E-MAGAZINE

November 2023

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A Message From Guidely To All Serious Bank Aspirants

Hai all,

Our Guidely platform has been doing a great job for the past eight years in supporting the banking aspirants. In this beautiful journey, we have been providing quality mock test packages, bundle PDF courses, and various other study materials at affordable prices. This journey will continue for the upcoming years to uplift all the banking aspirants.

Lakhs of students come into this competition with a passion to become bankers. In this battle, a majority of people have been starving for success for a long period of time. They have been facing failures for many years. Due to continuous failures, many are thinking of quitting this competition.

In reality, success will not come to you overnight. You must handle your failures in a calm and composed manner. More importantly, you have to learn more from your failures. Only after a fine-tuned practice and a perfect preparation for the long term can you attain success. In this period, you have to be motivated, work hard, and use smart strategies to find progress in your success journey.

For that, Guidely will provide you with an enormous amount of quality study materials. You can rely on Guidely for standard mock test packages, bundle PDFs, and other materials at affordable price ranges. The only thing you have to do is follow us and work hard with a hundred percent hope. Guidely will end your journey with fruitful success. So, don't feel bad for your failures. Guidely will show you the best ways to crack the upcoming bank exams.

-Team Guidely

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SUCCESS
STORY

Name : Vaishali Patidar
Email ID : Vaishalipatidar2233@gmail.com
Date of Birth : 17-06-1996
State : Madhya Pradesh
Edu Qualification : Master in CS
Final Selection: Madhya Pradesh Cooperative bank as Society manager

1 What is your special strategy that you followed to crack the bank exam?

Already learn new thing from past failure and doing select Easy and duable Questions in Exam I always start from my strong topic and after that I move on to second one.

2 What would you advise the banking aspirant to prepare seriously for bank exams?

Learn from failure and Never lose hope and never give up and not study too much study smarty and do some topic very strong any kind of questions come from it you will do it easily .

3 What is the contribution of Guidely to your success?

Guildly mock is really helpful for my pre participation because of guildly mock test I will do most of the very easily because guildly moc test lavel always higher than the exams

4 What is your real feeling after achieving your dream bank job?

Very happy and most things is happening in my life my whole family feel proud .and cheer my success and I will continue my preparation from guildly for my next Target

5 To whom will you dedicate your success?

My self and my father . Because when I think government job is not for me then my father push me to do your and best belive your self . Because of that now creck the exam.. Very thanks to my parents and guildly also

BOOSTER DOSE
NOVEMBER 2023

1 The Reserve Bank of India (RBI) has given approval to PayGlocal for a payment aggregator license.

2 As per a survey-based report by Deloitte India called "Digital Banking Maturity (DBM)" in terms of digital maturity score, Indian banks are outperforming their international counterparts relative to the global average.

3 The Life Insurance Corporation (LIC) achieved its highest-ever half-yearly profit in the first half of FY24, reporting a net profit of ₹17,469 crore.

4 India signed a $400 million policy-based loan agreement with the Asian Development Bank (ADB) to create high-quality urban infrastructure, improve service delivery, and promote efficient governance systems.

5 Tata AIG General Insurance has partnered with Air India to offer travel insurance to both domestic and Comb -ined Charging connector standard for light electric vehicles (LEVs).

6 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 disbursal of loans under its 'eCOM' and 'Insta EMI Card' products.
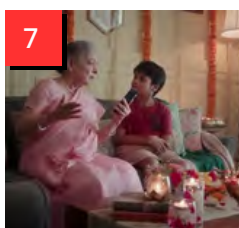
7 Federal Bank's latest ad film, titled 'Karo Bachaane Ki Shuruaat Bachpan Se,' focuses on a child, Ishaan, making innocent promises to enhance the next Diwali for the entire family.
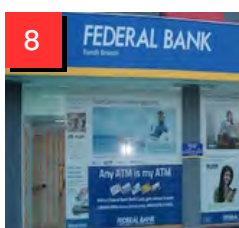
8 Federal Bank has launched the UPI (Unified Payment Interface) Lite functionality for small-value digital payments.
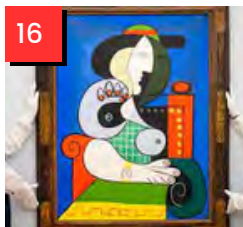
9 Chennai Metro Rail Limited (CMRL) has partnered with PhonePe to introduce digital QR-based ticketing for metro travellers.

10 The State Bank of India (SBI) is set to launch the Yono Global app in Singapore and the United States (US).

11 President Droupadi Murmu will inaugurate a two-day International Conference-cum-Exhibition on 'Aerospace and Aviation in 2047' in New Delhi.

12 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.

13 Mount Etna, one of the world's most active volcanoes located in Italy, erupted, causing public concern.

14 P Vasudevan was appointed as the new head of the Reserve Bank of India's (RBI) fintech department earlier this month(November 2023).

15 In its latest report, Wood Mackenzie has forecasted that India will overtake Southeast Asia as the second-largest module production region by 2025.

16 Pablo Picasso's 1932 painting "Femme à la montre" sold for more than $139 million at a Sotheby's New York auction, making it the most valuable work of art Chandigarh Smart City Limited (CSCL) has launched an Artificial Intelligence (AI)-driven interactive chatbot named 'BIRBAL' to enhance citizen-centric services.

17 Kanpur-based MKU Limited unveiled the world's first rifle-rated ballistic helmet-Kavro Doma 360 at Milipol Paris.

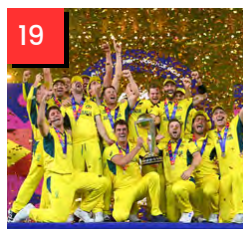**18** Microsoft has introduced its first custom-designed artificial intelligence (AI) chips for cloud applications, addressing the demand for alternatives to Nvidia, which currently dominates the AI processor market.
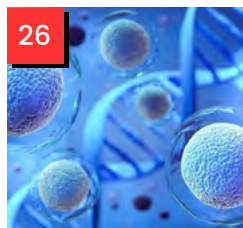
19 Australia lifted the ICC Men's Cricket World Cup defeating India by six wickets in the final at the Narendra Modi Stadium in Ahmedabad.

20 The competitive phase of the ISSF World Cup Final 2023 begins in Doha, Qatar with 10m Air Pistol Men and women events.

21 Venkitaramanan, the 18th Governor of the Reserve Bank of India (RBI), passed away at the age of 92 in Chennai, Tamil Nadu

22 Serena Williams, popularly known as the G.O.A.T in the world of sports, has been honoured with the Council of Fashion Designers of America (CFDA) Fashion Icon Award at the 2023 CFDA Fashion Awards.

23 National Epilepsy Day 2023 is observed on the 17th of November 2023.

24 PM Modi has announced an extension of the Pradhan Mantri Garib Kalyan Anna Yojana (PMGKAY) free ration scheme for another five years.

25 Chile has become the 95th member of the International Solar Alliance (ISA).

26 NexCAR19 is India's first indigenously-developed CAR-T cell therapy.

27 An IIT-Madras campus was inaugurated in Zanzibar, becoming the first campus of an IIT to be opened abroad

28 The Tata Memorial Hospital will soon establish nation's first-ever hospital dedicated to the research and treatment of cancer through Ayurveda in Khopoli

29 InterGlobe Enterprises, the parent company of IndiGo, has announced its intention to introduce an all-electric air taxi service in India by 2026.

30 Western Sydney University (WSU), which is ranked 375th globally, is poised to become the third Australian university to set up a campus in India, following in the footsteps of Deakin University and the University of Wollongong.
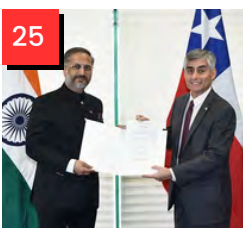
31 In a first, Jammu and Kashmir Police have introduced GPS tracker anklets to monitor the terror-accused people on bail in the union territory.

32 Norway commits to providing financial support for India's 'Hunger Project' aimed at strengthening women leaders, environmental protection, and promoting food security in Uttarakhand.

33 India's mid-term GDP growth forecast upgraded by Fitch to 6.2% from 5.5%.

34 Royal Enfield has revealed the launch date for the new Himalayan 450 and it is set for 24 November at the Motoverse 2023 in Goa.

35 Max Life Insurance Company Limited has undertaken a significant enhancement of its WhatsApp chatbot, 'Mili,' with the aim of providing customers with highly interactive and real-time services

36 IndiaFirst Life Insurance Company Ltd (IndiaFirst Life), one of the fastest growing private life insurers of the country, became the first Indian life insurance company to get the Gujarat International Finance Tec (GIFT) City's International Financial Services Centre (IFSC) Registration.

37 The State Bank of India (SBI) has increased its dollar bond issue size to $1 billion from $750 million, with plans to secure the funds in the first week of December.

38 India's first 50-year Government Security (G-Sec) was fully subscribed in an auction held.

39 State Bank of India (SBI) achieved a significant milestone by inaugurating its highest-altitude non-motorable branch at Shri Kedarnath Dham in Uttara-khand Foundation Day (09.11.2023).

40 Deenanath Rajput, a former engineer who transitioned into social work, received the prestigious Second Rohini Nayyar Prize for his exceptional dedication to rural development.

41 The 6th India-Korea Business Partnership Forum started in New Delhi, celebrating 50 years of diplomatic ties with South Korea.

42 The "Union Home Minister's Special Oper-ation Medal" for this year has been awarded for four Special Operations.

43 British film 'Catching Dust' will be opening at the 54th International Film Festival of India (IFFI), to be held in Goa from November 20 to 28.

44 The public screening of the 69th National Film Award-winning films of 2021 will take place in Delhi from the 14th to the 25th of November.

45 InCred Holdings, the parent of InCred Financial Services, has turned a unicorn (valued at over $1 billion) after it raised Rs 500 crore from a clutch of investors including a global PE fund, corporate treasuries, family offices, and ultra-high net-worth individuals

46 The Indian Institute of Technology (IIT) Bombay, continues to retain its top ranking in India, with China retaining its top-most position in QS World University Rankings: Asia 2024.

47 State Bank of India's (SBI) former chairman DN Ghosh Passed away at the age of 95.

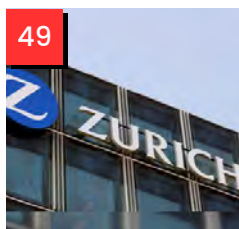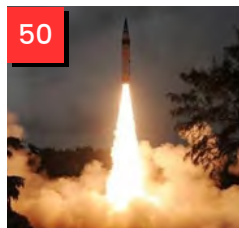**48** The junior Indian men's hockey team beat Pakistan 6-5 in a shootout at the Taman Daya Hockey Stadium in Johor Bahru, Malaysia to win the bronze medal at the Sultan of Johor Cup 2023.

49 Switzerland's Zurich Insurance is set to acquire a 51% stake in Kotak General Insurance for INR 4,051 crore.

50 The junior Indian men's hockey team beat Pakistan 6-5 in a shootout at the Taman Daya Hockey Stadium in Johor Bahru, Malaysia to win the bronze medal at the Sultan of Johor Cup 2023.
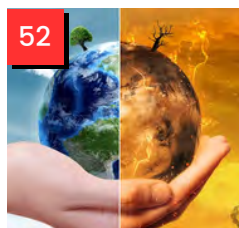
51 Flying Wedge Defence and Aerospace has become India's first-ever private firm to secure a Directorate General of Civil Aviation (DGCA) type certification for indigenous unmanned aerial vehicle (UAV) technology
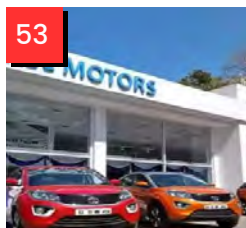
52 International Day for Preventing the Exploitation of the Environment in War and Armed Conflict 2023 is observed on 6th November 2023
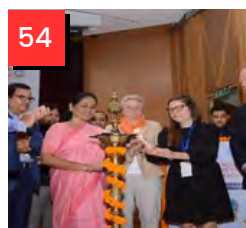
53 Tata Motors has won a significant arbitration award of ₹766 crore from the West Bengal Industrial Development Corp. Ltd (WBIDC) after a long-standing dispute related to the shutdown of its Singur plant in 2008

54 International Workshop on 'Food Loss and Waste Prevention in the South Asian Region' inaugurated in New Delhi

55 The Election Commission of India (ECI) has launched Integrated Expenditure Monitoring Software (IEMS), a new tech-enabled portal to facilitate the online filing of Contribution Reports, Election Expenditure Statements, and Audited Annual Accounts by political parties

56 Union Minister of Ports, Shipping and Waterways, Sarbananda Sonowal will launch the domestic sailing of the first International Cruise Liner 'COSTA SERENA' in India at Mumbai

57 Odisha Chief Minister (CM) Shri Naveen Patnaik launched the affordable bus service under the Location Accessible Multimodal Initiative (LAccMI) scheme in the tribal-dominated Malkangiri district.

58 In Manipur, the annual festival - Mera Houchongba will be celebrated at Kangla in Imphal.

59 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

60 The Government of India has authorised the State Bank of India SBI, in the 29th Phase of sale, to issue and encash Electoral Bonds through its 29 Authorised Branches with effect from the 6th to 20th of this month.

**61** GST collections increased to ₹1.72 lakh crores in October 2023.

62 SBI Mutual Fund has received approval from the Reserve Bank of India (RBI) to acquire a stake of up to 9.99% in IndusInd Bank, a private sector lender

63 India's first bad bank, the stressed asset stabilisation fund (SASF), a special purpose vehicle for housing bad loans that was created two decades ago is being wound down as it approaches the end of its life cycle.
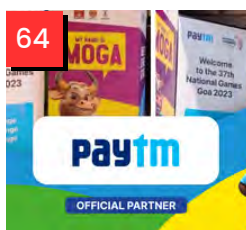
64 Paytm has been designated as the official sponsor for the 37th National Games held in Goa.

