxconn is working towards strengthening plants in India as many tech giants want to shift a part of their manufacturing to India.

### **Sorin Startup Fund to Receive Backing from SIDBI and NSIC**

- ★ Small Industries Development Bank of India (SIDBI) and the National Small Industries Corporation (NSIC) will support Sorin Investments, the startup fund led by Sanjay Nayar, signalling confidence in the experienced banker and deal maker.
- ★ SIDBI and Self Reliant India (SRI) Fund, a part of NSIC Venture Capital Fund (NVCFL), will collectively invest around ₹300 crore into Sorin Investments.
- ★ The fresh investments from SIDBI and NSIC will contribute to Sorin Investments' maiden fund, helping it reach a total size of ₹1,300 crore.
- ★ The Self Reliant India (SRI) Fund, under NSIC, will utilize a 'Fund-of-Funds' investment strategy.

- ★ It will invest in SEBI-registered Category I and Category II alternative investment funds (daughter funds), which, in turn, will invest in Micro, Small, and Medium Enterprises (MSMEs).

### **Razorpay Introduces 'Returnship' Program**

- ★ Fintech unicorn Razorpay has initiated a 'returnship' program designed for female professionals who have taken a career break and are seeking to re-enter the workforce.
- ★ Last month, Razorpay introduced 'Resume with Razorpay', offering a six-month internship to female professionals as part of their efforts to facilitate the return of women to the workforce.
- ★ The returnship program is available to women who have taken a break of two or more years from their professional careers.
- ★ Over 1,300 women have reportedly applied for the program.
- ★ During the six-month internship, participants in the program will be paired with mentors as part of Razorpay's in-house mentorship initiative known as 'MIND - Mentoring in New Directions'.

### **Axis Bank Concentrates on Establishing a Completely Digital Bank**

- ★ Axis Bank is actively working towards establishing a fully digital bank, emphasizing the role of its mobile application "Axis Open".
- ★ The bank aims to eliminate the need for human assistance in its digital banking operations, emphasizing a seamless and automated customer experience.
- ★ The decision to focus on building a digital bank is driven by the prospect of higher yields and improved fee income.
- ★ According to a CLSA report, loans originated through the Axis Open mobile app yield up to 150 basis points higher than traditional loans facilitated through physical branches.
- ★ The bank is increasing its wallet share by introducing new products tailored to meet diverse customer needs.

## **BUSINESS NEWS**

### **NSE Signed MoU with West Bengal Government**

- ★ The National Stock Exchange of India and the West Bengal government have signed a Memorandum of Understanding (MoU) to facilitate fundraising for small and medium enterprises (SMEs) through the capital market.
- ★ As part of the MoU, NSE with the support of the state government, will conduct awareness drives through seminars, knowledge sessions, road shows, and workshops to guide corporates in fundraising on the NSE Emerge platform.
- ★ The platform has 16 companies listed from West Bengal on the SME Emerge platform, who have collectively raised ₹224.43 crore.

## SPORTS

### National Games 2023

- ★ Priyanka Goswami of Uttar Pradesh has set a new National Games record in the women's 20 km Race Walk with an impressive time of 1 hour 36 minutes 35 seconds.
- ★ Tejas Ashok Shirse of Maharashtra set a new National Games record in Men's 110M hurdles by finishing it in 13.80 seconds.
- ★ Maharashtra is leading the medal table in the National Games 2023 with 114 medals including 47 gold.
- ★ Haryana was on second spot with 50 medals, while defending champion Services Sports Control Board is placed in third place with 33 medals.

### David Willey Announced his Retirement from International Cricket

- ★ David Willey, the England cricketer, has announced his retirement from all forms of international cricket at the end of the World Cup.
- ★ Willey has played 70 one-day internationals and 43 Twenty-20s for England.
- ★ Willey was a member of England's T20 World Cup-winning squad in Australia 2022.

### Asian Shooting Championships 2023

- ★ India's star shooter Aishwarya Pratap Singh Tomar has won the gold medal in the men's 50 meter rifle 3P event at the Asian Shooting Championships 2023.
- ★ The mixed trap team of Aishwarya Pratap Singh Tomar and Manisha Keer and Prithviraj Tondaiman also won the gold medal.
- ★ Asian Shooting Championship 2023 is being organized in Changwon, Republic of Korea.
- ★ The 2023 Asian Shooting Championships were the 15<sup>th</sup> Asian Shooting Championships and took place from 22<sup>nd</sup> October to 2<sup>nd</sup> November 2023.
- ★ The Asian Shooting Championships in 2023 hold immense significance as they serve as a qualifying event for the upcoming Paris 2024 Olympics.

### FIFA Men's World Cup 2034

- ★ International Football Federation (FIFA) President Gianni Infantino has confirmed that Gulf country Saudi Arabia will host the FIFA World Cup 2034.
- ★ Earlier, Australia refused the bid for the 2034 FIFA Men's Football World Cup.
- ★ The FIFA World Cup 2026 will be organized in Morocco (Africa) and 2030 will be organized in Portugal and Spain (Europe).

## **Suyash Jadhav Received Asian Para Games Gold Medal**

- ★ Suyash Jadhav, an Indian para swimmer, revealed his experience obtaining the Asian Para Games gold medal autographed by Prime Minister Narendra Modi.
- ★ Suyash was the sole Indian swimmer to earn a medal in the Hangzhou - Asian Para Games in October 2023.
- ★ Suyash received a bronze medal from Prime Minister Narendra Modi in Hangzhou, China.
- ★ Suyash Yadav is a swimmer in the S7 category.

## **Women's Hockey Asian Champions**

- ★ India beat Japan 4-0 to win the Jharkhand Women's Asian Champions Trophy, with goals from Sangita Kumari, Neha Goyal, Lalremsiami and Vandana Katariya.
- ★ It was India's second Asian Champions Trophy title.
- ★ Jharkhand's Salima Tete was announced the Player of the Tournament.
- ★ Earlier in the day, Asian Games champions China beat South Korea 2-1 to secure the third place.

## **FIDE Women's Grand Swiss 2023**

- ★ The FIDE Grand Swiss and FIDE Women's Grand Swiss 2023 was held from the 23<sup>rd</sup> October to 6<sup>th</sup> November at the Villa Marina, Douglas, Isle of Man.
- ★ 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.
- ★ Vidit Gujrathi beat Alexandr Predke of Serbia to record his seventh victory in the event and take the top spot in open section.
- ★ Both players also qualified for the prestigious Candidates tournament to be played in April 2024 in Canada.
- ★ While Vaishali got richer by over 20 lakh rupees, Vidit took home a whopping prize purse of over 66 lakh rupees.

## **24<sup>th</sup> Asian Archery Championships in 2025**

- ★ Bangladesh will host the 24<sup>th</sup> Asian Archery Championships in 2025 after winning by 14-10 votes in the bid at the World Archery Asia Congress held in Bangkok, Thailand.
- ★ A total of twenty four member countries of the Asian continent participated in the congress.
- ★ Bangladesh and China applied for bids as host countries for the 24<sup>th</sup> Asian Archery Championship.
- ★ When the vote was held between the two countries that participated in the bid at the Congress, Bangladesh won the vote and was allowed to host the Asian Archery Championship.

## **Sunil Narine Announced his Retirement from International Cricket**

- ★ West Indies mystery spinner Sunil Narine has announced his retirement from international cricket.

- ★ 35-year-old Narine has played 6 Tests, 65 ODIs and 51 T20 matches.
- ★ Sunil Narine has taken 165 international wickets for West Indies.
- ★ Narine last played for West Indies in 2019. Narine said that he will continue to play franchise based league.

### **Syed Mushtaq Ali Trophy**

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

### **Mathews Became the 1<sup>st</sup> Player to Be Out By ‘Time Out’**

- ★ Sri Lankan middle-order batsman Angelo Mathews has become the first cricketer in the world to be out under the ‘Time Out’ rule in the history of international cricket.
- ★ Angelo Mathews was given time out for arriving late than scheduled in the match being played against Bangladesh in the ODI World Cup 2023.
- ★ This incident was the first time in the 146-year history of international cricket that a batsman was given time out.
- ★ The 38<sup>th</sup> match of the World Cup 2023 between Bangladesh and Sri Lanka was played at the Arun Jaitley Stadium in New Delhi. In this, Bangladesh won the toss and invited Sri Lanka to bat.
- ★ During the batting of the Sri Lankan team, Angelo Mathews came to bat in the 25<sup>th</sup> over after the dismissal of Sadira Samarawickrama.
- ★ During this time, Mathews had a problem with his helmet. After which Mathews ordered another helmet from the pavilion.
- ★ Time out is also considered a type of out in the rules made by ICC. According to ICC 40.1.1, the batsman has to come in to play the next ball within 3 minutes after the fall of the wicket.

### **‘Paris Masters’ Title In Lawn Tennis**

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

## ICC Cricket 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.
- ★ The International Cricket Council (ICC) announced the name of the three legends of cricket as the latest inductees.
- ★ Sehwag, a destructive opener of the modern era, holds a record that is still hard to match, the first Indian with a two Triple centuries.
- ★ The second inductee Edulji captained India for almost three decades, and as a left-arm orthodox spinner claimed 100 wickets while making 54 international appearances.
- ★ The third inductee was a winner of the ICC Men's Cricket World Cup with Sri Lanka in 1996 - Aravinda de Silva.
- ★ The Sri Lankan batter was known for his consistency, scoring 20 Test centuries during an 18-year international career which is the third most by any Sri Lanka men's player.

## Meg Lanning Announced Retirement from International Cricket

- ★ Australia captain Meg Lanning has announced her retirement from international cricket.
- ★ Lanning declared it is "the right time" to end her 13-year-long stint as an Aussie cricketer.
- ★ Lanning has represented Australia in 241 matches – six Tests, 103 ODIs and 132 T20Is.
- ★ She walks away from the international stage with 8,352 runs in total which includes 17 international hundreds. She is Australia's most prolific run scorer in all formats.
- ★ The 31-year-old is a seven-time World Cup winner, five of which she has won as captain.
- ★ She led Australia to a gold medal in the Commonwealth Games in Birmingham last year.
- ★ Lanning has captained Australia on 182 occasions, more than any other women's player, and led the team to a historic five World Cup crowns.
- ★ Overall, Australia had an 80 per cent win rate under her leadership.

## Men's ICC Cricket ODI World Cup 2023

- ★ The Australian men's cricket team led by Pat Cummins defeated India to lift its 6<sup>th</sup> ICC Men's Cricket ODI World Cup title.
- ★ The final match was played on 19<sup>th</sup> November 2023 at the world's largest cricket stadium, Narendra Modi Stadium in Ahmedabad, Gujarat.
- ★ Australia defeated India by 6 wickets to lift the Men's Cricket ODI World Cup.
- ★ The Australian team has appeared in 8 finals of the Men's Cricket ODI World Cup and has won it six times: 1987, 1999, 2003, 2007, 2015 and 2023.
- ★ The Australian captain, Pat Cummins, won the toss and elected to field. Batting first, the Indian team led by Rohit Sharma was all out at 240 runs in their allotted 50 overs. This was the first time in this World Cup that the Indian team was all out in a match.
- ★ The Australian Team scored 241 runs at the loss of 4 wickets in 43 overs.



- ★ Travis Head of Australia scored 137 runs in the final and was named the man of the match.