65 The Insurance Regulatory and Development Authority of India (IRDAI) has established a 12-member committee with the specific purpose of simplifying insurance policy wordings.

66 The National Payments Corporation of India (NPCI) has issued a circular directing banks, payment service providers, and other stakeholders to enable the 'Hello! UPI' feature in their apps by March 31.

67 India's largest public sector lender State Bank of India (SBI) announced it has raised ₹10,000 crore at a coupon rate of 7.81% through its first Basel III compliant Tier 2 Bond for the current financial year – FY 2023-34
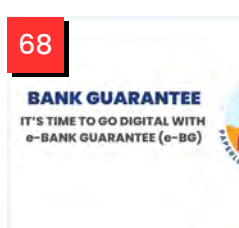
68 The Hongkong and Shanghai Banking Corporation Limited, India (HSBC India) has introduced Electronic Bank Guarantee (E-BG) services to facilitate the digitization of trade finance.
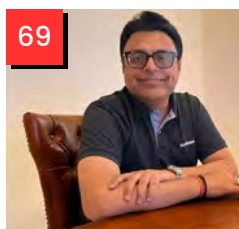
69 EscrowPay, a digital escrow platform, has received the first digital escrow regulatory fintech authorization from the the International Financial Services Centres Authority (IFSCA) in Gujarat International Finance Tec-City (Gift City), Gandhinagar, Gujarat marking a major milestone in its commitment to compliance and innovation in digital payments.
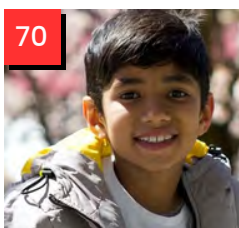
70 A 10 year-old-Bangalore kid, Vihaan Talya Vikas, won the Wildlife Photographer of the Year (WPY) competition in the under-10 category.

71 Manoranjan Mishra has been appointed as an Executive Director (ED) of the Reserve Bank of India (RBI).

72 Koppu Sadashiv Murthy has been appointed as the Chairman and Managing Director (CMD) of Bharat Heavy Electricals Limited (BHEL).

73 State-run oil and gas majors Bharat Petroleum Corporation (BPCL) and Gas Authority of India (GAIL) have signed a 15-year contract for the supply of propane, a critical petrochemical feedstock.

74 According to the World Energy Outlook 2023, Fossil fuel demand would reach its peak by 2030.
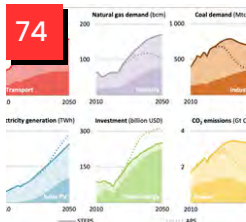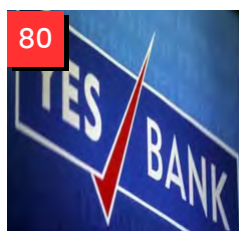
75 According to the Fairwork India 2023 report, BigBasket is the best organisation for gig workers in India.

76 Commodore Sunil Kaushik, launched the 25T Bollard Pull (BP) Tug named 'Mahabali,' at M/s Shoft Shipyard Private Limited in Bharuch, Gujarat.

77 The Number 4 Squadron (Oorials) of the Indian Air Force, based at Air Force Station Uttarlai (Barmer), has undergone a significant transition from the MiG-21 to the Su-30 MKI.

78 The National Aeronautics and Space Administration (NASA) launched a sounding rocket as part of its Integral Field Ultraviolet Spectroscopy Experiment (INFUSE) mission.

79 The Election Commission of India (ECI) has developed an in-house software known as ENCORE, which stands for "Enabling Communications On Real-Time Environment."

80 YES Bank has acquired additional shares in J.C. Flowers Asset Reconstruction (JC Flowers ARC) to reinstate its stake to 9.9% in the company

81 Priyanka Goswami of Uttar Pradesh has also set a new National Games record in the women's 20km Race Walk with an impressive time of 1 hour 36 minutes 35 seconds.

82 In the Women's Long jump, Asian Games silver medallist Ancy Sojan of Kerala bagged the Gold medal in the 37th National Games in Goa.

83 Gujarat's Sunil Joliya Jinabhai made a new national games record in the steeplechase 3000m with an impressive time of 8 minutes and 37.15 seconds. Sanjana Sood from Haryana won the Gold Medal in Shotgun Skeet (Female).

84 Li Keqiang, a Chinese economist and politician who served as the premier of the People's Republic of China from 2013 to 2023 passed away at the age of 68 in Shanghai, China.

85 Musician, art researcher, writer and former professor at Delhi University, Dr. Leela Omchery passed away at the age of 94 in New Delhi.

86 The Reserve Bank of India (RBI) grants approval for Hinduja Group's resolution plan for Reliance Capital (RCap), paving the way for the group's takeover of RCap

87 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.

88 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

89 Indian private sector banks executed the most significant government bond acquisition in a single session in 7 years, involving a substantial investment on behalf of a corporate entity, according to traders.

90 Thirty-eight years into existence, the World Coal Association (WCA) has renamed itself FutureCoal- The Global Alliance for Sustainable Coal as part of its transformative branding.

91 Survey of India (SoI) and Genesys International, a leading Indian mapping company, announced a strategic tie-up for a three-dimensional (3D) digital twin-mapping programme in India.

92 IndiGo will be the first airline to start flights from Noida International Airport, which is scheduled to be operat-ional by the end of 2024.

93 Amazon India has 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).

94 Smt. Smriti Zubin Irani, Minister of Women and Child Development (MWCD) launched a 'Guide on Gender-Inclusive Communication' in Vigyan Bhawan, New Delhi.

95 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).

96 The colossal iceberg A23a, recognized as the world's largest, has broken free after being lodged in the Antarctic's Weddell Sea for more than three decades since its origin in 1986.

97 The 2023 JCB Literary Prize was given to Tamil writer Perumal Murugan for FireBird.

98 Dr. Mohamed Muizzu took the oath as the 8th President of the Republic of Maldives in a ceremony held at the Republic Square in the capital, Male'.

99 The formation of new enigmatic layer – E prime layer – at the outermost part of Earth's core is a result of "surface water penetrating deep into the planet," altering the composition of the metallic liquid core's outermost region, a study by an international team of researchers, including those from Arizona State University (ASU) revealed.

100 Justice M. Fathima Beevi, the first woman judge to be appointed to the Supreme Court of India, passed away at the age of 96.

E-MAGAZINE

November 2023

IMPORTANT DAYS

National Cancer Awareness Day: 7th November

National Cancer Awareness Day 2023 is observed on the 7th of November 2023. The National Cancer Awareness Day celebration was **first announced by Dr.Harsh Vardhan,** the Indian Union Minister for Health and Family Welfare **in September 2014. In 1975 National Cancer Control Programme was started** to arrange treatment facilities for cancer. In 1984-85 some changes were made in the National Cancer Control Programme to make the Cancer treatment process more efficient and available to all.

World Radiography Day: 8th November

World Radiography Day 2023 is observed on the 8th of November 2023.This year, 2023, the **World Radiography Day Theme is "Celebrating patient safety". X-Ray was discovered in 1895 by Wilhelm Roentgen.** In his laboratory, he accidentally discovered a new Electromagnetic wave that is transparent through flesh but won't transfer through metals and bones

World Vegan Day: 1st November

World Vegan Day 2023 is observed on the **1st of November 2023**. World Vegan Day 2023 is celebrated on 1st November as it falls between **Halloween Day and Saint's Day.** For this reason, World Vegan Day is more special. The **World Vegan Society was formed in 1944 by Louise Wallis**. But the Name "Vegan" was first coined by Donald Watson and his wife Dorothy Morgan in the year 1944.

All Saints' Day: 1st November

All Saints' Day 2023 is observed on the 1st of November 2023. All Saints' Day was **first** celebrated on **May 13th in the year 609 A.D. Pope Boniface IV** decided to celebrate All Saints' Day. The last part of the followers has many different celebrations for saints. Later Pope Gregory III in 690 A.D. combined all the celebrations into one and made. November 1 All Saints' Day.

World Tsunami Awareness Day: 5th November

World Tsunami Awareness Day 2023 is observed on the 5th of November 2023. **World Tsunami Awareness Day 2023** Theme set for this year is **"fighting inequality for a resilient future." On November 5th, 1854, Hiromura** a little village which is located in the western part of Japan started celebrating their Traditional Practice, the Burning of Rice Sheaves.

Infant Protection Day: 7th November

Infant Protection Day 2023 is observed on the 7th of November 2023. Infant protection is a very important task. The first three months are the crucial period for Infants. It develops certain skills like Hearing, Communication, and Vision. Infants should be vaccinated as per the Vaccination Chart to prevent them from deadly infectious diseases. In **1990 nearly 5 million infants died due to a lack of awareness of protecting Infants.**
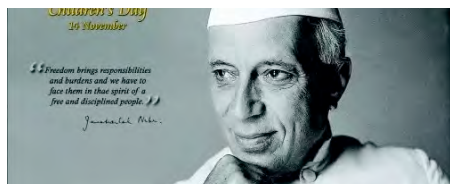
Children's Day in India: 14th November

Children's Day in India is observed on the **14th of November 2023. Jawaharlal Nehru was born to a Kashmiri Brahmans Royal family on November 14th, 1889.** Later he moved to Delhi and completed his Scholarship. His father's name was Motilal Nehru. Jawaharlal was the eldest of four children, two of whom were girls. A sister, Vijaya Lakshmi Pandit, later became the first woman president of the United Nations General Assembly.

World Pneumonia Day 2023: 12th November

World Pneumonia Day 2023 is observed on the 12th of November 2023. Pneumonia is one of the oldest and deadliest diseases among the children age group less than 5 and older age group more than 50. **World Pneumonia Day was first observed on 12 November 2009. It was observed under the "Stop Pneumonia" initiatives by the Global Coalition Against Child Pneumonia,** a coalition of various institutions all together to fight child mortality due to respiratory infection. Streptococcus pneumoniae is the most common bacterial Pneumonia in Children

National Legal Services Day: 9th November
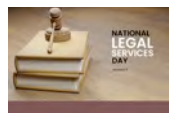
National Legal Services Day 2023 is observed on the **9th of November 2023.** Every year on November 9th, National Legal Services Day is marked to mark the beginning of **the Legal Services Authorities Act, 1987, which went into effect on that date in 1995.** State Legal Services Authorities across the nation hold legal awareness events on National Legal Services Day to inform people about the availability of free legal help.

World Usability Day 10th November

World 0Usability Day 2023 is observed on the 10th of November 2023. The theme for this year's World Usability Day is **Collaboration & cooperation and how that fits into the world of UX.** The User Experience Professional Association **established World Usability Day in the year November 2005.** The Association initially comprised of 50 members and it **was started in the year 1991.**

World Science Day for Peace and Development: 10th November

World Science Day for Peace and Development 2023 is observed on the 10th of November 2023. In 2023, World Science Day focuses on **"Building Trust in Science."** The first World Conference on Science was held in 1999 and was coordinated by UNESCO and the International Council for Science.

National Education Day: 11th November

National Education Day 2023 is observed on the 11th of November 2023. National Education Day was **first observed by the Ministry of Human Resource Development on November 11, 2008.** It is observed every year after the birth anniversary of Maulana Abul Kalam Azad who was the first Educational Minister of Independent India. He served the Educational Minister for over a period of Ten Years.

World Kindness Day: 13th November

World Kindness Day 2023 is observed on the **13th of November 2023.** World Kindness Day is celebrated by nearly 27 countries around the world. But yet the UN has not officially celebrated this day. Some of the countries which celebrate World Kindness Day are India, Brazil, Australia, Canada, Japan, Italy, etc. **World Kindness Day was first celebrated in 1998 at the Tokyo Conference.**

International Students Day: 17th November

International Students Day 2023 is observed on the 17th of November 2023. **When Adolf Hitler came to power in 1933,** the Third Reich started aggressive claims over territories outside Germany's borders. The Nazis first captured Austria in 1938, Hitler's home country. The **first observance took place in 1941** at the International Students' Council in London.

National Epilepsy Day: 17th November

National Epilepsy Day 2023 is observed on the 17th of 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.**

World Television Day: 21st November

World Television Day 2023 is observed on the **21st of November 2023.** The theme for the 2023 edition is "Accessibility". In 1927, a 21-year-old inventor by the name of Philo Taylor Farnsworth invented the world's first electronic television. On November 21 and 22 1996, the United Nations held the first World Television Forum.

World Diabetes Day: 14th November

World Diabetes Day 2023 is observed on the 14th of November 2023. The theme for World Diabetes Day 2023 is **"Access to diabetes care"**. Diabetes is a disease but till now there is no permanent cure for it. **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. The Day is celebrated to honour the First Educational Minister of India and his uncomparable contribution to the Education system of India.

International Day for Preventing Exploitation of Environment in War and Armed Conflict 2023: 6th November

International Day for Preventing the Exploitation of the Environment in War and Armed Conflict 2023 is observed on **6th November 2023. The United Nations Environmental Programme** (UNEP) has found that for over 60 years 40 per cent of all internal Conflicts have been directly linked to the exploitation of Natural Resources connecting higher value resources like Diamond, timber, gold, and oil and scarce resources like fertile land and water. On 5th November 2001, the UN General Assembly declared the 6th November of each year as an International Day for Preventing the Exploitation of the Environment in War and Armed Conflict.

International Day for Tolerance: 16th November

International Day for Tolerance 2023 is observed on the 16th of November 2023. In 1993, at the initiative of UNESCO, the United Nations proclaimed 1995 as **"The Year for Tolerance One year later in 1996, the UN General Assembly decided 16th of 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"**

World Day of Remembrance for Road Traffic Victims:19th November

World Day of Remembrance for Road Traffic Victims 2023 is observed on the 19th of November 2023. Brigitte Chaudhry MBE was living with his husband and her only son. **Chaudhry founded RoadPeace, a British charity for road crash** victims. **RoadPeace operates a 24/7 helpline,** providing emotional support and practical advocacy to the people affected by road crashes. **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.

International Day for the Elimination of Violence Against Women: 25th November

International Day for the Elimination of Violence Against Women 2023 is observed on the 25th of November 2023. On November 25, 1960, the Mirabal sisters of the Dominican Republic were assassinated by dictator Rafael Trujillo. 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 December **1999, the United Nations General Assembly** designated November 25 as the International Day for the Elimination of Violence Against Women.
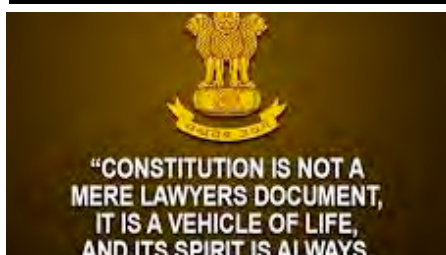
Constitution Day: 26th November

Indian Constitution Day 2023 is observed on the **26th of November 2023. On November 26, 1949, the Constituent Assembly of India formally adopted the Constitution of India. It came into force on January 26, 1950.** Constitution Day aims to bring awareness about the importance of the Constitution and Dr. B R Ambedkar.

World Toilet Day: 19th November

World Toilet Day 2023 is observed on the 19th of November 2023 Jack Sim, a philanthropist from Singapore, founded the World Toilet Organization **on November 19, 2001**, He declared that day as World Toilet Day. **In 2013, the Government of Singapore and the World Toilet Organization led to Singapore's first UN resolution called "Sanitation for All."** This resolution decided to take action to end the world sanitation crisis by 2025. As a result, World Toilet Day was declared an official UN day, and 122 countries adopted the resolution at the 67th session of the UN General Assembly in New York.

Universal Children's Day: 20th November

Universal Children's Day 2023 is observed on the **20th of November 2023. Children's Day was first officially declared a national holiday by the Republic of Turkey in 1920 on April 23.** Children's Day has been celebrated nationally **since 1920 by the Turkish government** and is declared as the day for children. Though Universal Children's Day was established by the **United Nations in 1954, it wasn't until November 20, 1959,** that the UN General Assembly adopted an extended form of the Declaration of the Rights of the Child. Originally acquired in 1924 by the League of Nations, the UN adopted this document as its own statement of children's rights.

International Men's Day 2023: 19th November

International Men's Day 2023 is observed on the **19th of November 2023 In 1968, an American journalist named John P. Harris** communicated that there was a celebration for International Women's Day for female workers but failed to deliver a male counterpart.

22nd Annual Conference of IASSI to be held

The Centre for Economic and Social Studies (CESS) will host the 22nd annual conference of the Indian Association of Social Science Institutions (IASSI). S. Mahendra Dev, distinguished professor, ICFAI Faculty of Social Sciences, IFHE, Hyderabad, and former director and vice chancellor of the Indira Gandhi Institute of Development Research (IGIDR) in Mumbai, is the conference president. E. Revathi, director, CESS, is the chairperson of the organising committee and Dr B. Suresh Reddy, associate professor, CESS, organising secretary. It brings together over 200 researchers from universities and academic institutions. The three main themes are sustainable development, urbanisation and development, and women empowerment.

GeM registers service growth of 1.5 lakh crore rupees in the current financial year 2023-24 till now

The Government e-marketplace (GeM) has registered a service growth of 47 per cent or 1.5 lakh crore rupees in the current financial year 2023-24 till now. It has provided services to multiple Central Public Sector Enterprises (CPSEs), Union Ministries, and State governments. Coal India Limited has emerged as the biggest buyer with orders worth more than 24 thousand crore rupees.

Shri Nitin Gadkari inaugurates and lays the foundation stone for 26 National Highway Projects worth Rs.17,500 Crore in Guwahati, Assam

The Union Minister for Roads Transport and Highways, Shri Nitin Gadkari inaugurated and laid the foundation stone for 26 National Highway Projects with an investment of more than Rs. 17,500 Crore in Guwahati, Assam. The Union Minister of State for Roads Transport and Highways, General Shri VK Singh, the Chief Minister of Assam, Shri Himanta Biswa Sarma, State Cabinet Ministers, Member of

Parliaments, MLAs, and NHIDCL officials were also present on the occasion. The Dibrugarh-Tinsukia-Ledo project aims to enhance interstate connectivity between Upper Assam and Arunachal Pradesh, boost strategic presence, and promote trade and tourism.

MCA's big reform mandates dematerialisation for private companies

The Ministry of Corporate Affairs has mandated private companies to go for dematerialisation of their securities. All private companies, excluding small and government companies, can issue new securities only in dematerialised form. The Ministry of Corporate Affairs said this in its recent amendment to a Rule concerning the issuance of securities. Private companies are required to facilitate the

dematerialisation of existing securities. The time period to comply with the recent directives is until the end of September 2024. After September 30, 2024, no private company will be able to issue or buy back its stocks until all of the promoters', directors', and key managerial employees' securities have been dematerialized.

Central Railways commissions the BPAC system in the Vasind-Asangaon section

The Central Railway has commissioned the block proving by axle counter (BPAC) system in the Vasind-Asangaon section of the Mumbai Division. As per a release issued by the Central Railway, the BPAC system plays a pivotal role in maintaining the utmost safety of train operations. Specifically, it meticulously examines the last

vehicle of a section, subsequently confirming the section's clearance before granting authorization for another train to enter.Earlier, the BPAC system was exclusively deployed up to Vashind railway station within the Kalyan-Igatpuri section.

PM Modi, Sheikh Hasina inaugurate key rail link, 2 other India-backed projects

Prime Minister Narendra Modi and Bangladesh's Prime Minister Sheikh Hasina virtually inaugurated a **rail link connecting Northeast India with Bangladesh.** Three Indian-assisted development projects were jointly inaugurated by Prime Ministers of India and Bangladesh via video conferencing. The **three projects are the Akhaura-Agartala Cross-Border Rail Link, Port Khulna-Mongla Rail Line, and Unit-II of the Maitree Super Thermal Power Plant.** It has been executed under the **Government of India grant assistance of 392.52 crore rupees extended to Bangladesh.** The total project cost of the **Khulna-Mongla Port Rail Line is USD 388.92 million.**

India's first 50-year bond fully sold on growing insurer demand

India's first 50-year Government Security (G-Sec) fully sold. RBI accepted **54 bids worth ₹9,988 cr** at the cut-off yield of 7.46%. The maiden auction of the 50-year G-Sec was held. Investors, especially insurance companies and pension funds have shown enthusiastic bidding. Before this auction, the longest available government bond was of 40-year duration. The **notified amount**

PFRDA allows NPS subscribers to withdraw up to 60% of their pension corpus through the SLW facility

The **Pension Fund Regulatory & Development Authority (PFRDA) allows a Systematic Lumpsum Withdrawal** (SLW) facility for NPS subscribers; pensioners can withdraw up to 60% of funds periodically. Subscribers to the **NPS now have the option to use the Systematic Lumpsum Withdrawal (SLW) facility to automatically take 60% of their pension corpus.** National Pension System (NPS) subscribers can use the **SLW facility**

periodically (monthly, quarterly, half-yearly or annually) for a period till 75 years of age.** Earlier, the lump sum amount could be withdrawn in a single tranche or could be withdrawn annually. In case of annual withdrawal, the NPS subscriber were required to start the withdrawal each time and authorised.

Defence Minister Shri Rajnath Singh inaugurates 'India Manufacturing Show' in Bengaluru

The Union Defence Minister **Shri Rajnath Singh inaugurated the three-day 'India Manufacturing Show'** in Bengaluru, Karnataka. The show has been jointly organised by Laghu Udhyog Bharti & IMS Foundation and supported by the Department of Defence Production, Ministry of Defence. The central **theme of the event is 'Make in India, Make for the World'.**Shri Rajnath Singh also referred to the Innovations

for Defence Excellence (iDEX) initiative, which was launched to invite new ideas in defence manufacturing through start-ups and innovators. iDEX Prime was launched to support projects, **requiring support beyond Rs 1.5 crore up to Rs 10 crore, to help the start-ups in the defence sector.**

PM Narendra Modi to inaugurate 'World Food India 2023' at Pragati Maidan in New Delhi

Prime Minister Shri Narendra Modi will inaugurate **the second edition of the Mega food event 'World Food India 2023'** on 3rd November at Bharat Mandapam, Pragati Maidan, New Delhi. With the **aim to strengthen Self Help Groups, the Prime Minister will disburse Seed Capital Assistance** for over one lakh SHG members. This support

will help SHGs gain better price realisation in the market through the event aims to showcase India as the 'food basket of the world' and celebrate **2023 as the International Year of Millets.**

for the 50-year G-Sec (maturing in 2073) was ₹10,000 crore.** The investors placed 216 competitive bids aggregating Rs 40,200 crore

at the auction. **France was the first G7 country to issue 50-year bonds in 2005.** China issued 50-year bonds in 2009.

Union Government may extend the export-boosting textile scheme

The **Union Government is planning to extend the tenure of the Rebate of State and Central Levies and Taxes (RoSCTL) Scheme till 2025-26.** It aims to reimburse all embedded State and Central taxes/levies for exports of manufactured goods and garments. The **RoSCTL scheme was notified by the Ministry of Textiles in 2019.** However, the scheme shall be implemented by the Department of Revenue, Ministry of Finance. This scheme has been introduced as **a replacement for the previous Rebate of State Levies (RoSL) Scheme, which provided only rebates of state taxes.**
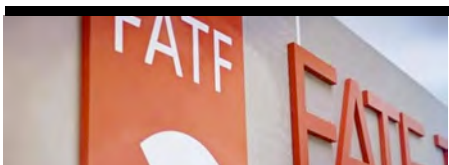
Cayman Islands: Removal from anti-money laundering "grey list"

The **Financial Action Task Force (FATF) has removed the Cayman Islands from its grey list. It has added Bulgaria to the grey list in its review published on 27 October 2023. FATF has also removed Panama, Jordan and Albania** from the grey list. FATF has added Bulgaria to the grey list. The Cayman Islands was added to the grey list in 2021. It was in the news during the investigation into charges made by Hindenburg Research against the Adani Group.

NMC Will Launch Its One Nation, One Registration Platform For Doctors Across India

One nation, One registration platform' for doctors will be launched by the National Medical Commission. The regulatory body for medical education and medical professionals, the National Medical Commission, has launched **"one nation, one registration platform''. The aim of the platform is to eliminate duplication and allow the public to get information about any physician working in India.** In the next six months, NMC will launch the National Medical Register (NMR) on a trial basis. **"Registration of Medical Practitioners and Licence to Practice Medicine Regulations, 2023"** gazette notification was issued by the government. The **National Medical Commission has also inked an MoU with the Quality Council of India** (QCI) to give ratings to medical institutions in India.

Union Minister of State Sushri Shobha Karandlaje inaugurates the International Workshop on Food Loss and Waste Prevention in the South Asian Region in New Delhi

International Workshop on **'Food Loss and Waste Prevention in the South Asian Region'** inaugurated in New Delhi. It was inaugurated by **Union Minister of State for Agriculture and Farmers' Welfare Sushri Shobha Karandlaje.** It was jointly organized by The Indian Council of Agriculture Research and the Thünen Institute, Germany. Ms. Shobha Karandlaje appreciated the efforts made by ICAR and Thünen Institute of Germany to solve an important social and economic issue related to farmers and consumers.

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

Union Minister of Ports, Shipping and Waterways, Sarbananda Sonowal will launch the domestic sailing of the first International Cruise Liner **'COSTA SERENA'** in India at Mumbai. At the recently concluded **Global Maritime India Summit 2023 organised by the Ministry,** discussions revolved around reaching the target of 50 million cruise **passengers in India by 2047.** Costa Cruises is expected to carry approximately 45,000 passengers in its next 2 months voyages. Such cruise initiatives are part of 'Dekho Apna Desh', launched on Prime Minister's appeal to the middle class to prefer domestic tourism over international.

Rule allowing Indian companies to list overseas comes into force

The **Union government recently permitted certain Indian companies** to directly list on select **foreign stock exchanges.** The Union Finance Minister had announced that the government had decided to enable listed and unlisted domestic companies **to directly list their equity shares on the International Financial Services Centre (IFSC), Ahmedabad.** In a notification issued earlier this week, the Ministry of Corporate Affairs (MCA) said the provision, which was announced in the Companies (Amendment) Bill, 2020, came into effect on October 30.

IIT-Kharagpur Study Reveals Alarming Projected Rise In Indian Surface Temperatures By 2100

Surface temperatures over **India were likely to increase by 1.1 to 5.1 degree Celsius** by the year 2100, a new study by IIT-Kharagpur has indicated. A study was conducted by the **Indian Institute of Technology, Kharagpur (IIT-KGP) recently.** This study, **titled 'Surface Temperature Increase over India during 1980-2020 and Future Projections: Causal Relationships Between Drivers and Trends,' was published in the journal Nature** last month. The study was conducted in association with the Indian Institute of Tropical Meteorology in Pune.

PM Modi to inaugurate 'World Food India 2023' on 3rd November at Pragati Maidan in New Delhi

Prime Minister Narendra Modi will inaugurate the **'World Food India 2023' on November 3rd at Pragati Maidan in New Delhi.** The three-day event is being organized by the Ministry of Food Processing Industries to showcase the rich Indian food culture to the world. Secretary of the Ministry of Food Processing Industries **Anita Praveen** said over 1200 exhibitors from 23 states and several countries will participate in the event.

Shri Sanjay Kumar inaugurates a national-level innovation challenge aimed at motivating young individuals to create functional prototypes of innovative solutions

The Secretary of the Department of School Education & Literacy, **Shri Sanjay Kumar inaugurated a national-level innovation challenge** aimed at motivating young individuals **to create functional prototypes of innovative solutions.** The Ministry of Education **collaborated with the ATL Marathon program,** spearheaded by the Atal Innovation Mission, NITI Aayog, in partnership with UNICEF and YuWaah.