### **ATP Finals**

- ★ The Serbian Novak Djokovic won his record Seventh ATP finals title at Turin's Pala Alpitour stadium, Italy, by defeating the Italian player Jannik Sinner.
- ★ With this win, Djokovic also broke the record of Swiss great Roger Federer, who has won 6 ATP final titles.
- ★ He is also the first world number one player to win the ATP final event since the British tennis player Andy Murray won it in 2016.

### **FIH Goalkeeper of the Year Award 2023**

- ★ Indian Women's Hockey team captain and goalkeeper Savita Punia has been nominated for the third consecutive time for the FIH Women Goalkeeper of the Year award category at this year's FIH Hockey Stars Awards.
- ★ Savita won the FIH Goalkeeper of the Year Awards in 2021 and 2022.
- ★ The World Hockey governing body FIH released the list of nominees selected by an Expert Panel composed of players, former players, coaches and officials selected by each of their Continental Federations.
- ★ The players were selected on the basis of their performance in every international match played in 2023.

### **IBSF Billiards Championship 2023**

- ★ India's Pankaj Advani has lifted his 26<sup>th</sup> world title as he won the World IBSF Billiards Championship 2023 in Doha, Qatar.
- ★ Pankaj defeated opponent Sourav Kothari with 1000-416 margin in the final.
- ★ Advani stormed into the final with a convincing victory over fellow Indian Rupesh Shah. He defeated the Gujarat cueist 900-273.

### **World Wushu Championship**

- ★ Prime Minister Narendra Modi has congratulated Indian players Roshibina Devi, Kushal Kumar and Chhavi for winning medals in the recently held 16<sup>th</sup> World Wushu Championship in America.
- ★ The 16<sup>th</sup> World Wushu Championship ended on 20<sup>th</sup> November 2023 in Fort Worth, Texas State, USA.
- ★ India finished 18<sup>th</sup> in the medal table in this competition, winning a total of three medals with one silver and two bronze medals.
- ★ In this competition, Roshibina Devi from India has won the silver medal, while Kushal Kumar and Chhavi have won bronze medals.
- ★ The Chinese team topped the medal list by winning 15 gold medals.
- ★ According to data from the International Wushu Federation, Vietnam's team and Macau team ranked second and third.

## **Khelo India Para Games 2023 Logo and Mascot Ujjwala**

- ★ The logo and mascot Ujjwala of the first-ever Khelo India Para Games 2023 were launched by Union Minister of Youth Affairs and Sports Anurag Singh Thakur and several eminent athletes and para athletes on 26<sup>th</sup> November 2023 in New Delhi.
- ★ New Delhi gears up for the inaugural Khelo India Para Games, scheduled from December 10<sup>th</sup> to 17<sup>th</sup> December, 2023.
- ★ The official mascot for Khelo India-Para Games 2023 is 'Ujjwala', a lively sparrow introduced to symbolize the spirit and energy of the upcoming event.
- ★ This little sparrow is a symbol of the pride of Delhi and its uniqueness reflects determination and empathy.
- ★ As the mascot of Khelo India-Para Games 2023, Ujjwala is a reminder of the fact that strength comes in many forms and the human spirit is unbreakable.

## **World 6 Red Women Snooker Championships**

- ★ In the World 6 Red Women Snooker Championships, Vidya Pillai secured Gold to clinch the title of World Champion.
- ★ In the final, she defeated compatriot Anupama Ramachandran by 4-1 frames, who settled for Silver.
- ★ Vidya earlier defeated top seed Bai Yulu of China by 4-3 frames in semi-final round.

## **RANKS, INDICES & REPORTS**

### **AQI Report 2023-Delhi**

- ★ An Air Quality Index (AQI) is data used by government agencies to assess and report on air pollution levels.
- ★ The Air Quality Index (AQI) in the national capital Delhi stood at 336 on November 1. According to SAFAR-India, it continues to remain in the 'very poor' category.
- ★ The air quality index (AQI) is projected to remain in the 'Very poor' category until 3<sup>rd</sup> November. The AQI is likely to remain in that range for the next six days.
- ★ According to the Commission for Air Quality Management, starting 1<sup>st</sup> November, only electric, CNG, and BS VI-compliant diesel buses would be permitted between Delhi and towns in the National Capital Region.

### **State Food Safety Index 2022-2023**

- ★ The State Food Safety Index (SFSI) 2022-2023 released by the Food Safety and Standards Authority of India (FSSAI) sheds light on the performance of Indian states in ensuring food safety.
- ★ The 2022-2023 index introduced a new parameter, 'Improvement in SFSI Rank', which assessed a state's progress from the previous year. To accommodate this change, weights of other parameters were adjusted.

- ★ Over the past five years, 19 out of 20 large Indian states, including Maharashtra, Bihar, Gujarat, and Andhra Pradesh, have experienced a decline in their 2022-2023 SFSI scores compared to 2019.
- ★ After adjusting for a new parameter introduced in the 2022-2023 index, 15 out of 20 states recorded lower SFSI scores in 2022-2023 compared to 2019.
- ★ States' Overall Rankings in their Respective Categories:
  - Union Territories – Jammu and Kashmir, Delhi and Chandigarh secured first, second and third place respectively.
  - Small States – Goa, Manipur and Sikkim secured first, second and third place respectively.
  - Large States – Kerala, Punjab and Tamil Nadu secured first, second and third place respectively.

### **India Among Top Countries With High Income**

- ★ The United Nations Development Program (UNDP) said in a recently released report that India has emerged as one of the top countries with high income and wealth inequality.
- ★ According to this report, the share of the population living in multidimensional poverty has fallen from 25 to 15 percent between 2015-16 and 2019-21.
- ★ The '2024 Asia-Pacific Human Development Report', presents a sobering picture of long-term progress as well as persistent inequality and widespread disruption.
- ★ In India, between 2000 and 2022, per capita income is expected to increase from US\$442 to US\$2,389.
- ★ Whereas, between 2004 and 2019, the poverty rate (based on the international poverty measure of US\$2.15 per day) fell from 40 to 10 percent.
- ★ India has been included in the top 10 countries of the world, where the income of the people has increased but it has not increased equally for all sections.
- ★ The number of people living below the poverty line in the country has decreased from 25 percent in 2015-16 to 15 percent during 2019-21.

### **Fintech Firm InCred Becomes 2<sup>nd</sup> Unicorn in 2023**

- ★ InCred Holdings, the parent of InCred Financial Services, has turned a unicorn (valued at over \$1 billion) after it raised ₹500 crore from a clutch of investors including a global PE fund, corporate treasuries, family offices, and ultra-high net-worth individuals (UHNIs).
- ★ InCred (112<sup>th</sup> overall) is the second startup to enter the Indian unicorn club in 2023 after quick commerce platform Zepto.
- ★ The funding would be deployed across InCred's core business verticals, consumer loans, student loans, and MSME lending.
- ★ InCred is a new-age lender offering online and offline loans to consumers, small businesses and for education.

## **India Ranked 117<sup>th</sup> in the Inclusiveness Index**

- ★ India is ranked 117<sup>th</sup> in the list of 129 countries in the world in the inclusiveness index published by the Othoring and Belonging Institute (OBI) at California University, United States.
- ★ Smaller countries like Bangladesh (106) and Israel (115) were placed better than India.
- ★ The index examines inclusivity in terms of race, religion, gender, sexual orientation, disability, and the general population using several measures.
- ★ India was ranked last (129) in religion inclusiveness, 121<sup>st</sup> in gender, 108<sup>th</sup> in disability, 87<sup>th</sup> in race, 40<sup>th</sup> in the general population, and 39<sup>th</sup> in LGBTQ.
- ★ New Zealand finished first in the index for the second consecutive year.
- ★ Portugal recorded its best showing by securing second place (up from 5<sup>th</sup> place in 2022) followed by the Netherlands in the third place.
- ★ Iran was placed at the bottom of the global list.
- ★ OBI has been publishing the inclusiveness index from 2016 ranking the countries by their levels of inclusion using a number of indicators.
- ★ This year for the first time, OBI included an indicator for a country's response to the climate crisis by considering its change in greenhouse gas emissions.

## **India to become the Second Largest Solar Module Manufacturer**

- ★ In its latest report, Wood Mackenzie has forecasted that India will overtake Southeast Asia as the second-largest module production region by 2025.
- ★ It added India and the US have announced over 200 gigawatts (GW) of planned module capacity since 2022.
- ★ Earlier, ICRA said India's solar photovoltaic (PV) module manufacturing capacity to increase to more than 60 GW by 2025 from the current level of around 37 GW.
- ★ The International Energy Agency (IEA) in a report last month said that India's domestic production capacity can surpass 70 GW by 2027.
- ★ According to the IEA, solar manufacturing currently is concentrated in five countries accounting for more than 90% of global capacity.
- ★ These five countries are China (80% of the global market), Vietnam, (5%), India (3%), Malaysia (3%) and Thailand (2%).
- ★ India accounts for 3% of the global solar manufacturing market.
- ★ Wood Mackenzie is a global consultancy firm for renewables, energy and natural resources.

## **Global Talent Competitiveness Index**

- ★ The 10<sup>th</sup> edition of the report covers 134 countries around the world across all income groups.
- ★ India secured 103<sup>rd</sup> position on the index.
- ★ Singapore, Switzerland, and the United States are among the top three countries on the index.
- ★ Denmark, the Netherlands, Finland, Norway, Australia, Sweden, and the United Kingdom make up the rest of the Top 10.

- ★ India is ranked 103<sup>rd</sup>, the worst among that of the BRICS countries. China remains at the top of the BRICS group of countries at rank 40, Russia at 52, South Africa at 68 and Brazil at 69.
- ★ The Global Talent Competitiveness Index measures how countries grow, attract, and retain talent.
- ★ The report is published by the prestigious chain of business schools, INSEAD partner and sponsor of the United Nation's Sustainable Development Goals (SDGs) in Davos, Switzerland.
- ★ The report ranks countries based on 6 pillars: enable, attract, grow, retain talent, vocation and technical skills, global knowledge skills.

### **World Energy Employment 2023 Report**

- ★ The International Energy Association released the World Energy Employment 2023 report.
- ★ Global employment in the energy sector grew by 3.5 million over pre-pandemic levels to 67 million in 2022.
- ★ “Clean energy sectors added 4.7 million jobs globally over the same period and stand at 35 million.
- ★ Fossil fuel jobs recovered more slowly after layoffs in 2020 and remain around 1.3 million below pre-pandemic employment levels, at 32 million.
- ★ Job growth in the clean energy as well as fossil fuel sectors remained positive in India compared to pre-pandemic levels of 2019.
- ★ With this, India saw the fourth-highest number of new clean energy jobs being created in the past three years.
- ★ Overall, India has the third-highest number of workers in the energy space, after China and Asia-Pacific regions.

### **Bengaluru Becomes India's Top Destination for Women-Led Startups**

- ★ According to data from startup data platform Tracxn, Bengaluru (Karnataka) has the highest number (1,783) of women-led startups in India.
- ★ It is followed by Mumbai and Delhi with 1,480 and 1,195 women-led startups respectively.
- ★ Noida, Kolkata, and Ahmedabad are ranked at the 8<sup>th</sup>, 9<sup>th</sup>, and 10<sup>th</sup> places with 324, 184, and 181 women-led startups respectively.
- ★ Karnataka is the first state in India to provide a grant-in-aid of ₹50 lakh to encourage innovators.
- ★ According to Tracxn, Zomato, Byju's, Ofbusiness, Upstox, Lenskart, and Open are among the top 10 women-led startups in India.
- ★ The funding for women-led startups has decreased from 183 startups in 2014 to 7 in 2023.
- ★ As per the data, the number of women-led unicorns from 2008 to 2018 was 14.
- ★ Bengaluru-based neobank Open, with two women co-founders, became the 100<sup>th</sup> unicorn.
- ★ With more than 61,400 startups, India's startup ecosystem has added more firepower to become the third-largest hub globally after the US and China.