CDSCO approves India's first CAR-T cell therapy against certain blood cancer

NexCAR19 is India's first **indigenously-developed CAR-T cell therapy.** Recently, the Central **Drugs Standard Control Organisation** (CDSCO) granted market authorisation for **NexCAR19 to ImmunoACT, a company incubated by IIT Bombay.** This paves the way for the commercial launch of this therapy in India, where it is expected to be available to cancer patients at a tenth of the cost abroad. CAR-T is a revolutionary therapy that modifies immune cells, specifically T-cells, by turning them into potent cancer fighters known as CAR-T cells.

Fifth India-US 2 plus 2 Ministerial Dialogue to be held in New Delhi

The **fifth India-US 2 plus 2 Ministerial Dialogue** will be held in New Delhi. Raksha Mantri Rajnath Singh and External Affairs Minister Dr. S. Jaishankar will welcome **US Secretary of State Antony Blinken and Secretary of Defence Lloyd Austin III for the Dialogue.** The 2 plus 2 will enable a high-level review of progress being made in cross-cutting **aspects of defence and security cooperation, technology value chain collaborations and people-to-people ties.**

Tata Memorial Hospital to set up Ayurveda-based cancer hospital in Khopoli

The **Tata Memorial Hospital will soon establish the nation's first-ever hospital dedicated to the research and treatment of cancer** through Ayurveda in Khopoli. The 100-bed hospital and research centre will be established on around 20-acre land in Khopoli. This complex will house a research centre dedicated to the exploration of Ayurvedic remedies for cancer Anticipated completion for the hospital and research centre is scheduled for March 2026.

IndiGo Parent 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.

Housing and Urban Affairs Ministry to launch 3-day Women for Water, Water for Women Campaign

3-day Women for Water, Water for Women Campaign launched by the **Housing and Urban Affairs Ministry.** The Ministry has launched this campaign to celebrate Jal Diwali. The Ministry has launched this progressive initiative **under its flagship scheme – Atal Mission for Rejuvenation and Urban Transformation (AMRUT).** The

National Urban Livelihood Mission (NULM) of the Ministry is also participating in this scheme. Odisha Urban Academy is its **'knowledge partner'.** The celebration of this **"Jal Diwali"** campaign will continue till November 9, 2023.

7th Edition of Ganga Utsav Celebrated with Festive Fervor

The **7th edition of Ganga Utsav was organized by the National Mission for Clean Ganga in New Delhi** and was inaugurated by the Secretary, Department of Water Resources, River Development & Ganga Rejuvenation, Ministry of Jal Shakti, Ms Debashree Mukherjee, in the presence of Special Secretary and Director General, NMCG, Shri G. Asok Kumar. The event also marked the release of **the 33rd 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. The **2nd edition of Ganga Pustak Parikrama was also flagged off by Ms. Debashree Mukherjee, and Mr. G. Asok Kumar.**

Central Consumer Protection Authority imposes a penalty of ₹5Lakh on the Khan Study Group (KSG) Institute for advertising misleading claims

The **Central Consumer Protection Authority (CCPA) has imposed penalty of ₹ 5lakh for misleading advertisement and unfair trade practice on Khan Study Group** (KSG). The decision was taken to safeguard consumer rights across the country. In view of the violation of **the Consumer Protection Act, 2019, the CCPA, headed by Chief Commissioner,** **Smt. Nidhi Khare,** and Commissioner, Shri Anupam Mishra have issued an **Order against Khan Study Group** (KSG) for misleading advertisement and unfair trade practice by advertising misleading claims.

India's Red Sanders removed from the CITES trade review

The **Union Minister for Environment, Forest and Climate Change** informed that India has been removed from the **Review of Significant Trade (RST) for Red Sanders,** under the **Convention on International Trade in Endangered Species (CITES).** India has been under the Review of Significant Trade (RST) process for Red Sanders since 2004. **The decision was taken at the 77th meeting of the Standing Committee of Convention on International Trade in Endangered Species of Wild Fauna and Flora (CITES) held in Geneva** from November 6 to 10.

India set to open Seattle consulate, 7 years after it was announced

After seven years of announcement, **India is set to open a new consulate in Seattle in the US.** Prakash Gupta will be the Consulate-General at the mission in Seattle. **He is currently serving as a joint secretary at the UNP** (United Nations Political) Division at the Ministry of External Affairs (MEA). In 2016, India announced the opening of a consulate in Seattle in the US. The United States has also started the process of opening two new consulates in Bengaluru and Ahmedabad. US consulates are **currently present in Chennai, Hyderabad, Kolkata, and Mumbai.**

I&B Ministry Releases Draft Broadcasting Services Bill for Public Consultation

The government has released the **draft of the Broadcasting Services (Regulation) Bill, 2023.** The Broadcasting Services (Regulation) Bill 2023 is designed to establish a regulatory framework for broadcasting services. The new bill aims to replace the existing **Cable Television Networks (Regulation) Act, 1995,** and other related policy guidelines. The Cable Television

Networks (Regulation) Act of 1995 has been in effect for the past 30 years. The Broadcasting Services (Regulation) Bill 2023 will streamline regulatory processes and will cover the **Over-the-Top (OTT) content and digital news.**

Prime Minister Shri Narendra Modi inaugurates Viksit Bharat Yatra from Khunti, Jharkhand to ensure saturation of flagship government schemes

Prime Minister Shri Narendra Modi released the 15th instalment of over **Rs 18,000 crore** under the **Pradhan Mantri Kisan Samman Nidhi (PM-KISAN) scheme from Khunti, Jharkhand.** This significant release aims to provide financial support to farmers across the country. The instalment was released on the birthday of the **'father of the land' Shri Bhagwan Birsa Munda,** which

is celebrated as the JanJaatiya Gaurav Divas every year. On the occasion, **PM Modi launched the PM Janjati Adivasi Nyaya Maha Abhiyan, an initiative with a budget of Rs 24,000 crore,** aimed at ensuring holistic development of tribal groups.

9th India International Science Festival (IISF) 2023 to be held at Faridabad, Haryana from January 17th-20th, 2024

The 9th edition of the India International Science Festival (IISF) 2023 will be held at Faridabad, Haryana from January 17th-20th, 2024. India's mega Science Fair will be held at the Campus of Translational Health Science and Technology Institute (THSTI) and **Regional Centre for Biotechnology (RCB) of the Department of Biotechnology in Faridabad.** The theme of the present edition is

'Science and Technology Public Outreach in Amrit Kaal'. Since 2015, the IISF has hosted eight editions in different geographical regions of India and expanded as a mega science festival. In 2021, the Department of Space and the Department of Atomic Energy became an integral part of IISF.

IIT-Madras campus inaugurated in Zanzibar, first for an IIT abroad

An IIT-Madras campus was inaugurated in Zanzibar, becoming the first campus of an IIT to be opened abroad. The **new campus was inaugurated by Dr Hussein Ali Mwinyi, President of Zanzibar,** in a ceremony also attended by Tanzanian and Indian officials, as well as academics. **Zanzibar is an archipelago in the Indian Ocean off the coast of Tanzania**, and is a semi-autonomous province of Tanzania.

Union Minister Anupriya Patel inaugurates the 42nd edition of India International Trade Fair 2023 in New Delhi

The **42nd edition of the India International Trade Fair -2023** was inaugurated at **Pragati Maidan in New Delhi**. The fair will **continue till 27th November.** India is the most attractive destination for investment and the country is set to become the 3rd largest economy in the coming times. The **theme of the fourteen-day fair is Vasudhaiva Kutumbakam which emphasizes the significance of interconnectedness and cooperation in trade for achieving sustainable growth and well-being.**

The Department of Animal Husbandry and Dairying, Government of India launched the 'A-HELP' programme at Jharkhand

The Government of India's Department of Animal Husbandry and Dairying launched the **'A-HELP' programme in Jharkhand.** Minister of Agriculture, Animal Husbandry & Co-operative, Govt. of Jharkhand, Shri Badal Patralekh was the chief guest of the programme. **The Department**

of Animal Husbandry and Dairying (DAHD) is embarking on the "A-HELP" (Accredited Agent for Health and Extension of Livestock Production) initiative.

PM to inaugurate 141st International Olympic Committee (IOC) Session in Mumbai

Prime Minister **Shri Narendra Modi will inaugurate the 141st International Olympic Committee (IOC) Session** at the Jio World Centre in Mumbai. The IOC session serves as a key meeting of the members of the **International Olympic Committee (IOC).** Important decisions regarding the future of

Olympic games are made at the IOC Sessions. India is hosting the IOC session for the second time and after a gap of about 40 years. The **IOC's 86th session was held in New Delhi in 1983.**

National Security Council Secretariat organizes the 2nd Edition of the National Cyber Security Exercise 'Bharat NCX 2023'

The **2nd Edition of the National Cyber Security Exercise 'Bharat NCX 2023'** started from 09 to 20 October 2023.Its main aim is to **train senior management and technical personnel of Government/Critical Sector organizations.** The program is

being conducted by the National Security Council Secretariat (NSCS) in strategic partnership with Rashtriya Raksha University (RRU).

Govt extends 20% export duty on parboiled rice until March 2024

The **Centre has extended the 20 per cent export duty on parboiled rice until March 31, 2024,** as it was to expire **on October 15 India's retail inflation eased to 5.02 per cent in**

September on an annual basis as against 6.83 per cent in August.

'AAINA Dashboard for Cities' portal launched

The 'AAINA Dashboard for Cities' portal www.aaina.gov. in has been made live by the Ministry of Housing and Urban Affairs (MoHUA) where Urban Local Bodies (ULBs) across 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 AAINA 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. 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.

Shri Dharmendra Pradhan leads the Education Ministers' Session of 2nd Voice of Global South Summit

The Union Minister for Education and Skill Development & Entrepreneurship, **Shri Dharmendra Pradhan, chaired the Education Ministers' Session at the 2nd Voice of Global South Summit held in New Delhi.** The summit, operating under the theme **'Together for everyone's growth, with everyone's trust,'** addressed critical issues, particularly in education. The

Ministry of Coal to Launch 8th Round of Commercial Coal Mines Auctions

The **Ministry of Coal will launch the 8th Round of Commercial Coal Mines Auctions.** A total of 39 Mines of five states are to be offered in this round of auction. These **States are Bihar, Jharkhand, Maharashtra, Odisha and West Bengal.** The Coal sector opened for Commercial Coal

Mining in 2020, with the **first-ever successful auctions of Commercial Mining launched by Prime Minister Narendra Modi in June, 2020.**

Union Minister Narayan Rane inaugurates Khadi Theme Pavilion at IITF 2023 in New Delhi

The Micro, Small and Medium Enterprises Minister, **Narayan Rane inaugurated the Khadi Theme Pavillion at the India International Trade Fair at Pragati Maidan in New Delhi.** Some of the key attractions of the pavillion include spinning wheel-charkha, khadi garments, handicrafts, wooden toys, and ayurvedic cosmetics. This time more than 85% stalls were allocated to first-time participants. 64

MSEs represented aspirational districts of the country. 66 % of stalls were allocated to women entrepreneurs and 55% to enterprises from SC/ ST categories free of cost. The pavilion had representation from 29 States/UTs.

Centre approves digital ad policy, aims to leverage new-age platforms for information dissemination

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. The Central Bureau of Communication (CBC) is a unit

of the Ministry of Information and Broadcasting. The CBC has the mandate of providing 360-degree communication solutions to Ministries, Departments, Public Sector Undertakings (PSUs), and autonomous bodies. **It was set up in 2017** by the integration of the erstwhile Directorate of Advertising and Visual Publicity (DAVP), Directorate of Field Publicity (DFP), and Song & Drama Division (S&DD).

Education Ministers deliberated on the theme of **'Making human resources future-ready'. The Summit, with the theme 'Together, for Everyone's Growth, with Everyone's Trust'** would

focus on sharing with countries of the Global South the key outcomes achieved in various G20 meetings over the course of India's Presidency.

Union Minister Dr Jitendra Singh launches Special Campaign 3.0 portal to reduce pendency in govt offices

Union Minister of State for Personnel, Public Grievances, and Pensions **Dr Jitendra Singh has launched a Special Campaign 3.0 portal** at a function in **New Delhi.** Through this **dedicated portal - scdpm. nic.in the Special Campaign 3.0 will be monitored**. The Government has announced to conduct **Special Campaign 3.0 from the 2nd to the 31st of October this year** with a focus on Swachhata **and reducing pendency in Government Offices with a saturation approach.**

India hosts the 33rd Conference of the WOAH Regional Commission for Asia and the Pacific at New Delhi

India hosted the 33rd Conference of the WOAH (World Organization for Animal Health) **Regional Commission for Asia and the Pacific** from November 13 to 16, 2023. This 4-day event was **organized by the Department of Animal Husbandry & Dairying, MOFAHD at New Delhi.**

President Droupadi Murmu to inaugurate the International Conference-cum-Exhibition on 'Aerospace and Aviation in 2047'

President Droupadi Murmu will inaugurate a two-day International Conference-cum-Exhibition on **'Aerospace and Aviation in 2047'** in New Delhi. The **Aeronautical Society of India, AeSI** is organising the event to commemorate 75 years of excellence of the AeSI. 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.** The event will focus on India's journey in the field over the last 75 years, showcasing the achievements, technological advancements, and the role of great visionaries.

PM Modi launches Rs 24,000 crore project for development of vulnerable tribal groups

The Prime Minister of India **launched a Rs 24,000-crore project for vulnerable tribal groups on the 148th birth anniversary of tribal icon Birsa Munda** ('Janjatiya Gaurav Diwas' – Nov 15) from **Jharkhand's Khunti district.** The PM Janjati Adivasi Nyaya Maha Abhiyan is meant to ensure last-mile welfare scheme delivery and protection for Particularly Vulnerable Tribal Groups (PVTGs).PVTGs were recognised as a separate category based on the findings of the 1961 Dhebar Commission. Data from the MoTA and the 2011 Census shows that Odisha has the largest population of PVTGs at 8.66 lakh, followed by MP at 6.09 lakh and Andhra Pradesh (including Telangana) at 5.39 lakh.

Union Fisheries Minister Shri Parshottam Rupala will inaugurate Global Fisheries Conference India 2023

The **Centre launched a unified portal for agricultural statistics** and named it as **UPAg (Unified Portal for Agricultural Statistics)** and termed it as a groundbreaking move to address the **complex governance challenges** India's farm sector is facing now. The portal will empower stakeholders with real-time, reliable, and standardized information, paving the way for more responsive and efficient agricultural policies. Unified Portal for Agricultural Statistics developed by the **Ministry of Agriculture and Farmers' Welfare (DA & FW)** was launched by NITI Aayog members.

Ministry of Tourism organising International Tourism Mart at Shillong

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 **G. 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. At present, there are more than 16 airports providing accessibility to tourist destinations in the NorthEast Region.

FSSAI launches food safety compliance system portal in 4 regional languages

Food safety regulator FSSAI has launched the Food Safety Compliance System (FoSCoS) portal in four regional languages, apart from Hindi and English, in order to enhance user experience and accessibility. The **portal is now available in Gujarati, Tamil, Telugu and Marathi, apart from Hindi and English.** The Food Safety and Standards Authority of India (FSSAI) also **plans to launch the portal in Kannada, Punjabi, Malayalam, Assamese, Bengali and Odia soon.**

Union Minister Ashwini Vaishnaw announced around Rs 3,000 cr to be invested in IT hardware sector under (PLI) Scheme 2.0

The Union Minister of Electronics and Information Technology **Ashwini Vaishnaw announced that around 3 thousand crore rupees will be invested by 27 companies** in the **IT hardware sector under the Production Linked Incentive (PLI) Scheme 2.0.** Briefing the media in New Delhi, Mr. Vaishnaw said that out

of these companies, 23 will start the production of servers, laptops, and tablets immediately and the **rest will do so within the next 90 days.**

GAIL does the world's 1st 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 CO2.** 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.**

Union Minister Shri Parshottam Rupala to inaugurate 'Global Fisheries Conference India 2023' on 21st November at Ahmedabad, Gujarat

Union Minister for Fisheries, Animal Husbandry & Dairying **Shri Parshottam Rupala will inaugurate Global Fisheries Conference India 2023 at Gujarat Science City, Ahmedabad.** The concept has thus taken the shape of a two-day conference from **21st to 22nd November 2023 on the occasion of World Fisheries Day being celebrated globally.** The Global Fisheries Conference India 2023 was conceptualised by the Department of Fisheries with the aim of devising a way forward for the Indian Fisheries and Aquaculture

sector in conjunction with the stakeholders from the fisheries' value chain. The event will kick-start with the inauguration of the Exhibition by Union Minister **Shri Parshottam Rupala and followed by the Inaugural session, Press Conference, International Round table and parallel Technical Sessions, Industry Connect Sessions and G2G/G2B and B2B Bilaterals**.

CCRAS launches Ayurveda Gyan Naipunya Initiative for physicians practising in Ayurveda
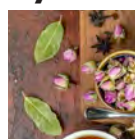
The **Central Council for Research in Ayurveda Sciences (CCRAS) under the Ministry of Ayush** launched the **Ayurveda Gyan Naipunya Initiative (AGNI) for physicians practising in the field of Ayurveda** in New Delhi. The i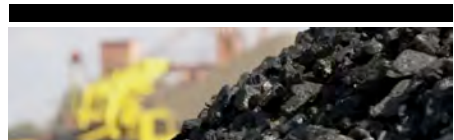nitiative aims to promote research for mainstreaming pragmatic Ayurveda practices through scientific validation and evidence-based appraisal The Ministry of Ayush, that interested **Ayurveda Practitioners can email their interest to ccrasagni@ gmail.com till 15th December.**

World Coal Association rebrands as FutureCoal, seeks tech intervention for reliable, affordable energy

Thirty-eight years into existence, **the World Coal Association (WCA) has renamed itself FutureCoal- The Global Alliance for Sustainable Coal as part of its transformative branding** FutureCoal Global Alliance describes itself as the world's only multi-lateral, neutral and progressive organisation representing the entire coal value chain which is dedicated **to raising awareness of the significant total contribution of coal. FutureCoal Global Alliance** describes itself as the world's only multi-lateral, neutral and progressive organisation representing the entire coal value chain which is dedicated to raising awareness of the significant total contribution of coal.

Indian patent filings grow faster than others globally

Global patenting activity soared to new records in 2022, fuelled by Indian **and Chinese innovators** and powered by increased levels of innovation, entrepreneurship and digitalisation in these countries. **Patent filings by Indian applicants grew by 31.6% in 2022, extending an 11-year** run of growth unmatched by any other country among the top 10 filers, according to **WIPO's (World Intellectual Property Organisation) annual World**

Intellectual Property Indicators (WIPI) report. Overall, **China, the US, Japan, the Republic of Korea and Germany were the countries with the highest numbers of patent filings in 2022.** The largest rise in filings was reported from India. **Switzerland (6.1%), China (3.1%), Austria (2.5%) and the UK (2.5%) also reported robust growth in filings.**

UGC notifies regulations for foreign universities to set up campuses in India

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. They should have secured a position within the **top 500 in global rankings.** Also, **the final rules have**

increased the time period for the standing committee to process applications from 45 days to 60 days. The recommendations of the committee should be placed before **the UGC in 60 days, as opposed to 45 days in the draft regulations.**

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

Shri Nitin Gadkari, the Union Minister of Road Transport and Highways of India, inaugurated the 8th Edition of the India Water Impact Summit (IWIS) at the Dr Ambedkar International Centre in New Delhi. The summit, organized by the National Mission for Clean Ganga (NMCG) and the Center for Ganga River Basin Management and Studies (Ganga), spans three days from November 22 to 24, 2023. The **theme of IWIS 2023 is 'Development vis-à-vis Land, Water and Rivers,' aimed at uniting scientific experts, stakeholders, and**

government representatives to address dynamic challenges and opportunities in India's water sector. International Water Innovation Summit 2023 (IWIS) and the 1st CITIS Summit, a special session titled "River Cities Alliance - A Global Step Forward (GRCA) was also held and was attended by delegates from **Ethiopia, Denmark, Mexico, the Federal Republic of Germany, Bhutan, United Kingdom, Nepal and Japan.**

MoRD and MoA&FW launched the training of Krishi Sakhis for the promotion of Natural Farming

The **Ministry of Rural Development and the Ministry of Agriculture and Farmers' Welfare** jointly launched the **training of Deendayal Antyodaya Yojana- National Rural Livelihoods Mission (DAY–NRLM)'s Krishi Sakhis** for promotion of Natural Farming. The initiative aimed to train and certify 50,000 Krishi Sakhis in a phased manner by the **National Centre for Organic and Natural Farming** (NCONF), a subordinate office of the **MoA&FW as the Nodal institution.** For the 5-day training course, training modules have been prepared by NCONF and sent **to the National Institute of Agricultural Extension Management** (MANAGE) for the final review.

Petroleum Minister Hardeep Puri inaugurates floating re-fueling (CNG station for boats at Ravidas Ghat

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

Union Government Will Announce a New Policy For Foreign Production Houses

The Union Minister of Information and Broadcasting Anurag, the **International Film Festival of India (IFFI) in Goa that the government is going to announce a new filmmaking policy**. Union Minister for Information & Broadcasting and Youth Affairs & Sports **Shri Anurag Singh Thakur said that India will increase the incentive for foreign film production in the country to 40 % of the expenses incurred with an increased cap limit of Rs.30 crore (exceeding 3.5 million US Dollars).** Earlier, the per project cap for the **incentives was only Rs 2.5 Crore.** An additional 5% percent bonus for Significant Indian Content (SIC), in **his inaugural address at the 54th International Film Festival**

of India at Panaji, Goa. The Union Minister also announced a recruitment drive for the young minds who were selected in the '75 Creative Minds of Tomorrow,' opening up doors to limitless opportunities for their blossoming talents and career trajectories The '75 Creative Minds of Tomorrow,' now in its 3rd edition, was born in 2021 from the Prime Minister's vision to provide the youth with a platform to showcase their creative expression through the medium of cinema. The Minister also announced a new category of awards - Best Web Series (OTT) Category - being introduced in this edition of IFFI.

Ministry of Rural Development organised 4th Consultative Workshop in collaboration with Tamil Nadu SRLM on "Women's Economic Empowerment through Promotion of Producer Collectives"

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

Limited, a Maharatna PSU under the Ministry of Petroleum & Natural Gas. **GAIL Chairman & Managing Director Shri Sandeep Kumar Gupta, Director (Human Resources) Shri Ayush Gupta,** Director (Marketing) Shri Sanjay Kumar and a host of dignitaries were present on the occasion.

The **floating stations have been developed by GAIL at a cost of approx. Rs 17.5 crore.**

MoS, Communications Devusinh Chauhan inaugurates Hamfest India 2023 in Ahmedabad

Minister of State for Communications, **Shri Devusinh Chauhan, inaugurated Hamfest India 2023** at Vigyan Bhawan, Science City, **Ahmedabad, Gujarat.** This two-day national convention commenced. Hamfest India 2023 brings together **a diverse community of amateur radio operators, showcasing the latest innovations, communication techniques, and technological advancements.** Hamfest India holds a significant place in the history of amateur radio in India, dating back to its inception in 1991.

Food Subsidy Budget Estimate to Reach Rs 2.3 Trillion for FY25

India's food subsidy is likely to be Rs 2.3 trillion for FY25. The **central government food subsidy outlay will likely be Rs 2.3 trillion for FY25.** India's revised estimate of food subsidy for **FY24 has increased by Rs 17000 crores to Rs 2.14 trillion.** The revised food subsidy has increased due to an increase in the minimum support prices (MSP) for key crops The food subsidy budget estimate for FY25 is likely to be around 7% more than the FY24 revised estimate. The increase in the food subsidy in the **current financial year will not affect the government's aims of containing the fiscal deficit at 5.9% of GDP. Under Pradhan**

Government takes the apex cyber security agency out of public's right to know

THE CENTRE has exempted the Indian Computer Emergency Response Team (CERT-In), the national nodal agency to **deal with cyber security threats like hacking and phishing,** from the purview of the **Right to Information Act, 2005. The Centre has used its powers given under sub-section (2) of Section 24 of the RTI Act to exempt CERT-In from the purview of the transparency law.** Using those powers, the Centre has included CERT-In at serial number 27 in the Second Schedule of the RTI Act. The CERT-In comes under the Ministry of Electronics and Information Technology. These 26 intelligence and security organisations are: Intelligence Bureau; Research and Analysis Wing including its technical wing namely, the Aviation Research Centre of the Cabinet Secretariat; Directorate of Revenue Intelligence; Central Economic Intelligence Bureau; Directorate of Enforcement; Narcotics Control Bureau; Special Frontier Force; Border Security Force; Central Reserve Police Force; Indo-Tibetan Border

Police; Central Industrial Security Force; National Security Guards; Assam Rifles; Sashtra Seema Bal; Directorate General of Income-tax (Investigation); National Technical Research Organisation; Financial Intelligence Unit, India; Special Protection Group; Defence Research and Development Organisation; Border Road Development Board; National Security Council Secretariat; Central Bureau of Investigation; National investigation Agency; National Intelligence Grid; and Strategic Forces Command. Under Section 24 of the RTI Act, certain organisations are exempted from the law. The RTI law empowers the Central Government to amend the Second Schedule by including therein any other intelligence or security organisation established by it or omitting therefrom any organisation already specified therein.

Survey of India, Genesys tie up for 3D digital twin-mapping programme in India

Survey of India (SoI) and Genesys International, a leading Indian mapping company, **announced a strategic tie-up for a three-dimensional (3D) digital twin-mapping programme in India.** It is a virtual depiction of a real-world entity, be it a product, process, person or location, capable of comprehending and gauging its tangible counterparts. The **twin digital copy will also help policymakers understand how**

infrastructure will function in different situations, such as high-footprint events, an increase in population, or natural disasters. The Genesys constellation of sensors and SOI's recently launched **Continuously Operating Reference Stations** (CORS) network allow for real-time high-precision positioning data.

Mantri Garib Kalyan Anna Yojana (PMGKAY), the government is

providing free grains to the NFSA beneficiaries.

India, Australia discuss defence ties at 2+2 Ministerial Dialogue

Defence Minister **Rajnath Singh and External Affairs Minister S Jaishankar met Australian Deputy Prime Minister and Defence Minister Richard Marles and Foreign Minister Penny Wong** as part of the second **India Australia 2+2 Ministerial Dialogue.** The 2 + 2 is a unique ministerial dialogue that brings senior ministers together in a bilateral setting. India maintains Ministerial Dialogue format only with a few key partners like **Australia, the United States, Japan, Russia and the United Kingdom.** This will be only the **second 2+2 Ministerial Dialogue round with India's Quad partner Australia** after the first round was held in 2021. India and Australia are presently engaged in superior negotiations for a complete economic cooperation settlement (CECA) as a way to construct the **Economic Cooperation and Trade Agreement (ECTA) signed in April 2022.**

Union Minister for Social Justice and Empowerment Dr. Virendra Kumar inaugurated 'Samajik Adhikarita Shivir'
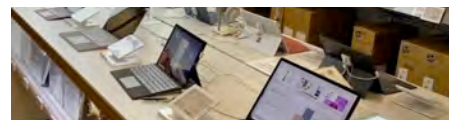
Union Minister for Social Justice and Empowerment **Dr. Virendra Kumar inaugurated 'Samajik Adhikarita Shivir'** for **the distribution of aids and assistive devices to persons with disabilities (Divyangjan) at Himmatnagar in Sabarkantha District of Gujarat,** in the presence of Shri Dipsinh Rathod, Member of Parliament, Sabarkantha, Smt. Ramila Ben Bara, Member of Parliament (Rajyasabha) local public representatives and senior officials from district administration. The distribution camps were organized by the **Department of Empowerment of Persons with Disabilities** (Divyangjan) (DEPwD), Ministry of Social Justice and Empowerment, Government of India through the **Artificial Limbs Manufacturing Corporation of India (ALIMCO)** a PSU under the administrative control of DEPwD in association respective districts administration.