## AWARDS & PRIZES

### BALLON D'OR Award

- ★ Inter Miami owner and football legend David Beckham honoured famous footballer Lionel Messi with the prestigious Ballon d'Or Award on 31<sup>st</sup> October 2023.
- ★ Lionel Messi has been awarded the Ballon d'Or award for the eighth time.
- ★ By winning this award, Lionel Messi has once again become the best football player in the world.
- ★ Aitana Bonmati (Spain) won the Women's Ballon d'Or, which is awarded to the world's best female football player.
- ★ The Ballon d'Or is football's most prestigious award, an honour given to an individual player.

### Azadi Ka Amrit Mahotsav Awards

- ★ PM Narendra Modi provided the Azadi Ka Amrit Mahotsav Awards to the top three performing States or Union Territories, and Ministries or Departments.
- ★ Jammu and Kashmir, Gujarat, and Haryana are the top three performing states or union territories, with Rajasthan coming in third place.
- ★ The top three performing ministries are the Ministry of External Affairs, the Ministry of Defence, and the Ministry of Railways and the Ministry of Education, which are tied for third place.
- ★ Jammu & Kashmir takes the lead in celebrating the 'Azadi Ka Amrit Mahotsav' and the 'Meri Mati Mera Desh' programmes.
- ★ The Prime Minister presented the Best Performing State and UT award to Jammu Kashmir Chief Secretary Arun Kumar Mehta at the concluding ceremony of 'Meri Maati Mere Desh' at Kartavya Path in New Delhi.

### Kerala Jyothi Award

- ★ T Padmanabhan, a renowned writer, has been honoured with the Kerala Jyothi Award for his remarkable work in the field of literature.
- ★ Retired Justice M Fathima Beevi has been recognized for her contributions to social service and civil service.
- ★ Nataraja Krishnamoorthy, also known as Surya Krishnamoorthy, was recognized for his contributions to the arts field and was awarded the Kerala Prabha Award.
- ★ Additionally, several individuals were selected for the Kerala Shree Award in different categories, including Punaloor Somarajan for social service, Dr V.P. Gangadharan for healthcare, Ravi D.C. for industry and commerce, retired Civil Service Officer K.M. Chandrasekhar for civil service, and musician Pandit Ramesh Narayan for the arts.
- ★ The Kerala Jyothi Award, the highest civilian honour instituted by the state government, was first awarded to writer M T Vasudevan Nair.

### **British Academy Book Prize for the year 2023**

- ★ Nandini Das's debut book, *Courting India: England, Mughal India and the Origins of Empire* won the 2023 British Academy Book Prize for Global Cultural Understanding.
- ★ The British Academy Book Prize for Global Cultural Understanding, previously known as the Nayef Al-Rodhan Prize, was established in 2013.
- ★ Its mission is to recognize and celebrate exceptional works of non-fiction that exemplify academic rigor and originality while also contributing to the public's understanding of diverse world cultures and their interactions.
- ★ Nandini Das, a 49-year-old academic and Professor in the English faculty at the University of Oxford, has ventured to offer a fresh perspective on the beginnings of the British Empire.

### **Rohini Nayyar Award**

- ★ Deenanath Rajput, a former engineer who transitioned into social work, received the prestigious Second Rohini Nayyar Prize for his exceptional dedication to rural development.
- ★ Deenanath Rajput received the Second Rohini Nayyar Prize for his remarkable work in empowering tribal women in Bastar, Chhattisgarh.
- ★ The prize was presented by N K Singh, Chairman of the Fifteenth Finance Commission. The jury panel included Dr. Ashok Khosla, Dr. Rajesh Tandon, Renana Jhabvala, and Professor Seeta Prabhu.
- ★ The award, commemorating the late economist-administrator Dr. Rohini Nayyar, included a trophy, a citation, and a cash prize of ₹10 lakh.

### **Public screening of 69<sup>th</sup> National Film Award**

- ★ The public screening of the 69<sup>th</sup> National Film Award-winning films of 2021 will take place in Delhi from 14<sup>th</sup> to 25 of November.
- ★ A total of 30 Feature Films and 27 Non-Feature Films from 18 Languages will be screened during the 12-day screening at Delhi's Siri Fort Auditorium.
- ★ *Rocketry: The Nambi Effect*, *Kashmir Files*, *Gangubai Kathiawadi* and *Eikhogi Yum* are amongst the various films that will be screened.
- ★ The entry of the public to the screening will be free of cost on a first come first serve basis.
- ★ All the films will carry English subtitles.

### **CFDA Fashion Icon Award**

- ★ Serena Williams, popularly known as the G.O.A.T in the world of sports, has been honored with the Council of Fashion Designers of America (CFDA) Fashion Icon Award at the 2023 CFDA Fashion Awards.
- ★ She became the first athlete to receive this prestigious award.
- ★ The award was presented to her by Kim Kardashian, a CFDA honoree last year.
- ★ 2023 CFDA Fashion Awards presented by Amazon Fashion.

- ★ The honor puts Serena Williams in the group of previous CFDA Fashion Icon Award winners like Zendaya, Naomi Campbell, Beyoncé and Rihanna.
- ★ Williams has consistently made bold fashion trends on and off the tennis court throughout her illustrious 27-year professional career.

### **Lifetime Disturbing Peace Award**

- ★ Famous writer Salman Rushdie, a British citizen of Indian origin, was given the first Lifetime Disturbing the Peace Award presented by the Vaclav Havel Center in Manhattan, New York.
- ★ At the age of 76, Salman Rushdie found himself receiving yet another accolade from the German book trade's Peace Prize, reflecting the irony of being honoured for "disturbing the peace".
- ★ The 'Disturbing the Peace Award to a Courageous Writer at Risk' was presented to Egyptian activist Alaa Abdel-Fatah.
- ★ Despite being imprisoned, Abdel-Fatah remains a symbol of resistance against Egypt's authoritarian regime.

### **World Economic Forum's Smarter Climate Farmers Challenge**

- ★ Dvara E-Registry has been adjudged as one of the winners of the 'Smarter Climate Farmers Challenge', organised by UpLink, the open innovation platform of the World Economic Forum.
- ★ The Smarter Climate Farmers Challenge' by UpLink was initiated to combat the pressing agricultural challenges of the time, seeking innovative solutions in the realms of knowledge enhancement, resource efficiency and sustainability, inclusive technology and innovative financing.
- ★ Dvara E-Registry is an ag-fintech start-up building a digital platform to improve access to agricultural services, both financial and advisory, for all stakeholders in the agri value chain.
- ★ Dvara E-Registry was recently named the Dun and Bradstreet Start-Up 50 Trailblazer 2023.
- ★ Tharakeswar Ganta, Co-Founder and Head of Financial Products at Dvara E-Registry.

### **Miss Universe 2023**

- ★ Sheynnis Palacios of Nicaragua has won the 72<sup>nd</sup> Miss Universe 2023 title.
- ★ Sheynnis Palacios is the first woman from Nicaragua to be crowned Miss Universe.
- ★ The 72<sup>nd</sup> Miss Universe pageant was held at the Jose Adolfo Pineda Arena, San Salvador, El Salvador.
- ★ Sheynnis Palacios was born in 2000 and has a degree in Mass Communications.
- ★ She is also a sports lover and has played varsity volleyball for her university.
- ★ The 72<sup>nd</sup> Miss Universe pageant was hosted by American television presenter Jeannie Mai and Miss Universe 2012 Olivia Culpo, along with American television presenter Maria Menounos.



## **IGP Award to Covid Warrior**

- ★ The Indira Gandhi Peace Prize for Peace, Disarmament and Development, 2022 was jointly awarded to the Indian Medical Association (IMA) and Trained Nurses Association of India (TNAI) as representatives of the Covid warriors in the country.
- ★ Former Vice President M Hamid Ansari presented the award to Indian Medical Association President Sharad Kumar Agarwal and Trained Nurses Association of India President Roy K George.
- ★ According to Sonia Gandhi, Chairperson of the Indira Gandhi Memorial Trust, this award has been given to every doctor, nurse, paramedic and worker for their selfless service, unwavering dedication and perseverance in the face of adversity.
- ★ In this award, along with a citation, a monetary amount of ₹25 lakh is also given as a reward.
- ★ This award is given to those individuals or organizations who work to ensure international peace and development.
- ★ The prize ensures that scientific discoveries are used to advance the realms of freedom and well-being of humanity and to create a new international economic order.

## **'SRC to Bharatiya Cinema' Award at 54<sup>th</sup> IFFI**

- ★ Renowned actress, Madhuri Dixit was honored with the 'For Making a Distinction in Indian Cinema' award at the 54<sup>th</sup> International Film Festival of India (IFFI).
- ★ Madhuri Dixit has graced Indian film screens with her long-lasting, unmatched talent for four decades.
- ★ Her ability to bring diverse characters to life has enthralled audiences for generations.
- ★ The 'For Making a Distinction in Indian Cinema' award is a testament to Madhuri Dixit's extraordinary achievements and her lasting impact on Indian cinema.
- ★ The 54<sup>th</sup> International Film Festival of India began on 20<sup>th</sup> November 2023 in Goa.
- ★ The inaugural ceremony was held on 20<sup>th</sup> November evening at the Shyama Prasad Mukherjee Indoor Stadium, Bambolim.

## **International Emmy Award**

- ★ Actor-comic Vir Das has won the International Emmy Award in the best comedy category for his Netflix stand-up special 'Vir Das: Landing'.
- ★ He has become the first Indian artist to win this award.
- ★ The 51<sup>st</sup> International Emmy Awards were held in New York City, America.
- ★ This award show was organized by the International Academy of Television Arts and Sciences (IATAS).

## **First Indian Woman to win International Emmy Award**

- ★ The International Emmy Awards 2023 ceremony was held in New York.
- ★ Indian filmmaker Ekta Kapoor received the Emmy Award.

- ★ During the 51<sup>st</sup> International Emmy Awards, Ektaa Kapoor was recognized for her notable contributions to the realms of arts and entertainment.
- ★ Ektaa Kapoor made history as the first Indian woman to secure an Emmy Award.
- ★ Famous Hollywood actor Martin Freeman received the Best Actor Award for the film 'Responder'.
- ★ Karla Soje, a Hollywood actress, clinched the Best Actress accolade for her role in the Spanish film 'La Caida Dive'.
- ★ 'The Empress' secured the International Emmy Award for Best Drama Series.
- ★ The International Emmy Award is called the Oscar Award of television.

### **JCB Literary Prize 2023**

- ★ The 2023 JCB Literary Prize was given to Tamil writer Perumal Murugan for Fire Bird.
- ★ The winner was announced in New Delhi.
- ★ The novel 'Fire Bird' was translated into English by Janani Kannan.
- ★ Penguin Random House India published the novel 'Fire Bird'.
- ★ The award was announced virtually by Lord Bamford, Chairman, JCB Group and personally presented by Deepak Shetty, CEO and Managing Director, JCB India Limited.
- ★ The JCB Literary Award awards ₹25 lakh to the author and an additional ₹10 lakh to the translator.