HP, Dell and Lenovo among 27 firms granted approval to manufacture tech hardware in India under the incentive scheme

The **Indian government has approved investments by 27 companies including Dell, HP and Foxconn under its $2 billion incentive scheme** to manufacture IT hardware domestically. Information technology minister Ashwini Vaishnaw said the companies are expected to invest 30 billion Indian rupees ($360 million) collectively while creating 50,000 jobs in the sector The Union Cabinet led **by Prime Minister Shri Narendra Modi had approved the PLI Scheme – 2.0 for IT hardware.** The scheme is key to India's ambitions to become a powerhouse in the global electronics supply chain, with **the country targeting an annual output worth $300 billion by 2026.** The PLI Scheme for IT Hardware, introduced by Prime Minister Narendra Modi and notified on May 29, 2023, with a budgetary outlay of ₹17,000 crores, aims to enhance the IT hardware manufacturing ecosystem in the country.

Ministry of Education asks States to encourage the use of online coaching platform SATHEE

The Ministry of Education asks States to encourage use of online coaching platform SATHEE. SATHEE is an open learning platform available to students at no cost. It has launched a 45-day crash course for aspirants to test their level of preparation. The platform hosts live and recorded lectures, expertly designed curriculum and doubt-clearing sessions for students to brush up their knowledge. It uses Artificial Intelligence (AI) to interact with students, and can be customised to each student's pace of learning. Pan India mock tests are conducted every weekend on SATHEE, with the same look and feel adopted by the National Testing Agency (NTA) for conducting the JEE.

54th International Film Festival of India in collaboration with UNICEF screens five films

The 54th International Film Festival of India (IFFI) in collaboration with **UNICEF is screening five films that deal with child rights.** Out of five films, two are from India, while three are from Iran and Sri Lanka. Two Indian films include the national award-winning Bengali film Damu, directed by Raja Sen. The second Indian film is the Manish Saini-directed Gujarati movie **'Gandhi & Co.'** This year, UNICEF and the National Film Development Corporation (NFDC), the organizer of IFFI, have partnered to focus the attention of the film industry and audiences on child rights. **NFDC's partnership with UNICEF at IFFI** underscores the efforts to create more awareness on the issues and generate wider discourses on child rights.

The 42nd India International Trade Fair concluded in New Delhi

The 42nd 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 this year was based on Vasudhaiva Kutumbakam.** Bihar and Kerala were the partner states of the fair and Delhi, Jammu and Kashmir, Jharkhand, Maharashtra, and Uttar Pradesh were the focus states. In the States and Union Territories category, Odisha won the Gold Medal, while the Silver Medal was presented to Assam and the Bronze Medal to Rajasthan. Madhya Pradesh won the Gold Medal in the

IndiGo to be first airline to start flights from Noida International Airport

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 is a greenfield airport situated in the Jewar area of Gautam Buddh Nagar district in western Uttar Pradesh, **approximately 75 km** from Delhi. Once operational, Noida International Airport will be the second international airport and the third commercial airport overall in the National Capital Region (NCR).

Union WCD Minister, Smt. Smriti Zubin Irani launches 'Guide on Gender-Inclusive Communication' at a National event held in New Delhi

Smt. Smriti Zubin Irani, Minister of Women and Child Development (MWCD) launched a **'Guide on Gender-Inclusive Communication'** in Vigyan Bhawan, New Delhi. The guide, titled "Gender-Inclusive Communication", was prepared by the Lal Bahadur Shastri National Academy of Administration (LBSNAA) in collaboration with UN WOMEN and Bill & Melinda

Gates Foundation. The guide covers the use of language in English, Hindi, and other Regional languages, based on the **"Handbook on Combating Gender Stereotypes'** by Supreme Court of India and other national and global best practices customized to suit the requirements of the Indian citizens.

Union WCD Minister launches 'Anganwadi Protocol for Divyang Children' at National Outreach Program in New Delhi

The **Anganwadi Protocol for Divyang Children was launched by the Union Minister for Women and Child Development and Minority Affairs**, Smt. Smriti Zubin Irani, in the presence of Dr Munjpara Mahendrabhai, MoS MWCD and AYUSH, Shri Indevar Pandey, Secretary, MoWCD, Shri Rajesh Aggarwal, Secretary, DEPwD, and Dr K K Tripathy, Economic Advisor, MoHFW at a national outreach programme organized on 28th

November 2023 at Vigyan Bhawan. The event was organised to realize the commitment to strengthening Divyang children's overall access to improved well-being. The event was attended by senior officers from **MoWCD, MoHFW, DEPwD, State WCD Officers, CDPOs, Lady Supervisors, Anganwadi Workers and ASHA workers** from across the country and experts from key organizations such as NIMHANS.

Thematic Presentation by the States Category. Tripura bagged

Silver Medal and Andhra Pradesh Bronze in the same category.

Bangladesh to Construct Memorial Honouring Indian Heroes of 1971 War

A memorial to honour the Indian soldiers who sacrificed their lives in the **Liberation War of Bangladesh in 1971** at Ashuganj in Bangladesh is in the advanced stages of completion. This will be the **first memorial in Bangladesh** to exclusively honour Indian soldiers from the 1971 war. The foundation stone for the memorial at Ashuganj, Brahmanbaria was laid by Prime Minister Shri Narendra Modi and Bangladesh Prime Minister **Sheikh Hasina** in March 2021. The project aims to raise awareness of the 1971 Liberation War among the youth and will include facilities for children's recreation on the premises.

Western Sydney University to set up campus in Bengaluru, Karnataka

Western Sydney University (WSU), which is **ranked 375th globally**, is poised to become the **third Australian university** to set up a campus in India, following in the footsteps of Deakin **University and the University**

CCI becomes a member of the International Competition Network's steering group

The **Competition Commission of India (CCI)** has become a part of the prestigious **18-member steering committee of the International Competition Network (ICN) at the ICN Annual Conference 2023 in Barcelona, Spain** after consistent efforts. The ICN was officially established in October 2001 and includes officials from 15 competition agencies worldwide. The concept for the ICN

originated from recommendations made by the **International Competition Policy Advisory Committee (ICPAC),** a group formed in 1997. The steering committee serves as the apex body of the ICN, guiding its policies and activities.

15th India-Singapore Defence Policy Dialogue held in New Delhi

The **15th India-Singapore Defence Policy Dialogue took place in New Delhi.** The dialogue was co-chaired by **Defence Secretary Shri Giridhar Aramane from India.** The co-chair from Singapore was Mr. Chan Heng Kee, who serves as the Permanent Secretary (Defence). During the meeting, both sides reviewed the existing defence

cooperation between India and Singapore. They agreed to enhance collaboration in Service-to-Service interactions and bilateral exercises.

of Wollongong. Australian Education Minister Jason Clare, currently visiting India with a delegation of 6 vice-chancellors, confirmed this development WSU is keen on establishing its independent campus in **Bengaluru by 2025. Deakin University and** the University of Wollongong

had applied to the **International Financial Services Centres Authority (IFSCA)** for permission to establish an international branch campus in GIFT City, Gujarat.

Japan gets a new island after undersea volcano erupts

Japan, known for its volcanic activity and numerous islands, has witnessed the emergence of a new island near the Ogasawara island chain. A new island has now emerged within the vicinity of Japan's Ogasawara island chain, after the eruption of an underwater volcano in late October 2023. A **phreatomagmatic eruption** built a new island near Japan's Ogasawara Island group. The Ogasawara island chain, also known as the **Bonin Islands,** constitutes a volcanic arc comprising over 30 islands and islets, some of which remain volcanically active. The Ogasawara Islands are recognized as a **UNESCO World Heritage site in Japan.**

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.**

Bhutan's King Jigme Khesar Namgyel Wangchuck Holds Meeting with Prime Minister Narendra Modi in New Delhi

Bhutan's King Jigme Khesar Namgyel Wangchuck visited India and held a bilateral meeting with Prime Minister Narendra Modi in Delhi. The meeting is of significant geostrategic importance, considering the growing concerns about China's efforts to strengthen its ties with Bhutan. India and Bhutan agreed to upgrade border and immigration posts to

enhance security and ease of movement across their shared border. Both countries discussed new routes for regional connectivity, which can promote economic and trade ties in the region.

Norway to Support India's 'Hunger Project' for Women Leaders, Environmental Protection, and Food Security in Uttarakhand

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, until 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.

First India-United States Defence Acceleration Ecosystem (INDUS X) Investors Meet held in Delhi ahead of 2 plus 2 Indo-US Ministerial Dialogue

The **first India-US Defense Acceleration Eco-System (INDUS X) Investor Meet** concluded in Delhi. It was organized by **Innovation for Defense Excellence (iDEX)** under the Department of Defense Production and the US Department of Defense in New Delhi. This meeting was organized Ahead of the 2+2

India-US ministerial dialogue.The event was coordinated by the **US-India Strategic Partnership Forum (USISPF), IndusTech and MACH33.AERO (Social Alpha).**

South Africa Introduces Tax Incentives to Encourage Conservation of Lions and Rhinos

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. 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).

Indian Meteorological Department Announces the Formation of Cyclone Midhili in the Northwest Bay of Bengal

The Indian Meteorological Department (IMD) has officially declared the development of **Cyclone Midhili in the northwest Bay of Bengal.** Under the influence of Cyclone Midhili, heavy rainfall is forecasted in coastal regions, specifically in **Odisha, West Bengal, Tripura, and Mizoram.** Wind speeds associated with the cyclone are expected to range between **40 kmph and 70 kmph** in the affected areas.The name **'Midhili'** for the cyclone was given by the Maldives, following the established practice of naming cyclones in the region.The next cyclone in the sequence will be named **'Michaung,'** a name provided by Myanmar as part of the regional collaboration in cyclone nomenclature.A cyclone is defined as a rapid inward air circulation in and around a low-pressure (LP) area. Cyclones are limited to the atmosphere between **30° N and 30° S latitudes. Cyclones in India :**
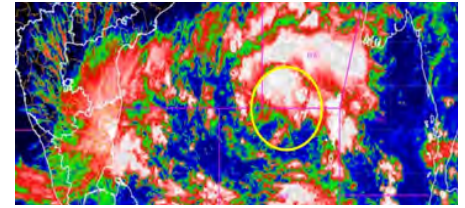
Tropical cyclones in the North Indian Ocean region develop during the pre-monsoon (April to June) and post-monsoon (October to December) periods.**Types of Cyclones :**

- **Tropical Cyclones** : Characterised by winds exceeding 74 mph and heavy rainfall.
- **Severe Cyclonic Storms** : More intense than tropical cyclones, with stronger winds and potential for storm surges.
- **Very Severe Cyclonic Storms :** Even more powerful, leading to extreme wind speeds and torrential rainfall.
- **Super Cyclones :** The most intense and destructive cyclones with wind speeds exceeding 131 mph, causing widespread devastation.

Public Concern Arises as One of the World's Most Active Volcanoes, Mount Etna, Begins Eruption

Mount Etna, one of the world's most active volcanoes located in Italy, erupted, causing public concern.Mount Etna is Europe's most active volcano, among the largest globally, and holds the status of the most active stratovolcano in the world. The eruptive column from Mount Etna's recent eruption is estimated to be more than **14,700 feet above sea level.** Mount Etna stands at an elevation of about 3,326 metres, making it the highest peak in **Italy south of the Alps.** Volcanoes are defined as **openings or vents** where lava, tephra (small rocks), and steam erupt onto the Earth's surface,

both on land and in the ocean.A stratovolcano, also known as a **composite volcano,** has a conical shape formed by layers of volcanic material deposited during successive eruptions.

Indian Mission to ASE-AN Hosting 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 20th ASEAN-India Summit in Jakarta on **September 7, 2023.**

Antarctica Releases World's Largest Iceberg in Over Three Decades, Larger Than New York, Moving Towards South Georgia

The **colossal iceberg A23a,** recognized as the world's largest, has broken free after being lodged in the **Antarctic's Weddell Sea** for more than three decades since its origin in 1986. Spanning an expansive **4,000 sq km (1,500 sq miles)**, A23a is more than double the size of

APEDA Facilitates Inaugural Shipment of Fresh Bananas to the 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.

India accounts for **26.45%** of the world's banana production at **35.36 million** metric tonnes (MMT). **Andhra Pradesh** is the largest banana-producing state in India, followed by Maharashtra, Karnataka, Tamil Nadu, and Uttar Pradesh. These five states collectively contribute around 67% to India's banana production in the fiscal year 2022-23

54th International Film Festival of India is Scheduled for November 20th to 28th in Goa

The 54th International Film Festival of India (IFFI) is scheduled to take place in Goa from November 20 to 28,2023 as announced by Union Minister of Information and Broadcasting Shri Anurag Thakur. **The Ministry of Information & Broadcasting**, Government of India through the **National Film Development Corporation (NFDC),** jointly with the State Government of Goa through its Entertainment Society of Goa (ESG), is organizing the

54th International Film Festival of India (IFFI)' from 20 to 28 Nov, 2023 at Goa.This year, a new category has been introduced for the **Best Web Series (OTT)** Award, receiving 32 entries from 15 OTT platforms in 10 languages. The winner will be awarded a certificate and a cash prize of Rs 10 lakh.

Greater London, making it the largest iceberg in the world. Although grounded since 1986, the recent acceleration in A23a's movement is prompting inquiries into the factors contributing to its newfound mobility. In 2020, another giant iceberg, A68, stirred

fears that it would collide with South Georgia, crushing marine life on the seafloor and cutting off food access.