### **REC as 'Best Employer in Diversity and Inclusion'**

- ★ REC Limited was awarded the 'Best Employer for Policies in Diversity and Inclusion' award at the 4<sup>th</sup> Diversity and Inclusion Excellence Awards and Conference organized by ASSOCHAM.
- ★ REC Limited, under the Ministry of Power, is recognized as a Maharatna CPSE.
- ★ The awards ceremony recognized REC's unwavering commitment to promoting diversity and inclusion on the national stage.
- ★ The 'Best Employer for Policies in Diversity and Inclusion' award reflects REC's commitment in creating a workplace that celebrates diversity, fosters innovation and promotes equal opportunities for all employees.
- ★ REC has favourable policies and friendly staff in the human resource area and has played a vital role in achieving this milestone.

### **National Gopal Ratna Awards 2023**

- ★ Shri Parshottam Rupala, Union Minister for Fisheries, Animal Husbandry, and Dairy, will present the National Gopal Ratna Awards on November 26, 2023, at the Veterinary College Ground in Guwahati, Assam.
- ★ The National Gopal Ratna Awards 2023 to be conferred on 26<sup>th</sup> November 2023 as a part of National Milk Day celebration 2023.
- ★ The National Gopal Ratna Award is one of the highest national honours in the livestock and dairy industries.

- ★ It is given to recognise and promote all those engaged in this field, such as farmers growing indigenous animals, AI technicians, and dairy co-operative societies/milk producer companies/dairy farmer's producers organisations.

### **The Economic Times HR World Exceptional Employee Experience Award 2023**

- ★ NHPC has won the prestigious 'The Economic Times HR World Exceptional Employee Experience Award 2023' (ET HR World EX Awards) in the 'Large Scale Enterprise' category.
- ★ The award was presented at a ceremony organized by ET HR World in Bengaluru.
- ★ The award has been presented to NHPC in recognition of its wide range of employee centric human resource initiatives which are not limited to employees only but also extended to their families.
- ★ It is also a recognition for the organizational culture of NHPC which, despite tough geographical and climatic challenges, is not only supporting the employees during their service but also providing good care and support after their retirement.

### **2023 Booker Prize**

- ★ The Prophet Song, written by 46-year-old Paul Lynch of Ireland, won the prestigious 2023 Booker Prize.
- ★ The winning prize money of £50,000 and the trophy were presented to Paul Lynch by the 2022 winner, Shehan Karunatilaka of Sri Lanka, at a ceremony held in London on 26<sup>th</sup> November 2023.
- ★ It took Paul Lynch 4 years to write the 'Prophet Song', which tells the story of a family dealing with a terrifying world in which the democratic norms they are used to begin to disappear.
- ★ According to the author Paul Lynch, the book Prophet Song was inspired by the Syrian civil war and the ensuing refugee crisis.
- ★ The Booker Prize is a literary prize awarded for the best novel written in English and published in the United Kingdom or the Republic of Ireland.

### **PRSI National Awards 2023**

- ★ NHPC Limited, India's premier hydropower company, has won the 2<sup>nd</sup> prize under the 'Annual Report' category of 'PRSI National Awards 2023'.
- ★ The award was presented during the International Public Relations Festival organized by the Public Relations Society of India (PRSI) from 25<sup>th</sup> November to 27<sup>th</sup> November 2023 in New Delhi.
- ★ The award recognizes the overall high-quality, layout and design of NHPC Annual Report 2022-23.

### **Greentech Environment Awards 2023**

- ★ National Thermal Power Corporation Limited (NTPC) Bongaigaon has been honoured with two prestigious awards from the Greentech Foundation for its outstanding achievements in Corporate Social Responsibility (CSR) and Environment Protection.

- ★ NTPC Bongaigaon was awarded the trophy in the Environment Protection category at the 22<sup>nd</sup> Annual Greentech Environment Awards 2023 and the Trophy in the Rural Development category at the 10<sup>th</sup> Annual Greentech CSR India Awards.
- ★ The Greentech Environmental Awards recognize responsible and innovative practices that promote sustainability by reducing environmental impact and providing long-term benefits for society.
- ★ NTPC Bongaigaon receiving these awards is a testament to its commitment towards environmental management and social responsibility.
- ★ These awards recognize dedication to sustainable practices and commitment to positive impact on communities.

### **Golden Peacock Award for Best Film at 54<sup>th</sup> IFFI**

- ★ The prestigious Golden Peacock Awards, recognizing excellence across various categories, were unveiled at the 54<sup>th</sup> International Film Festival of India (IFFI) held at the Dr. Syama Prasad Mukherjee Indoor Stadium, Goa between 20<sup>th</sup> November and 28<sup>th</sup> November, 2023.
- ★ Persian language film ‘Endless Borders’ directed by Abbas Amini was awarded the prestigious ‘Golden Peacock’ award for the best film.
- ★ The film tells the story of an Iranian teacher’s difficult journey amid the turmoil caused by the rise of the Taliban in Afghanistan.
- ★ Bulgarian Director Stefan Komandarev was awarded the ‘Silver Peacock’ award for the Best Director for the film ‘Blaga’s Lessons’.
- ★ Pouriya Rahimi Sam has been honoured with Silver Peacock Award for Best Actor (Male).
- ★ French actress Mélanie Thierry has been honored with the Silver Peacock Award for Best Actress for Party of Fools.
- ★ Indian filmmaker Rishabh Shetty has been awarded the Special Jury Award for the kannada movie ‘Kantara’.

## **APPOINTMENTS & RESIGNATIONS**

### **CEO and MD of Tata Power Renewable Energy Limited**

- ★ Tata Power has appointed Deepesh Nanda as President of Renewables and CEO and MD of Tata Power Renewable Energy Limited (TPREL), a subsidiary of Tata Power.
- ★ His appointment is effective from 1<sup>st</sup> November 2023.
- ★ Nanda will be responsible for driving the growth and profitability of Tata Power’s renewable energy portfolio, which encompasses solar, wind, hybrid, and B2C green energy solutions.
- ★ He will also lead innovation and digital transformation initiatives in the renewable energy sector.

### **Chairman of Armed Forces Tribunal**

- ★ Former Chief Justice Rajendra Menon of the Delhi High Court has been re-elected as the Chairman of the Armed Forces Tribunal (AFT) for a four-year term.
- ★ This marks his second consecutive term as Chairman, having initially been nominated for the position in 2019.
- ★ Justice Menon's legal journey has been marked by significant appointments and contributions to the Indian judiciary.

### **BoB Appointed -Head of Digital Channels**

- ★ BOB appointed Kadgatoor Sheetal Venkatesmurt to take over the charge of digital lending in addition to her role as the head of digital channels and operations.
- ★ Bank of Baroda (BOB) is facing a significant change in its digital leadership as Akhil Handa, the head of digital lending, has decided to leave the organization.
- ★ Akhil Handa had been associated with Bank of Baroda since 2015 and played a pivotal role in shaping the bank's digital strategy.
- ★ Handa was a key figure in the development of BOB's mobile banking application 'bob World', but his departure comes in the wake of regulatory restrictions imposed by the Reserve Bank of India (RBI).
- ★ The Reserve Bank of India (RBI) recently imposed curbs on BOB, preventing the bank from onboarding new customers on the 'bob World' mobile application.

### **Chairman of Shree Somnath Trust**

- ★ Prime Minister Narendra Modi has been elected as the Chairman of the Shree Somnath Trust (SST) for a five-year term, marking a significant departure from the traditional one-year tenure for the trust's Chairman.
- ★ The decision, approved by the Charity Commissioner of Gujarat, underscores the importance of continuity and leadership in managing the iconic Somnath temple near Veraval.
- ★ Prior to this amendment, the Chairman of the trust had served a one-year term.

### **'Chief Information Commissioner' of India**

- ★ Information Commissioner Hiralal Samaria was sworn in as the Chief Information Commissioner by President Draupadi Murmu.
- ★ The top post in the Central Information Commission (CIC) had become vacant after the completion of YK Sinha's tenure on 3<sup>rd</sup> October.
- ★ Central Information Commission is an important institution for the functioning of democracy and good government in India. CIC was established on 12<sup>th</sup> October 2005.
- ★ He 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.

## **DMD of NABARD**

- ★ The National Bank for Agriculture and Rural Development (NABARD) announced the appointment of Shri Goverdhan S.Rawat and Dr.Ajay Kumar Sood as Deputy Managing Directors.
- ★ These additions to the leadership team will bring valuable experience and expertise to further strengthen NABARD's commitment to promoting inclusive rural development and agricultural financing.
- ★ Shri Rawat's expertise spans project appraisal, infrastructure financing, rural development, district credit planning, consulting services, board secretariats, and human resources.
- ★ Dr. Ajay Kumar Sood has joined NABARD as Deputy Managing Director, following a successful stint as Chief General Manager of NABARD, Himachal Pradesh Regional Office in Shimla.
- ★ With a strong focus on rural infrastructure development, he played a pivotal role in implementing funds like RIDF, Micro Irrigation Fund, and Warehouse Infrastructure Fund.

## **Surveyor General of India**

- ★ The Central Government has recently appointed senior IAS Officer Hitesh Kumar S Makwana as the Surveyor General of India.
- ★ Makwana, a 1995 batch IAS Officer of Tamil Nadu cadre, is currently Additional Secretary in the Home Ministry.
- ★ The Surveyor General of India heads the Survey of India, a department under the Ministry of Science and Technology of the Government of India.

## **Joint Director of the Central Bureau of Investigation**

- ★ Central Government has appointed V Chandrasekar as Joint Director in the Central Bureau of Investigation (CBI) for five years.
- ★ V Chandrasekar is a 2000-batch Gujarat-cadre Indian Police Service Officer.
- ★ He has also worked as Superintendent of Police and Deputy Inspector General in CBI.

## **Chief Executive Officer of 'Association of Mutual Funds in India'**

- ★ Venkat Nageshwar Chalasani, former Deputy Managing Director of State Bank of India, has been appointed as the new Chief Executive of the Association of Mutual Funds in India (AMFI).
- ★ He has also held various positions as a part of committees set up by the Reserve Bank of India (RBI) and the Ministry of Finance.
- ★ Chalasani has also been the Chairman of the Fixed Income Money Market and Derivatives Association of India (FIMMDA) and the Foreign Exchange Dealers Association of India (FEDAI).
- ★ The announcement came after the end of the tenure of NS Venkatesh, who completed two consecutive terms of three years each.
- ★ AMFI was established in the year 1995, its headquarters is in Mumbai.
- ★ The mutual fund industry in India has witnessed remarkable growth and development.

## **New Foreign Minister of Britain**

- ★ David Cameron was appointed Secretary of State for Foreign, Commonwealth and Development Affairs.
- ★ He was previously Prime Minister from May 2010 until July 2016.
- ★ David led a Conservative and Liberal Democrat coalition government from 2010 until 2015 and continued as Prime Minister from May 2015 leading a Conservative government.
- ★ He was the Conservative MP for Witney in West Oxfordshire from 2001 to 2016.
- ★ Before being elected as an MP, David worked for the Conservative Party Research Department.