UAE Unveils World's Largest Single-Site Solar Power Plant in Anticipation of COP28

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 inaugurated by **Sheikh Hazza bin Zayed Al Nahyan,** Deputy Ruler of Abu Dhabi, and in the presence of Lt. General Sheikh Saif bin Zayed Al Nahyan, Deputy Prime Minister and Minister of the Interior. The project was developed by **Abu Dhabi Future Energy Company (Masdar) and its partners Abu Dhabi National Energy Company (TAQA), EDF Renewables and JinkoPower.** The country will host the United Nations Climate Change Conference from **November 30th to December 12, 2023.**

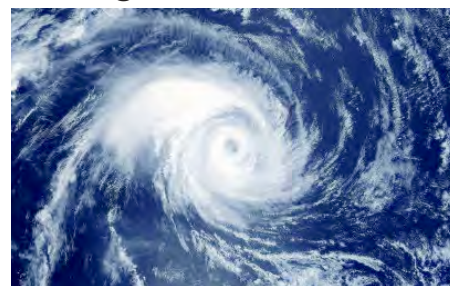## Marie Sklodowska-Curie Stamps & First Day Envelopes Released

For the first time in over two decades, the **United Nations and the International Atomic Energy Agency (IAEA)** are collaborating on a new collection coming to the stamp counter. The **United Nations Postal Administration** will issue a definitive set of Marie Sklodowska-Curie stamps and first-day envelopes adorned with a new IAEA distinctive cachet on 7 November 2023. The collection commemorates the anniversary of Marie Sklodowska-Curie's birth and recognizes her significant contributions to nuclear science.

To this day, she is also the only person ever to receive two Nobel Prizes in different fields of science, one in physics in 1903 and one in chemistry in 1911. The special envelope also pays tribute to the **Marie Sklodowska-Curie Fellowship Programme (MSCFP)**, which upholds the IAEA's commitment to promoting diversity and empowering women in nuclear science by aiming to increase the number of women in the field.

4th Cyclonic Storm of the Year, 'Michaung,' Anticipated to Impact Bay of Bengal

A cyclonic storm named **'Michaung'** is predicted to occur in the Bay of Bengal basin. 'Michaung' marks the 4th cyclonic storm in the Bay of Bengal for the year and the 6th in Indian water bodies in the current year. The cyclonic storm is expected to affect regions in India, Bangladesh, and Myanmar. Cyclonic storm 'Michaung' originated in the Gulf of Thailand, contributing to its development. A cyclone is defined as a rapid inward air circulation in and around a low-pressure (LP) area. Cyclones are limited to the atmosphere between **30° N and 30° S latitudes.** Cyclones usually form in the months between April and December. A pre-monsoon spike in cyclonic conditions occurs in May while a post-monsoon peak takes place in November. Cyclones in India : Tropical cyclones in the North Indian Ocean region develop during the pre-monsoon (April

to June) and post-monsoon (October to December) periods. Types of Cyclones :

Tropical Cyclones : Characterised by winds exceeding 74 mph and heavy rainfall.

Severe Cyclonic Storms : More intense than tropical cyclones, with stronger winds and potential for storm surges.

Very Severe Cyclonic Storms : Even more powerful, leading to extreme wind speeds and torrential rainfall.

Super Cyclones : The most intense and destructive cyclones with wind speeds exceeding 131 mph, causing widespread devastation.

Karnataka Forest Department Introduces HAWK for Monitoring Criminal Activities

The Karnataka Forest Department, in collaboration with the Wildlife Trust of India, introduced the **Hostile Activity Watch Kernel (HAWK) system**. Hostile Activity Watch Kernel (HAWK) system is a **Cloud-based Information Management System** designed to manage interlinked databases of wildlife crime, wildlife criminals, and wildlife mortality. Aim : To enable officials to analyze information and generate actionable intelligence for preventing wildlife crimes and **combating Illegal Wildlife Trade (IWT).** The system connects the entire state forest department in real time and provides restricted access through access levels.

Manipur Celebrates Annual festival - Mera Houchongba

In **Manipur, the annual festival - Mera Houchongba will be celebrated at Kangla in Imphal.** The festival is held to foster and consolidate relations among hill tribes and valley people of Manipur. Manipur Chief Minister N. **Biren Singh** along with the titular king of Manipur and Member of Rajya Sabha **Leishemba Sanajaoba** will inaugurate the festival at Kangla, the erstwhile royal palace of Manipur. The festival is traditionally observed and celebrated

during the month of 'Mera,' which typically falls in either September or October. The term **'Houchongba' itself translates to 'intermingling' or 'amalgamation.'** The festival is designed to symbolize and promote the concept of bringing people together and fostering unity among different communities in Manipur.

Data from Caste Survey Reveals 94 Lakh Bihar Households Living on Rs 6,000 per Month

9.4 million families in Bihar, representing 34.13% of the state's total households, earn **less than ₹6,000 per month** according to Bihar's caste survey report.The Social, economic and educational data of the caste-based survey report has been tabled in the Bihar Assembly. Parliamentary Affairs Department Minister **Vijay Kumar Choudhary** presented the data. **Caste Disparities** :

❖ **Scheduled Castes (SCs):** 42.93% earn less than ₹6,000 a month.

❖ **Scheduled Tribes (STs):** 42.7% face economic challenges.

❖ **Extremely Backward Classes (EBCs):** 33.58% are in the low-income bracket.

❖ **Backward Castes:** 33.16% experience poverty.

❖ **General Categories:** 25.09% struggle financially, with the highest poverty rate among Bhumihars (27.58%).

J&K police becomes 1st in India to use GPS tracker anklets for terror-accused on bail

In a first, Jammu and Kashmir Police have introduced **GPS tracker anklets** to monitor the **terror-accused people** on bail in the union territory. With this, the J&K police department became the first in India to be using GPS tracker anklets. The GPS tracker anklet is a wearable device affixed around the ankle of the person to be monitored and track their movement. The device is already being used in the **United States of America (USA), United Kingdom (UK), South Africa, Australia and New Zealand** to track the movement of accused persons on bail, parole and house arrest and accordingly de-congests prisons to a large extent.

Kerala Government Establishes Organic Farming Mission to Enhance Climate-Smart Agriculture Initiatives

The **Kerala Governmen**t established the **Organic Farming Mission** to promote sustainable organic and climate-smart farming practices in the state. To expand organic farming to 5,000 hectares in Kerala over the next 5 years, with an .

Odisha Chief Minister Naveen Patnaik Introduces Affordable Bus Service in Gajapati District

Odisha Chief Minister (CM) **Shri Naveen Patnaik launched the affordable bus service** under the **Location Accessible Multimodal Initiative (LAccMI) scheme** in the tribal-dominated Malkangiri district. Alongside the LAccMI scheme, the Chief Minister also inaugurated projects with a total worth of Rs 793 crore for the Malkangiri district. These projects are

aimed at enhancing infrastructure and services in the region. The state government will operate at least 1,000 buses in rural areas with an allocated budget of **Rs 3,178 crore** under the scheme.

Uttarakhand Cabinet Approves Establishment of Rajaji Tiger Reserve Conservation Foundation

The Uttarakhand government has made a decision to establish the **Rajaji Tiger Reserve** Conservation Foundation to promote ecological, economic, social, and cultural development in the areas surrounding the Rajaji Tiger Reserve. The decision to create the Rajaji Tiger Reserve Conservation

Foundation was taken during a meeting of the state Cabinet. The meeting was chaired by **Chief Minister Pushkar Singh Dhami,** along with Chief Secretary S S Sandhu.

Kerala To Introduce Multilingual Sites To Boost Religious Tourism

The Kerala government has undertaken an initiative to launch **multilingual microsites** to promote religious tourism in the state. These microsites are aimed at promoting and boosting pilgrimage tourism in Kerala. One of the microsites will specifically focus on the renowned Sabarimala shrine, catering to audiences in various languages, including

Hindi, English, Kannada, Tamil, and Telugu. The main objective is to enhance the pilgrimage experience and provide assistance to visitors. The Kerala Tourism Department has allocated Rs 61.36 lakh for the development and maintenance of the Sabarimala microsite.

annual target of 1,000 hectares. Kerala Agriculture Minister P Prasad stated that

the government had formally issued orders related to the mission on October 26, 2023

Bihar Assembly Unanimously Passes Resolution to Raise Reservation Quota from 50% to 65% for Scheduled Tribes (ST), Scheduled Castes (SC), and Backward Classes

The **Bihar Legislative Council** unanimously passed the amendment bill related to **increasing reservation quotas** in state government jobs. The proposed increase is from the existing **50% to 65% for Scheduled Castes (SC), Scheduled Tribes (ST), Extremely Backward Caste (EBC),** and other Backward Castes.
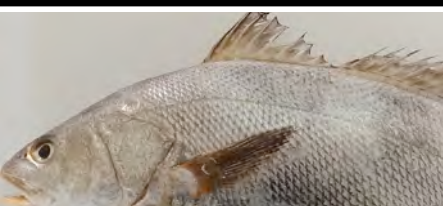
Gujarat gets a state fish: Why ghol, the 'fisherman's lottery', was chosen

The black-spotted croaker, or the ghol fish — considered a fisherman's lottery — was declared the state fish of Gujarat The **Gujarat government chose the ghol because of its economic value and its uniqueness**. The fish is usually found in the Indo-Pacific region that stretches from the Persian Gulf to the Pacific Ocean. The declaration will enable Gujarat to be a part of its conservation efforts. **Ribbon fish, pomfret, and Bombay Duck** were the other species that were considered for designation as state fish **Ghol fish is one of the**

9th edition of India International Science Festival (IISF) 2023 Scheduled for January 17th-20th, 2024, in Faridabad, Haryana

The **9th edition of the India International Science Festival (IISF) 2023** is scheduled to take place in **Faridabad, Haryana**, from January 17th to 20th, 2024. The event will be hosted at the Campus of **Translational Health Science and Technology Institute (THSTI) and Regional Centre for Biotechnology (RCB) of the Department of Biotechnology in Faridabad.** The theme for IISF 2023 is '**Science and Technology Public Outreach in Amrit Kaal**.' IISF 2023 aims to provide a platform for inspiring the public at large and individuals with diverse levels of interests, like students, educators, scientists, researchers, industry professionals, entrepreneurs, and science communicators.

It is an initiative of the **Ministry of Science and Technology and the Ministry of Earth Sciences in association with Vijnana Bharati. Since 2015**, the IISF has hosted eight editions in different geographical regions of India and expanded as a mega science festival. The 8th edition of the India International Science Festival (IISF) was inaugurated at the Maulana Azad National Institute of Technology (MANIT), **Bhopal, on January 21, 2023** & the theme of the four-day festival is **Marching towards Amrit Kaal with Science, Technology, and Innovation.**

Rescue Operations Initiated for Trapped Labourers in Uttarkashi Tunnel Collapse

About **40 workers** are trapped inside a tunnel after the **under-construction tunnel structure collapsed in Uttarakhand.** The affected tunnel is part of the Char Dham all-weather road project, which began in 2016. The total length of the tunnel, which is meant to connect **Silkyara to Dandal gaon** in Uttarkashi district, is 4.5 km.

The double-lane tunnel is pegged as one of the longest tunnels under the **Char Dham all-weather road project** and aims to reduce the journey from Uttarkashi to Yamunotri Dham by 26 kilometres.

largest fish found in India. It is found in the marine areas of Gujarat and Maharashtra in a golden-brown colour.

Bengaluru Becomes India's Top Destination for Women-Led Startups with 1,783 Enterprises

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 **8th,9th, and 10th places with 324, 184, and 181 women-led startups** respectively. Karnataka is the **first state in India** to provide a grant-in-aid of Rs 50 lakh to encourage innovators. There are currently 14 women-led unicorns in India. 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.

Vijayawada Railway Station gets Platinum Certification

Vijayawada Railway Station has been given Platinum Certification- The Highest Standard IGBC (Indian Green Building Council) Rating at the Green Building Congress held at Chennai Trade Centre. Senior officers of the Railways received the certification for Vijayawada Railway Station Divisional Railway

Uttarakhand Tourism Development Board Launches Inaugural Tehri Acro Festival

In a bid to catapult Tehri onto the global tourism stage, the **Uttarakhand Tourism Development Board (UTDB) announced the maiden edition of Tehri Acro Festival, slated from November 24 to 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.**

Kerala State Authorities Undertake Initiatives to Expand Cultivation of GI-Tagged Onattukara Sesame

Kerala state authorities are actively working to expand the cultivation of Geographical Indication (GI)-tagged Onattukara sesame. Mavelikara Thekkekara grama panchayat president K. Mohankumar announced a financial assistance program providing ₹40 for a cent of land to farmers cultivating sesame. The cultivation project is a collaborative effort involving various entities, including the

local Krishi Bhavan, **Onattukara Vikasana Agency (OVA), Onattukara Regional Agricultural Research Station (ORARS), Krishi Vigyan Kendra, Kayamkulam, and Mavelikara Thekkekara panchayat.**

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. **Reasons for Ban** : 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. Halal certification serves as a guarantee that the product is prepared in accordance with Islamic law and is free from adulteration. It is typically issued by a third-party body.

Manager, Vijayawada Division, **Narendra A. Patil termed it as "Historic & Prestigious Moment" for Vijayawada Division.**

Maharashtra Chief Minister Eknath Shinde Inaugurates Shivaji Maharaj Statue in Jammu & Kashmir's Kupwara

Maharashtra Chief Minister (CM) Shri Eknath Shinde inaugurated an equestrian statue of **Chhatrapati Shivaji Maharaj in Jammu & Kashmir's Kupwara.** The equestrian statue of the Maratha king was installed at the Rashtriya Rifles 41 Maratha Light Infantry Regiment in Kupwara, which borders Pakistan. The statue was installed in Kupwara in a collaboration with **Amhi Punekar organization**, and 41 Rashtriya Rifle Maratha Battalion. The statue was sent to Kupwara from Maharashtra on October 20 and was handed over to the **RR41MLI Regiment** for the installation.Previously, two other statues of Chhatrapati Maharaj were unveiled by the Maratha Regiment in Jammu and Kashmir in January 2022.