## **'Mika' Becomes World's First AI Human-Like Robot CEO**

- ★ Dictador, a Colombian spirit brand based in Cartagena, has gained attention for appointing Mika as its Chief Executive Officer (CEO).
- ★ Mika is a humanoid robot, and Dictador has declared it the world's first robotic CEO.
- ★ Mika is a collaborative research project between Hanson Robotics and Dictador.
- ★ Mika has been specifically customized to embody and represent the values of the Dictador brand.
- ★ Hanson Robotics, the creator of Mika, is also known for developing Sophia, another well-known humanoid robot.
- ★ In 2016, Hanson Robotics unveiled Mika's sister, Sophia, marking a significant development in the field of humanoid robotics.
- ★ Dictador is identified as a Colombian rum brand.

## **New Special Protection Group (SPG) Chief**

- ★ The Central Government selected Alok Sharma, a 1991-batch Uttar Pradesh cadre Indian Police Service Officer, as Director of the Special Protection Group (SPG).
- ★ The decision was made after the Cabinet Appointments Committee, led by Prime Minister Narendra Modi, accepted Alok Sharma's nomination as the new SPG Chief.
- ★ Alok Sharma, who is currently deputed as Additional Director General in the SPG, has been granted the new duty of SPG Director from the date of assumption of charge and till further instructions.
- ★ The Special Protection Group (SPG) is a government body whose only mission is to safeguard India's Prime Minister.

## **Acko Appoints Actor R Madhavan as the 'Voice of the Customer'**

- ★ Acko, the insurtech company, has introduced actor R Madhavan as its latest collaborator and ambassador.
- ★ Madhavan's role at Acko goes beyond being a recognizable face; he is designated as the 'voice of the customer' in the insurance domain.
- ★ This partnership signifies a welcome shift in the way consumers have been perceiving and navigating insurance, a sector that has been operating at a trust deficit in India.

- ★ Acko's objective is to ensure that customers can rely on the brand for a transparent and dependable insurance experience.

### **Managing Director and CEO of Kotak Mahindra Bank**

- ★ The Board of Kotak Mahindra Bank approved the appointment of Ashok Vaswani as Director, Managing Director and CEO of the bank.
- ★ The Reserve Bank of India (RBI) had approved the appointment of Vaswani as the MD and CEO of the bank for a period of three years.
- ★ Vaswani has been the Chief Executive Officer of Britain's Barclays Bank.

### **Spanish Lower House Votes to Re-elect Pedro Sanchez as Prime Minister**

- ★ The lower house of the Spanish Parliament voted to re-elect Pedro Sanchez as Prime Minister for another term.
- ★ Pedro Sanchez's Spanish Socialist Workers' Party (PSOE) secured support through separate agreements with various regional parties.
- ★ PSOE's agreements included support for a controversial bill on amnesty for Catalan separatists, leading to protests across Spain.
- ★ Pedro Sanchez won a majority of the vote, securing the support of 179 members out of Spain's 350-member parliament.
- ★ The conservative Popular Party had won the elections in July, but its leader, Alberto Nunez Feiju, failed to form a majority.
- ★ Pedro Sanchez was first elected as Prime Minister in 2018.

### **Presidential Election of Argentina**

- ★ In the Presidential election held in Argentina on 19<sup>th</sup> November 2023, right-wing leader Javier Milei won the country's Presidential election.
- ★ Javier Milei has made many big promises to the people in Argentina amid deepening discontent among the public over increasing poverty.
- ★ Javier Milei will now be the new President of Argentina in place of Alberto Fernandez.
- ★ According to the Argentine Election Authority, 95 percent of the votes were cast in the Presidential election, in which Javier Milei received 55.8 percent and Sergio Massa received 44.2 percent.

### **Sourav Ganguly Named as Brand Ambassador of West Bengal**

- ★ The West Bengal Chief Minister, Mamata Banerjee, appointed former BCCI (Board of Control for Cricket in India) President Sourav Ganguly as the brand ambassador of West Bengal.
- ★ Mamata Banerjee announced the appointment of the former Indian cricket team captain Sourav Ganguly in her inaugural address at the seventh Bengal Global Business Summit in Kolkata.
- ★ The seventh two-day Bengal Global Business Summit is being held in Kolkata on 21<sup>st</sup> and 22<sup>nd</sup> November 2023.



- ★ Several hundred companies from more than 25 countries, including the United States of America, the United Kingdom, South Korea, Japan, Australia, France, and Germany are participating in the Business Summit.

### **Managing Director of SBI**

- ★ The Appointments Committee of the Cabinet (ACC), headed by Prime Minister Narendra Modi, appointed Deputy Managing Director Vinay Tonse as one of State Bank of India's (SBI) Managing Directors for 2 years till November 2025.
- ★ The post fell vacant after Swaminathan Janakiraman was appointed as the Deputy Governor of the Reserve Bank of India.
- ★ He joined the State Bank of India as a Probationary Officer in 1988.
- ★ Throughout his tenure, Tonse has worked at different locations in India, as well as abroad.
- ★ In his career spanning more than 30 years, Tonse has led major assignments and projects of the State Bank of India.
- ★ His career involves experience in different facets of commercial banking like corporate credit, treasury, retail, and international banking.

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### **MD and CEO of Bandhan Bank**

- ★ Bandhan Bank's board has approved the reappointment of Chandra Shekhar Ghosh as the Managing Director and Chief Executive Officer (MD&CEO) for a period of 3 years.
- ★ The reappointment is subject to approval by the Reserve Bank of India (RBI).
- ★ If approved, the reappointment will be effective from July 10, 2024.
- ★ Chandra Shekhar Ghosh's current tenure as MD and CEO of Bandhan Bank is set to expire on July 9, 2024.
- ★ Regulatory provisions require the submission of the application for reappointment to the RBI at least 6 months before the expiry of the current term.

### **Anish Shah Elected as FICCI President**

- ★ Federation of Indian Chambers of Commerce and Industry (FICCI), the country's oldest and largest industry body, has appointed Anish Shah as President.
- ★ The announcement took place during a recent FICCI National Executive Committee Meeting.
- ★ He would succeed Subhrakant Panda as President.
- ★ Shah had 14-year tenure at GE, holding various leadership positions at GE Capital's US and global units.
- ★ He has also led the Bank of America's US Debit Products business and worked with Bain & Company in Boston and Citibank in Mumbai.

### **Additional Director of South Indian Bank**

- ★ Renowned banking expert Lakshmi Ramakrishna Srinivas has been appointed as Additional Director of the South Indian Bank.
- ★ She will be the Non-Executive Independent Director for 3 years from 20<sup>th</sup> November 2023.
- ★ With an extensive 38-year background in the banking industry, Lakshmi previously served as the Chief General Manager of State Bank of India, as highlighted in a statement by South Indian Bank.
- ★ She has occupied various high-ranking positions, including the Directorship of State Bank Staff College, showcasing her wealth of experience in the sector.

### **Vice-Chair of UN Panel of 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 year 2024.
- ★ Murmu actively participated in the 63<sup>rd</sup> session of the Panel of External Auditors, which took place in New York, the United States of America (USA) on 20-21<sup>st</sup> November 2023.
- ★ The Panel of External Auditors consists of the heads of 12 Supreme Audit Institutions (SAIs) from around the world.
- ★ The primary responsibility of the Panel is to oversee the external audit of the UN Secretariat, funds, programs, and specialized agencies.
- ★ The 63<sup>rd</sup> session of the Panel, chaired by Isma Yatun, Chair of the Audit Board of the Republic of Indonesia, was conducted at the United Nations Headquarters in New York.
- ★ The Panel elected Pierre Moscovici, President of the French Supreme Audit Institutions, as its Chair for 2024 and decided that the next session of the Panel would take place in Paris on 9<sup>th</sup> December and 10<sup>th</sup> December 2024.

## DEFENCE

### Drone Company to Receive Certification from DGCA

- ★ Throttle Aerospace Systems has received Type-Certification from the Directorate General of Civil Aviation (DGCA).
- ★ It received certification for its multi-purpose drone DOPO, Rattan India Enterprises Ltd said on 1<sup>st</sup> November 2023.
- ★ Throttle Aerospace Systems (TAS) is a part of Rattan India Enterprises Ltd.
- ★ With this, DOPO can be deployed across multiple industries such as survey, mapping, inspection, along with agriculture, surveillance as well as disaster management.

### Exercise KAZIND-2023

- ★ Indian Army and Indian Air Force contingent departed for Kazakhstan to participate in the 7<sup>th</sup> edition of Joint Military 'Exercise KAZIND-2023'.
- ★ The exercise will occur in Otar, Kazakhstan from 30<sup>th</sup> October to 11<sup>th</sup> November, 2023.
- ★ The exercise between India and Kazakhstan began as "Exercise PRABAL DOSTYK" in 2016.
- ★ In this edition, both sides will practice counter-terrorism operations in a sub-conventional environment under a United Nations mandate.

### Exercise Poorvi Akash

- ★ The Eastern Air Command (EAC) of the Indian Air Force (IAF) is conducting its annual command-level exercise, 'Exercise Poorvi Akash' from October 30<sup>th</sup> to November 5<sup>th</sup>. During this period, the Indian Air Force is fully demonstrating its readiness and capabilities.
- ★ The exercise holds special significance as it marks the first time the indigenously developed Light Combat Aircraft (LCA) Tejas has been deployed in the eastern region of India.
- ★ The primary objective of Exercise Poorvi Akash is to demonstrate the application of air power in all its roles.
- ★ This includes offensive and defensive operations, aerial reconnaissance and quick response to various threats, all being conducted both day and night, highlighting the IAF's ability to operate in a variety of conditions.

### Missile Destroyer Warship, 'Surat'

- ★ Gujarat Chief Minister Bhupendra Patel unveiled the Indian Navy's newest indigenous guided missile destroyer, Warship 'Surat', in a ceremony in Surat on 6<sup>th</sup> November 2023.
- ★ The unveiling ceremony of Warship 'Surat' was organized by Gujarat Navy under the aegis of Western Naval Command.
- ★ Navy Chief Admiral R Hari Kumar also attended the ceremony.

- ★ Among the latest advance warship projects under construction, 'Project 15B' is the construction of the fourth Next Generation Stealth Guided Missile Destroyer of this programme, of which 'Surat' is the fourth and final ship.
- ★ The construction of 'Surat' warship is dedicated to the nation for indigenous state-of-the-art warship building technology and strategic military advancements.

### **1<sup>st</sup> Company to Get 100% FDI in Defence Project**

- ★ India has granted permission for Sweden's Saab to develop a new rocket manufacturing plant.
- ★ This was the first time that a company received 100% FDI in the defence industry.
- ★ India has actively encouraged FDI in the military sector, increasing the automatic route maximum from 26% to 49% in 2001 and subsequently to 74% in 2016.
- ★ While foreign investments in defence have steadily increased, Saab's permission for 100% FDI is a game changer, demonstrating India's resolve to attract new technology and investments in the field.
- ★ Saab FFV India is a new firm that has been registered to build the Carl-Gustaf M4 system's newest iteration, with the facility expected to be situated in Haryana.

### **Short-Range 'Pralay' Ballistic Missile**

- ★ India successfully test fired surface-to-surface short-range ballistic missile (SRBM) 'Pralay' from Abdul Kalam Island off Odisha coast on 7<sup>th</sup> November 2023.
- ★ During this period the missile completed all its mission objectives.
- ★ This Pralay missile has been developed by the Defense Research and Development Organization (DRDO).
- ★ During this period the missile completed all its mission objectives.
- ★ Pralay is a short-range, surface-to-surface missile with a range of 350-500 km.
- ★ The advantage of short range is that enemy bases near this range can be destroyed in a very short time.
- ★ The load capacity of the catacombs is 500–1,000 kg.
- ★ The Pralay missile, derived from the Prithvi Defense Vehicle, is a solid-fuel battlefield missile designed for deployment on the LAC and LOC.
- ★ 'Pralay' is also capable of changing its course after covering some distance in the air. It utilizes a solid-propellant rocket engine along with state-of-the-art technology.

### **Sangram–Indian Coast Guard Ship has been Decommissioned**

- ★ Indian Coast Guard's ship Sangram was decommissioned during a program organized at Mormugao Port Authority, Goa.
- ★ The ship was commissioned at Goa on 14<sup>th</sup> February 1996 by the Prime Minister of India PV Narasimha Rao.
- ★ The event was held at the Ship Mole Berth, Murgaoon Port Authority, Goa under the command of DIG Vijay Singh.

- ★ It was stationed at Mumbai under the operational command of Commander Coast Guard Area (West).
- ★ Sangram was involved in numerous operations including anti-poaching, search and rescue and medical evacuation.

### **First Investor Meeting of 'India-US Defense Acceleration System'**

- ★ The first investor meeting of 'India-United States Defense Acceleration Ecosystem – 'INDUS X' was organized in New Delhi.
- ★ INDUS-X Educational Series (Gurukul) was also launched during the program.
- ★ The Gurukul initiative aims to help innovators and startups navigate the defense eco-system of the US and India.
- ★ The first-ever INDUS-X Investors Event generated the interest of investors in the start-ups and MSMEs operating in the defence sector and the emerging opportunities under the INDUS-X initiative.
- ★ The interactive meet brought all the stakeholders including Startups, Investors, Incubators, and Industry from both sides under one roof to discuss the collaborative agendas and opportunities.

### **CORPAT and Ex-Bongosagar**

- ★ The 4<sup>th</sup> edition of the bilateral exercise Bongosagar-23 between the Indian Navy and the Bangladesh Navy and the 5<sup>th</sup> edition of the Coordinated Patrol (Coordinated Patrol-Corporate) by the navies of both the countries was conducted in the North Bay of Bengal.
- ★ The navies of both the countries conducted joint patrolling near the International Maritime Boundary Line (IMBL) and subsequently conducted maritime exercises to enhance interoperability.
- ★ Indian Navy ships Kuthar, Kiltan and maritime patrol aircraft (MPA) Dornier participated in the exercise along with Bangladesh Navy ships Abu Bakr, Abu Ubaida and MPA.
- ★ The ships conducted communication drills, surface gun-shoots, tactical manoeuvres and other exercises culminating with a steam past.
- ★ CORPAT-23 also saw the first Humanitarian Assistance and Disaster Relief (HADR) exercise between the two navies, in which a search and rescue scenario at sea was practiced.
- ★ Routine bilateral exercises and coordinated patrols have enhanced mutual understanding and collaboration between the two naval forces.

### **10<sup>th</sup> ASEAN Defence Ministers' Meeting-Plus**

- ★ Defence Minister Rajnath Singh is set to attend the 10<sup>th</sup> ASEAN Defence Ministers' Meeting-Plus (ADMM Plus) in Jakarta, Indonesia, from 16<sup>th</sup> November to 17<sup>th</sup> November by the Ministry of Defence.
- ★ The Defence Minister is scheduled to address the forum on the first day of the meeting, focusing on regional and international security issues.
- ★ This indicates the significance of the gathering in addressing pressing challenges and fostering collaboration among the nations involved.

- ★ These sessions will be dedicated to addressing and discussing various aspects of defence co-operation.

### **Russia Agrees to Supply Igla Anti-Aircraft Missiles to India**

- ★ Russia has signed a deal to supply Igla-S hand-held anti-aircraft missiles to India.
- ★ As part of the deal, Russia will also allow production of the Igla in India under licence.
- ★ Igla-S is a man-portable air defence system (MANPADS) designed to be fired by an individual or crew to target and bring down enemy aircraft.
- ★ As per the Stockholm International Peace Research Institute (SIPRI), Russia accounted for 45% of India's arms imports between 2018 and 2022.
- ★ India and Russia also began producing AK-203 Kalashnikov assault rifles together at the beginning of the year.

### **Joint Exercise 'Trishakti Prahar'**

- ★ The much-anticipated joint military exercise 'Trishakti Prahar' has commenced near the western border of Rajasthan in Jaisalmer.
- ★ It is a joint military exercise involving the Indian Army, the Indian Navy, and the Indian Air Force (IAF).
- ★ It aims to enhance mutual coordination and operational efficiency.
- ★ It seeks to create new strategies and assess operational capabilities in the context of modern warfare.
- ★ During the exercise, all three wings of the Indian Army actively engage in live practice sessions, simulating real war scenarios with complete coordination.
- ★ The exercise includes long-range attacks by reconnaissance aircraft, emphasizing precision and high-volume attacks to neutralize hypothetical adversaries.
- ★ It involves a diverse array of military assets, including various types of howitzers, helicopters, and weaponry. This encompasses the deployment of the Army's T-90s and Arjun main battle tanks.
- ★ A major highlight of the exercise is the demonstration of the operational capability and readiness of the Pune-based Southwestern Command of the Indian Air Force.

### **Indian Navy's 4<sup>th</sup> Anti-Submarine Warfare Craft Launched**

- ★ The Indian Navy launched Amini, the most sophisticated and cutting-edge shallow watercraft for anti-submarine warfare.
- ★ The fourth of eight Anti-Submarine Warfare Shallow Water Craft (ASW-SWC) projects is called "Amini".
- ★ Chief of Materiel Vice Admiral Sandeep Naithani conducted the launch ceremony.
- ★ Amini was constructed by Garden Reach Shipbuilders and Engineers (GRSE) constructs for the Indian Navy.

- ★ The name 'Amini' refers to the strategic maritime importance of the island of Amini in Lakshadweep, which is located roughly 400 km west of Kochi.
- ★ The 77m long ASW SWC ships have a displacement of 900 tonnes, a top speed of 25 knots, and an endurance of around 1800 nautical miles.

### **Indian Armed Forces to Induct Nirbhay Cruise Missile**

- ★ The Indian armed forces will be inducting the long-range attack cruise missile Nirbhay into their inventory to strike targets at ranges over 1,000 km.
- ★ Nirbhay Cruise Missile is a long-range sub-sonic cruise missile.
- ★ It is India's first indigenously-produced cruise missile.
- ★ The missile was developed by the Bengaluru-based Aeronautical Development Establishment, a lab under India's Defence Research and Development Organisation (DRDO).
- ★ It is capable of deep penetration into adversary territory to strike high-value targets with precision.
- ★ The Nirbhay measures 6.0m in length, 0.5m in body diameter, and weighs 1,500-1,600 kg at launch.
- ★ It can strike land targets at a distance of up to 1,000 kilometres.
- ★ It uses a solid propellant booster motor that is jettisoned shortly after launch, switching over to a turbojet engine.

### **Joint Exercise "Vajra Prahar 2023"**

- ★ The 14<sup>th</sup> edition of the India-US joint special armed forces exercise, "Vajra Prahar 2023", commenced on November 21, 2023, at the Umroi Joint Training Site.
- ★ The United States contingent was represented by soldiers of the 1<sup>st</sup> Special Forces Group (SFG) of the US Special Forces.
- ★ Special Forces personnel from the Eastern Command are leading the Indian Army contingent.
- ★ Vajra Prahar Exercise involves collaborative training between the special forces of the Indian Army and the US Army.
- ★ Vajra Prahar aims to share best practices and best experiences in areas such as joint program planning and operational strategy.
- ★ Vajra Prahar Exercise has developed into a platform for the special forces of both nations to exchange ideas and disseminate best practices.
- ★ This is also a big opportunity to increase interoperability between the armies of India and America and strengthen defense co-operation.

### **India's Maiden Naval Anti-Ship Missile**

- ★ Indian Navy in collaboration with Defense Research and Development Organization (DRDO) successfully test-fired indigenous naval anti-ship missile on 21<sup>st</sup> November 2023.
- ★ This test was conducted by the Indian Navy from a Seaking 42B helicopter.

- ★ It is a missile designed for long-range anti-ship capabilities.
- ★ This test is a very important step towards self-reliance in terms of missile technology of the Indian Army.
- ★ In this test conducted by the Indian Navy, the seeker and guidance technology of the missile was also tested.
- ★ According to the statement issued after the test, several new technologies have been used in the missile, including an indigenously developed launcher for the helicopter.
- ★ The effectiveness of a missile hinges on its guidance technology, and achieving target precision is integral to the guidance system.

### **Joint Military Exercise “Austrahind-23”**

- ★ An Indian Armed Forces contingent of 81 personnel left for Australia to participate in the second edition of the joint military exercise AustraliaHind-23 (AustraHind-23).
- ★ Exercise “Austrahind-23” is being conducted off Perth, Australia from 22<sup>nd</sup> November to 6<sup>th</sup> December 2023.
- ★ The Indian Army team includes 60 soldiers from a battalion of Gorkha Rifles. The Australian Army contingent of 60 personnel consists of the 13<sup>th</sup> Brigade.
- ★ The exercise aims to foster collaborative partnership and share best practices between both sides.
- ★ The joint exercise will promote exchange of ideas and jointly practice tactics, techniques and procedures for tactical operations.

### **National Pollution Response Exercise**

- ★ Indian Coast Guard (ICG) commenced two-day National Level Pollution Response Exercise (NATPOLREX-IX) from 24<sup>th</sup> November 2023 at Vadinar in Gulf of Kutch, Gujarat.
- ★ The exercise will end on 25<sup>th</sup> November 2023.
- ★ Indian Coast Guard has initiated the 9<sup>th</sup> edition of National Level Pollution Response Exercise-IX (NATPOLREX-IX) off the Vadinar coast, in line with the National Oil Spill Disaster Contingency Plan (NOS-DCP).
- ★ This exercise is an important initiative that tests various aspects of marine pollution response mechanisms and assesses the preparedness of resource agencies to deal with any marine spill contingencies.
- ★ Indian Coast Guard Director General K Rakesh Pal and other senior officers are participating in the exercise along with other stakeholders responsible for combating pollution in the ocean.

### **Joint Military Exercise Surya Kiran XVII**

- ★ The 17<sup>th</sup> edition of the regularly conducted joint military exercise Surya Kiran between India and Nepal is being organized in Pithoragarh, Uttarakhand from 24<sup>th</sup> November to 7<sup>th</sup> December 2023.
- ★ Nepal Army contingent comprising 334 personnel arrived in India to participate in the 17<sup>th</sup> edition of joint military exercise Surya Kiran.
- ★ It is an annual event and is held alternately in both the countries.



- ★ The exercise aims to enhance interoperability in jungle warfare, counter-terrorism operations in mountainous areas and humanitarian assistance and disaster relief under the United Nations Charter on Peacekeeping Operations.
- ★ The exercise will focus on the employment of drones and counter drone measures, medical training, aviation aspects and environmental protection.
- ★ Through these activities, the soldiers will enhance their operational capabilities, hone their fighting skills and strengthen their coordination in challenging situations.

### **Defense Minister Unveils Project 15B Destroyer**

- ★ Defense Minister Rajnath Singh unveiled Yard 12706 (Imphal), the third of the four Project 15B stealth guided missile destroyers to guard the Indian maritime border in the presence of Manipur Chief Minister N Biren Singh in New Delhi on November 28, 2023.
- ★ The top of this ship has been decorated with 'Kangla Palace' and 'Kangla-sa'. It is a tribute to the sacrifices of the people of Manipur for the independence, sovereignty and security of India.
- ★ The warship has been designed by the Indian Naval Warship Design Bureau and built by Mazagon Dock Shipbuilders Limited (MDL), Mumbai.
- ★ The draft of this ship is 7,400 tons and the length is 164 meters. This destroyer ship is equipped with state-of-the-art weapons and systems.
- ★ This warship includes surface-to-air missiles, anti-ship missiles and torpedoes. It is capable of achieving a speed of more than 30 knots (56 km per hour).

### **Defense Ministry Inks Deal With BHEL**

- ★ The Defense Ministry signed a contract with Bharat Heavy Electricals Limited (BHEL), Haridwar on November 28, 2023 to procure 16 Advanced Super Rapid Gun Mounts (SRGM) and accessories worth ₹2956.89 crore for the Indian Navy.
- ★ Upgraded Super Rapid Gun Mount (SRGM), will be manufactured by BHEL at its Haridwar plant.
- ★ The weapon system is capable of taking action against a variety of threats.
- ★ The advanced SRGM to be procured from BHEL will be fitted on serving and newly built ships of the Indian Navy by M/s Mazagon Dock and Shipbuilders Limited, Mumbai and Garden Reach Shipbuilders and Engineers, Kolkata.

## **SCIENCE & TECHNOLOGY**

### **NASA-ISRO Synthetic Aperture Radar (NISAR) Launch**

- ★ NASA-ISRO Synthetic Aperture Radar (NISAR) is scheduled to launch in the first quarter of 2024.
- ★ NISAR will be launched on the ISRO Geosynchronous Satellite Launch Vehicle Mark-II from the Satish Dhawan Space Centre in Sriharikota.
- ★ NISAR, according to ISRO, is a Low Earth Orbit (LEO) observatory being constructed in collaboration with NASA.

- ★ NISAR was created by US and Indian space agencies under a collaboration agreement concluded in 2014.
- ★ In January 2024, it will be launched into a near-polar orbit from Satish Dhawan Space Centre.
- ★ The satellite is expected to be operating for at least three years.
- ★ The three-year mission will examine all of Earth's land and ice-covered areas every 12 days.
- ★ This will begin following a 90-day satellite commissioning period.

### **Samsung Introduces its Generative AI Model**

- ★ Samsung has unveiled its first generative AI model, named 'Samsung Gauss', at the Samsung AI Forum 2023.
- ★ Samsung Gauss is a large language model designed to understand human language, answer questions, generate text and images, assist in writing and editing emails, and summarize documents.
- ★ It is also positioned as a coding assistant.
- ★ Samsung Gauss is developed by Samsung Research, the tech giant's research arm, parts of Samsung Gauss can run locally on devices like smartphones and tablets.
- ★ Samsung Gauss comprises three main tools: Samsung Gauss Language, Samsung Gauss Code, and Samsung Gauss Image.
- ★ Samsung Gauss Language is capable of understanding human language and answering queries similar to ChatGPT.

### **AI-Powered Chatbot 'BIRBAL' to Enhance 'Ease of Living'**

- ★ Chandigarh Smart City Limited (CSCL) has launched an Artificial Intelligence (AI)-driven interactive chatbot named 'BIRBAL' to enhance citizen-centric services.
- ★ The objective is to provide efficient and user-friendly citizen services within the local civic body.
- ★ 'BIRBAL' is equipped to address a wide range of issues, including complaint management, citizen services, public transport services, online payment services, certificates/forms, health-related queries, MC budget inquiries, property details, and fire safety certificate requests.
- ★ With the new chatbot citizens can interact with 'BIRBAL' using keywords, predefined questions, and voice commands.
- ★ The AI chatbot incorporates various features such as voice assistance, live agent support, and AI-based response updates to ensure a seamless user experience.
- ★ The development of 'BIRBAL' aligns with the government's commitment towards 'ease of living' by leveraging innovative technology solutions.

### **IIT Madras Researchers Create App for Goods Transportation**

- ★ Faculty members, students, and alumni of the Indian Institute of Technology Madras (IIT Madras) collaborated to design and develop a mobile application called 'OptRoute' for efficient goods transportation within cities.

- ★ The 'OptRoute' app connects drivers directly with consumers and operates without charging any commission or on-boarding fees. Payments from consumers go directly to the driver, eliminating intermediaries.
- ★ The first version of the app has been developed and commercialised through OptRoute Logistics, a start-up incubated at IIT Madras. N.S. Narayanaswamy from the Department of Computer Science and Engineering co-founded the start-up.
- ★ The OptRoute application features two user modes: Driver and Customer.
- ★ In the Customer mode, users can place goods transport requests requiring a vehicle.
- ★ In the Driver mode, users can view available requests and accept them.

### **Chennai Metro Rail Launches Phonepe Ticketing Service**

- ★ Chennai Metro Rail Ltd (CMRL) has partnered with PhonePe and launched digital QR-based ticketing for metro travellers.
- ★ Chennai Metro passengers can now skip long queues at metro stations and ticket counters with seamless digital QR-based tickets.
- ★ Passengers can book digital QR-based tickets on the PhonePe Switch platform.
- ★ This service will also carry the existing 20 per cent discount.
- ★ PhonePe will enable three services for commuters in phases - booking of single journey tickets, return journey tickets, and recharge of the smart card on PhonePe Switch.
- ★ Along with its partnership with Chennai Metro, PhonePe has also collaborated with Hyderabad Metro, Mumbai Metro, and Delhi Metro.
- ★ Commuters can get e-tickets for up to six people at the same time from a single device and can start their journey by scanning it at the entry and exit gates of Metro stations.

## **IMPORTANT DAYS**

### **National Unity Day**

- ★ Rashtriya Ekta Diwas, known as National Unity Day, is celebrated every year on October 31.
- ★ It is commemorated to celebrate the birth anniversary of Sardar Vallabhbhai Patel.
- ★ He played an important role in guiding the nation through its struggle for independence and post-independence challenges.
- ★ One of his most remarkable achievements was the integration of the princely states into the newly independent India, that earned him the title "Iron Man of India".

### **International Biosphere Reserve Day 2023**

- ★ International Biosphere Reserve Day is celebrated on 3<sup>rd</sup> November.

- ★ The day highlights the critical importance of Biosphere Reserves (BR) in safeguarding our environment and promoting sustainability.
- ★ The day also aims to raise awareness, share best practices, and showcase achievements of the World Network of Biosphere Reserves (WNBR).
- ★ The day was established by UNESCO in 2022.

### **National Cancer Awareness Day**

- ★ National Cancer Awareness Day is observed on 7<sup>th</sup> November in India every year since 2014.
- ★ The day aims 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.
- ★ On this day, various healthcare organisations, government agencies, and non-profit groups collaborate to organise awareness campaigns, seminars, and screenings to mark National Cancer Awareness Day and work towards reducing the burden of cancer nationwide.

### **World Radiology Day**

- ★ World Radiology Day is observed on November 8<sup>th</sup> every year.
- ★ The day aims to create awareness about the crucial role of radiographers in the healthcare system.
- ★ It marks the discovery of x-radiation by Wilhelm Conrad Roentgen in 1895.
- ★ The theme for World Radiology Day 2023 is “Celebrating patient safety”.
- ★ This theme focuses on the vital responsibility of healthcare professionals in safeguarding the health and safety of patients.
- ★ Radiology is the science of using radiation to provide images of tissues, organs, bones and vessels inside the human body. These are then used to diagnose and treat patients.

### **World Kindness Day**

- ★ World Kindness Day is observed every year on November 13.
- ★ The day is a global celebration dedicated to recognizing and promoting acts of kindness.
- ★ This day serves as a powerful reminder of the transformative impact that simple acts of kindness can have on individuals, communities, and the world at large.
- ★ As we navigate through a world often marked by division and discord, World Kindness Day encourages people to bridge gaps and foster a culture of empathy and generosity.
- ★ The theme for the year 2023 is “Be Kind Wherever Possible”.

### **World Diabetes Day**

- ★ World Diabetes Day 2023 is observed every year on 14<sup>th</sup> November.
- ★ The theme for World Diabetes Day 2023 is “Access to diabetes care”.

- ★ World Diabetes Day became an official UN day in 2006.
- ★ World Diabetes Day was established in 1991 by the International Diabetes Federation with support from WHO for the growing concerns about the health and economic threat posed by diabetes.
- ★ Diabetes occurs due to insufficient secretion of Insulin by the Pancreas.
- ★ In order to meet Insulin secretion for the body research took place and finally Insulin booster Injection was discovered by Sir Frederick G Banting (pictured), Charles H Best, and JJR Macleod at the University of Toronto in 1921 and James B Collip later purified it.
- ★ It is one of the greatest discoveries.

### **National Children's Day**

- ★ Children's Day in India is observed on 14<sup>th</sup> November.
- ★ Jawaharlal Nehru was born to a Kashmiri Brahmins Royal family on November 14<sup>th</sup>, 1889.
- ★ Later he moved to Delhi and completed his Scholarship.
- ★ Pandit Jawaharlal Nehru was called Chacha Nehru by the children.
- ★ Jawaharlal Nehru believed that Children are the real strength of the nation and the foundation of society.
- ★ After the death of Jawaharlal Nehru in 1964, a resolution was passed in the parliament unanimously to honour him, declaring his birth anniversary as the official date of Children's Day.

### **International Day for Tolerance**

- ★ International Day for Tolerance 2023 is observed on 16<sup>th</sup> November 2023.
- ★ In 1993, at the initiative of UNESCO, the United Nations proclaimed 1995 as "The Year for Tolerance".
- ★ UNESCO's 1995 Declaration of Principles on Tolerance was that tolerance is respect, acceptance, and appreciation of the rich diversity of our world's cultures, our forms of expression, and our ways of being human.
- ★ The United Nations General Assembly decided to celebrate International Day for Tolerance every year.
- ★ One year later in 1996, the UN General Assembly decided 16<sup>th</sup> November was the International Day for Tolerance and it would be celebrated every year.
- ★ The Common Theme is "Tolerance is respect, acceptance, and appreciation of the rich diversity of our world's cultures, forms of expression, and ways of being human".

### **International Students Day**

- ★ International Students' Day, is celebrated on November 17<sup>th</sup>.
- ★ It is celebrated to remember the courage of student activists during the 1939 Nazi attack at the University of Prague.
- ★ The first observance took place in 1941 at the International Students' Council in London.

- ★ It was there that students decided to introduce International Students' Day, to be observed every November 17<sup>th</sup>.

### **National Epilepsy Day**

- ★ National Epilepsy Day 2023 is observed on 17<sup>th</sup> November 2023.
- ★ National Epilepsy Day was first observed by the Epilepsy Foundation of India to reduce Epilepsy conditions in India.
- ★ Epilepsy Foundation in India is a non-profitable charity Organisation.
- ★ Epilepsy Foundation of India was formed by Dr Nirmal Surya located in Mumbai.
- ★ The Charity helps a lot of people who are suffering from Epilepsy and they are conducting awareness programs to reduce the fear of Epilepsy among people.

### **World Day of Remembrance for Road Traffic Victims**

- ★ World Day of Remembrance for Road Traffic Victims 2023 is observed on 19<sup>th</sup> November 2023.
- ★ In 1993, RoadPeace founded The World Day of Remembrance for Road Traffic Victims to give public recognition to the pain and suffering of millions of people.
- ★ The day has reached more than 30 countries within the last decade and is now a global event, observed in solemn remembrance of the lives we have lost to the senseless tragedy of road crashes.
- ★ The remembrance has also helped the U.K. Government change its posture towards the victims of road crashes and understand the enormity of the crisis.

### **World Children's Day 2023**

- ★ World Children's Day is observed every year on 20<sup>th</sup> November.
- ★ World Children's Day is observed to increase awareness about children's rights worldwide and improve children's welfare worldwide.
- ★ World Children's Day was earlier observed as Universal Children's Day. It was first observed in 1954.
- ★ World Children's Day is UNICEF's annual day of action for children by children.
- ★ The theme of World Children's Day 2023 is 'For every child, every right'.
- ★ The United Nations General Assembly passed a resolution to adopt the "Declaration of the Rights of the Child" on November 20, 1959,
- ★ Further, on November 20<sup>th</sup> 1989, the United Nations General Assembly adopted the Convention on the Rights of the Child.

### **World Television Day**

- ★ World Television Day is observed every year on 21<sup>st</sup> November.
- ★ World Television Day highlights the importance of Television as a major source of video consumption.

- ★ It acknowledges its importance as a major tool in informing, channeling and affecting public opinion.
- ★ Since its invention in 1924 by Scottish engineer John Logie Baird, Television has evolved as a major source of multimedia and interactive content, such as streaming videos, music, and internet browsing.
- ★ In the 21<sup>st</sup> Century, Television has become a symbol of connection and globalisation.
- ★ The theme of the World Television Day 2023 is Accessibility.

## **World Fisheries Day**

- ★ World Fisheries Day is celebrated every year on 21<sup>st</sup> November.
- ★ It to raise awareness about the importance of fisheries and support the livelihoods of people dependent on fisheries.
- ★ The theme of World Fisheries Day 2023 is ‘Celebrating the Wealth of Fisheries and Aquaculture’.

## **International Day for the Elimination of Violence Against Women**

- ★ International Day for the Elimination of Violence Against Women 2023 is observed on 25<sup>th</sup> November 2023.
- ★ On November 25, 1960, the Mirabal sisters of the Dominican Republic were assassinated by dictator Rafael Trujillo.
- ★ The sisters, who had been active in movements against the Trujillo regime, were beaten and strangled to death, then placed in a Jeep that was driven off a mountainous road in order to make their deaths appear accidental.
- ★ According to a report by the United Nations, 19 percent of women between the ages of 15 and 49 years of age have experienced physical and/or sexual violence “by an intimate partner”.
- ★ In some cases, this violence ends in the woman’s death.
- ★ In December 1999, the United Nations General Assembly designated November 25 as the International Day for the Elimination of Violence Against Women.

## **Constitution Day**

- ★ Indian Constitution Day 2023 is observed on 26<sup>th</sup> November.
- ★ On November 26<sup>th</sup>, 1949, the Constituent Assembly of India formally adopted the Constitution of India.
- ★ It came into force on January 26<sup>th</sup>, 1950.
- ★ Constitution Day aims to bring awareness about the importance of the Constitution and Dr. B.R. Ambedkar.
- ★ Bhimrao Ramji Ambedkar, Chairman of the drafting committee, is considered to be the Chief Architect of the Constitution of India.
- ★ He is also called the Father of the Indian Constitution.
- ★ The Constitution of India was drafted by the members of the Constituent Assembly.

## OBITUTARY NEWS

### Classical Singer- Leela Omchery

- ★ Noted classical singer, Leela Omchery, passed away in New Delhi. She was 94.
- ★ Leela received the Padma Shri, India's fourth-highest civilian honour, for her contributions to the field of music in 2005.
- ★ Leela headed the Music Department in Delhi University, from where she retired in 1994 after serving 28 years at the prestigious institution.
- ★ She authored a number of books, notably 'Abhinava Sangeetham', 'Padhavum Paadhavum' and 'Keralathile Lasyarachanakal'.
- ★ She was a recipient of Sahitya Akademi awards from Kerala and the Centre.

### NASA Apollo Astronaut Thomas Kenneth Mattingly II

- ★ Ken Mattingly, the renowned astronaut best known for his vital role in the safe return of the damaged Apollo 13 spacecraft to Earth, has passed away at the age of 87.
- ★ His contributions to space exploration, both on the ground and in orbit, have left an incredible mark on NASA's history.
- ★ Being a former Navy pilot, he began his journey with NASA in 1966, dedicating himself to the cause of space exploration.
- ★ His early work included contributions to the development of the spacesuit and backpack used during the Apollo moon missions, showcasing his commitment to astronaut safety.

### Frank Borman- US Astronaut Who Led First Lunar Mission

- ★ Frank Borman, a former US astronaut, passed away at the age of 95.
- ★ He created history when he oversaw the first manned lunar orbit mission.
- ★ Later, at a period of extreme economic turmoil, he led Eastern Airlines as Chairman.
- ★ Frank Borman was a National Aeronautics and Space Administration (NASA) astronaut who oversaw Apollo 8, the first crewed mission to orbit the moon and successfully returned to Earth.
- ★ Frank Borman left the U.S. Military Academy in 1950 to join the Air Force as a fighter pilot.

### Subrata Roy, Founder and Chairman of Sahara Group

- ★ Subrata Roy, Founder and Chairman of Sahara Group, died at the age of 75 in a hospital in Mumbai.
- ★ Subrata Roy, born in 1948 in Araria, Bihar, started Sahara India Parivar in 1978.
- ★ He had great influence in various fields like finance, real estate and media.
- ★ Saharasri ji was an inspirational leader and a visionary.



### **S. Venkitaramanan, Former RBI Governor**

- ★ Former RBI Governor S Venkitaramanan passed away after succumbing to a short illness.
- ★ One of India's most talented public workers, notably in the subject of finance, has died at the age of 92 in Chennai.
- ★ He was the 18<sup>th</sup> Governor of the Reserve Bank of India, serving for two years from 1990 to 1992.
- ★ Prior to this, he was Finance Secretary in the Ministry of Finance from 1985 until 1989.
- ★ During Venkitaramanan's tenure, India also adopted the International Monetary Fund's (IMF) stability policy, which included a depreciation of the currency and the commencement of an economic reform project.
- ★ He held a number of influential roles before becoming RBI Governor, including Finance Secretary of India and consultant to the Government of Karnataka.

### **Founder of Sankara Netralaya Dr. S.S. Badrinath**

- ★ The founder of Sankara Netralaya Dr. S.S. Badrinath passed away in Chennai.
- ★ Dr. S.S. Badrinath graduated from Madras Medical College in 1962. He was closely associated with the Sankara Mutt as he performed a cataract surgery on his spiritual guru Chandrasekara Saraswathi Swamigal.
- ★ He founded the Sankara Nethralaya as a unit of the Medical Research Foundation in 1978.
- ★ He was a recipient of the Padma Shri in 1983 and Padma Bhushan in 1999.
- ★ The institution which he founded has become iconic, a symbol of the progress of modern medicine.

### **First woman Supreme Court Judge Fatima Beevi**

- ★ India's first woman judge of the Supreme Court, Justice Fathima Beevi, died on November 23 2023, at the age of 96.
- ★ Justice Fathima Beevi was not only the first Muslim woman to become a Supreme Court judge in India but also the first woman to be a judge of the Supreme Court in the entire Asia region.
- ★ Fathima Beevi studied Law at the Law College in Trivandrum.
- ★ In 1950, Fathima Beevi became the first female law graduate to get the gold medal from the Bar Council, and she started her practice as an advocate in the Kollam district court.
- ★ She cleared the entrance exam, joined the state judicial service as a munsiff, and later became the district session judge in 1974.
- ★ She was appointed as the Governor of Tamil Nadu by President Shankar Dayal Sharma in 1997.

### **Former Mr India Nongthombam Maipak**

- ★ Nongthombam Maipak, former Mr India title holder and veteran body builder of Manipur popularly known as Mister Maipak passed away at the age of 88 in Imphal, Manipur.
- ★ Maipak also known as 'Son of Manipur'.

- ★ He earned the prestigious Mr India title in 1970, marking a significant achievement in the field of bodybuilding.
- ★ He represented India in the Mr Universe competition held in Paris (France) from September 25-26, 1971.
- ★ During the competition, he received recognition for the 'Best Indian Style Mythological Pose' and secured the 10<sup>th</sup> position overall.
- ★ In addition to bodybuilding, Maipak excelled as a versatile athlete, participating in hammer throw, shot put, and discus throw events.

### **Veteran Bollywood Filmmaker Rajkumar Kohli**

- ★ Bollywood's veteran filmmaker and director Rajkumar Kohli, father of actor Armaan Kohli, passed away at the age of 93.
- ★ Rajkumar was famous for directing several popular Bollywood films such as the 1966 Dulla Bhatti and the 1970s Lootera starring Dara Singh and Nishi (Nishi later married Kohli).
- ★ He was famous for directing several Bollywood films including the 1966 movie Dulla Bhatti and the 1970s film Lootera starring Dara Singh.
- ★ His other notable films included films with ensemble casts, such as Nagin (1976), Jaani Dushman (1979), Badle Ki Aag, Naukar Biwi Ka and Raaj Tilak (1984).
- ★ His films frequently featured actors such as Sunil Dutt, Dharmendra, Jeetendra, Shatrughan Sinha, and actresses Reena Roy and Anita Raj.

## **MISCELLANEOUS**

### **Collins Dictionary Named 'AI' as Word of the Year 2023**

- ★ 'AI' has been named the Collins Word of the Year for 2023.
- ★ The dictionary defines AI as the "modelling of human mental functions by computer programs".
- ★ Considered to be the next great technological revolution, AI has seen rapid development and has been much talked about in 2023.

### **First International Cruise Liner 'Costa Serena'**

- ★ Union Minister for Ports, Shipping and Waterways Sarbananda Sonowal launched the domestic sailing of 'Costa Serena', the first international cruise liner in India, in Mumbai.
- ★ With this, Costa will become the first international cruise liner to offer domestic itineraries in India and offer international cruising experience for Indians along the Mumbai - Goa - Lakshadweep - Cochin routes.
- ★ The cruise ship is expected to carry approximately 45,000 passengers in its next two months voyages.

- ★ The target of 50 million cruise passengers in India by the year 2047 has also been discussed in the recently concluded Global Maritime India Summit 2023. Such cruise initiatives are part of 'Dekho Apna Desh'.

### **New Species of Gecko Been Discovered**

- ★ Recently, a new species of gecko has been discovered in the Western Ghats near Rajapalayam, Tamil Nadu.
- ★ This is the 94<sup>th</sup> species of Gecko. Before this, 93 species of gecko have been identified.
- ★ The new species is also called Rashid's dwarf gecko, because it is the smallest in the genus.

### **Guinness World Record Under Meri Mati Mera Desh Campaign**

- ★ India set a Guinness World Record for the most online selfies by submitting selfies to social media as part of the Central Government's 'Meri Mati Mera Desh' campaign.
- ★ As part of the 'Meri Mati Mera Desh' programme, Maharashtra Chief Minister Eknath Shinde and Deputy Chief Minister Devendra Fadnavis participated in the Guinness Book of World Records Certificate granting event at Mumbai University.
- ★ Previously, China held the Guinness World Record for the most selfies in 2016, with about 1 lakh selfies.

### **First Woman to Skydive from 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 landed at Kalapatthar peak at an altitude 17,444 ft.
- ★ 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.