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

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

Uttarakhand Products Secure Geographical Indication (GI) Tags

From a local brick tea to textiles made from a **Himalayan plant, over 15 products from Uttarakhand have been given the coveted GI tag** by the Geographical Indications Registry. Uttarakhand's Beringag tea, highly sought-after by London tea houses and tea blenders, is made from the leaves of a plant that grows wild in the Himalayas, which are then compressed into a solid mass. **Bichhubuti fabrics,** made from Himalayan nettle fibres, was also on the list of products that bagged the GI tag. As the plant's fibres are hollow, they have the unique ability to accumulate air inside, thus creating a natural insulation and making an ideal clothing material for both winters and summers. The **Uttarakhand**

mandua, a finger millet grown in Garhwal and Kumaon that is part of the staple diet in many parts of the State, was among the products granted GI tags. Similarly, jhangora, a home grown millet commonly cultivated in the rain-fed areas of the Himalayas in Uttarakhand, got a tag. Gahat is one of the most important pulses growing in the dry regions of the State, whose medicinal uses have been known to Ayurveda and traditional physicians for centuries. Uttarakhand lal chawal, a red rice organically grown in the Purola region, was also on the list.

Uttar Pradesh Government To Transform Bundelkhand Expressway Into Solar Expressway & Targeting 550 MW Of Solar Power Generation

The Uttar Pradesh (UP) government is planning to install solar plants spanning 1700 hectares along the Bundelkhand Expressway. The solar plants are expected to collectively generate 550 MW of solar power, contributing significantly to the state's renewable energy capacity. The **Uttar Pradesh Expressway Industrial Development Authority (UPEIDA)** will be responsible for executing this ambitious solar power project. The Due Diligence Study for the project has been successfully completed, and the **Expression of**

Interest (EOI) phase concluded in August 2023. Bundelkhand Expressway traverses 7 districts, namely Chitrakoot, Banda, Mahoba, Hamirpur, Jalaun, Auraiya, and Etawah, enhancing the reach and impact of the solar power initiative. The Bundelkhand Expressway is a **296 km long four-lane expressway,** constructed at a cost of approximately Rs 14,850 crores.

2023 in New Delhi. The award recognizes the overall high-quality, layout and design of NHPC Annual Report 2022-23.

BANKING & ECONOMY

EscrowPay Achieves India's First IFSCA Digital Escrow Authorization

EscrowPay, a digital escrow platform, has received the **first digital escrow regulatory fintech authorization from the International Financial Services Centres Authority (IFSCA) in Gujarat International Finance Tec-City (Gift City), Gandhinagar, Gujarat** marking a major milestone in its commitment to compliance and innovation in digital payments. The digital escrow regulatory authorisation is a testament to Escrowpay's dedication to providing secure and efficient financial solutions to **70 million Small and medium Enterprises (SMEs)** in India.

RBI to directly regulate entities facilitating cross-border payment transactions

The Reserve Bank of India (RBI) has expanded its **regulatory oversight** to directly cover all entities involved in **facilitating cross-border payment transactions** for the import and export of goods and services. These entities will be designated as **Payment Aggregator-Cross Border (PA-CB)** under the new regulation.

RBI Permits District Central Cooperative Banks (DCCBs) to Close Branches Without Prior Notice to the Central Bank

The Reserve Bank of India (RBI) has granted permission to **District Central Cooperative Banks (DCCBs)** to close unprofitable branches without the need for prior approval from the central bank. However, DCCBs must obtain approval from the **Registrar of Cooperative Societies** of the concerned state before closing branches.

Mahindra Finance Collaborates with State Bank of India for Co-Lending Partnership

Mahindra Finance, a prominent Non-Banking Finance Company (NBFC) within the Mahindra Group, has entered into a **strategic co-lending partnership with State Bank of India (SBI),** India's largest public sector bank.To provide **affordable financial solutions** to NBFC customers. Notably, this collaboration marks Mahindra Finance's **first co-lending tie-up with a bank.** The co-lending model is designed to leverage the distribution strength of NBFCs and the **cost-efficient capital of banks.**

HSBC introduces e-Bank Guarantees to digi-tise trade finance

The **Hongkong and Shanghai Banking Corporation Limited, India (HSBC India)** has introduced **Electronic Bank Guarantee (E-BG) services** to facilitate the 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 Limited (NeSL),** a digital solutions provider. The E-BG platform simplifies and expedites the guarantee issuance process by introducing **electronic stamping (E-stamping) and electronic signing (E-signing), effectively eliminating** the need for paper documentation.

RBI imposes monetary penalty on four co-operative banks, one NBFC

The Reserve Bank of India (RBI) has imposed monetary penalties on **4 co-operative banks** and a non-banking financial company (NBFC) for deficiencies in regulatory compliance. **Shree Lodra Nagarik Sahakari Bank Limited,** located in Gandhinagar, Gujarat, received a monetary penalty of **₹4.00 lakh. Malpur Nagarik Sahakari Bank Limited,** located in Aravalli, Gujarat, received a monetary penalty of **₹3.50 lakh. Jolarpet Co-operative Urban Bank Limited** in Vellore, Tamil Nadu, received a monetary penalty of **₹50,000. Limbasi Urban Co-operative Bank Ltd.,** situated in Kheda, Gujarat, received a monetary penalty of **₹25,000. Early Salary Services Private Limited,** based in Pune, was penalized with a monetary penalty of **₹3.20 lakh.**

IndusInd Bank Introduces 'Platinum RuPay Credit Card' Featuring UPI Integration

IndusInd Bank has introduced the **"IndusInd Bank Platinum RuPay Credit Card"** in partnership with the National Payments Corporation of India (NPCI). This credit card enables customers to make online and offline transactions through the RuPay network. UPI Integration: A distinctive feature of this credit card is its integration with the Unified Payments Interface (UPI). Customers can link their credit cards to UPI-enabled apps, simplifying payment processes.

RBI's Global Hackathon 2023: Indian FinTechs dominate winners with innovative apps

The Reserve Bank of India (RBI) has announced the results of its Global Hackathon 2023, which focused on innovative FinTech solutions. The hackathon aimed to address various challenges, from inclusive digital services to compliance and **CBDC (Central Bank Digital Currency) transactions.The second edition** of RBI's global hackathon, named **"HARBINGER 2023 – Innovation for Transformation,"** had the theme of **'Inclusive Digital Services.'** This theme emphasized creating financial services that are accessible and beneficial to a wide range of users. The hackathon received a significant response, with **154 proposals** submitted by teams from both within India and **28 participating teams/entities** from various countries, including Australia, Canada, Germany, Singapore, Sweden, the United Kingdom (UK), and the United States (US).

RBI Grants Approval to SBI Mutual Fund for Acquisition of 9.99% Paid-Up Share Capital in IndusInd Bank

SBI Mutual Fund has received approval from the Reserve Bank of India (RBI) to acquire a stake of up to **9.99% in IndusInd Bank,** a private sector lender. The approval is conditional on compliance with RBI regulations, as well as foreign exchange and capital market regulations.As per RBI guidance, SBI MF will acquire the shareholding in IndusInd Bank within a period of one year, i.e., by **Oct. 10, 2024.**SBI MF must ensure that the aggregate holding in the bank does not exceed 9.99% of the paid-up share capital or voting rights of the bank at all times.
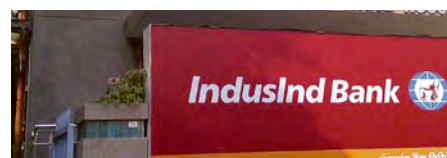
India's Pioneering Bad Bank, the Stressed Asset Stabilization Fund (SASF), Nears Conclusion of its Two-Decade Journey

India's first bad bank, the **stressed asset stabilisation fund (SASF),** a special purpose vehicle for housing bad loans that was created two decades ago is being wound down as it approaches the end of its life cycle. The Stressed Asset Stabilization Fund (SASF) was established as a trust by the Government of India in **September 2004 Its primary purpose** was to isolate bad loans of IDBI Bank and create a separate entity to help the bank achieve a cleaner balance sheet. SASF was set up with a defined life cycle of **20 years.** A process has been initiated to evaluate about **400 non-performing loans** that were transferred to the trust, and these loans have continued to remain non-performing. NARCL's purpose is to segregate and manage bad loans from multiple banks.

Paysharp Private Limited Attains ISO 27001 Certification for Payment Aggregation

Paysharp Private Limited, an RBI in-principle approved payment aggregator based in Chennai, has achieved **ISO / IEC 27001: 2022 certification,** an internationally recognised standard for **information security management systems.** Paysharp primarily facilitates **non-card-based payments,** such as UPI (Unified Payments Interface) payments. Paysharp is an existing payment aggregator that has received in-principle approval from the Reserve Bank of India (RBI) to onboard merchants onto its platform.

SBI Expands Dollar Bond Issue to $1 Billion in Response to Declining US Yields

The State Bank of India (SBI) has increased its **dollar bond issue size to $1 billion from $750 million,** with plans to secure the funds in the first week of December. SBI is making its second foray into international markets this financial year, with $750 million underwritten by global banks and an additional $250 million available through a green shoe option arranged by banks such as **HSBC and JP Morgan.** The bonds issued by SBI will be benchmarked against 5-year US Treasury bonds, likely priced at a spread of approximately above the benchmark, with a tenor of 5 years.

Max Life Improves Customer Experience Through AI-Enabled WhatsApp Chatbot 'Mili'

Max Life Insurance Company Limited has undertaken a significant enhancement of its **WhatsApp chatbot, 'Mili,'** with the aim of providing customers with highly interactive and real-time services The chatbot offers multilingual support and is available in English, Hindi, Gujarati, Marathi, Bengali, Telugu and Tamil making it accessible to a broad spectrum of customers in a language that they are comfortable with. To engage with the chatbot, customers can simply initiate a conversation by

saying 'Hi' on Max Life's dedicated WhatsApp number, which is +91 7428396005. The bot offers self-service capabilities, and if customers are unable to find solutions to their queries, they will be seamlessly directed to chat with the Max Life customer support team without having to leave the WhatsApp platform.

PayGlocal Receives Regulatory Approval from RBI for Payment Aggregator License

The Reserve Bank of India (RBI) has given approval to **PayGlocal for a payment aggregator license.** It has received in-principle approval from RBI for Payment Aggregator (PA) license After completion of the process, PayGlocal will be able to onboard merchants onto its platform for online payment processing. PayGlocal has garnered support from prominent investors, including PeakXV (formerly known as Sequoia Capital India) and Tiger Global, through successful capital raising. A Payment

Aggregator, also referred to as a **merchant aggregator, is a third-party service provider** enabling merchants to accept payments from customers by integrating payment options into their websites or applications. Payment Aggregators in India are incorporated under the Companies Act 2013, highlighting the regulatory framework and legal structure governing their operations.

SBI Card Collaborates with Reliance Retail to Introduce 'Reliance SBI Card

SBI Card and Reliance Retail have announced their collaboration to introduce the **'Reliance SBI Card.'** This would be a collaboration between SBI Card and Reliance Retail's co-branded credit card, which will enable cardholders to shop at various Reliance retail outlets. The card is lifestyle-focused and provides a range of services with many


advantages to cardholders with varied spending needs, right from mass to premium.The card is available in **two variants: 'Reliance SBI Card'** and **'Reliance SBI Card PRIME,'** each offering specific benefits and rewards.

RBI Sets Guidelines for the Closure of District Central Cooperative Bank Branches

The Reserve Bank of India (RBI) has made an important announcement regarding **District Central Co-operative Banks (DCCBs).** These banks are now permitted to close their **unremunerative branches** without seeking prior permission from the central bank, although they will require approval from the Registrar of Cooperative Societies of the respective state. This decision is aimed at streamlining the functioning of DCCBs and ensuring that the process of branch closure is conducted responsibly and transparently.
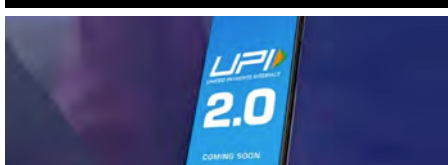
UPI Transactions Through voice command from April 2024

The **National Payments Corporation of India (NPCI)** has issued a circular directing banks, payment service providers, and other stakeholders to enable the **'Hello! UPI'** feature in their apps by March 31. Starting from April, individuals will have the capability to make UPI transactions through voice commands. Reserve Bank of India (RBI) governor Shaktikanta Das had previously announced the launch of several new products, including 'Hello! UPI,' by the NPCI during the **Global Fintech Festival in September.**

Cooperative Banks Must Approach RBI's Department of Supervision for Name Change

Cooperative banks wishing to change their names are required to contact the **Department of Supervision (DoS)** at the Reserve Bank of India (RBI). The name change requests of cooperative banks cannot be approved by the **Central Registrar of Cooperative Societies (CRCS) or the Registrar of Cooperative Societies (RCS).** The RBI has issued a directive

to urban co-operative banks, state co-operative banks, and district central co-operative banks regarding the **"Banking Regulation (Amendment) Act 2020 - Change in Name of Co-operative Banks."**

IRDAI Establishes 12-Member Committee for Streamlining Insurance Policy Wordings

The **Insurance Regulatory and Development Authority of India (IRDAI)** has established a 12-member committee with the specific purpose of simplifying insurance policy wordings. The committee will be chaired by L Viswanathan, who is a member of the **Insurance Advisory Committee (IAC).** The committee's composition

includes the Secretary Generals of the Life Insurance and General Insurance Council, the president of the **Insurance Brokers Association of India (IBAI),** and the Principal Officer of the **State Bank of India (Corporate Agent).**

RBI Report Indicates Forex Reserves Import Cover at 10.2 Months as of June-end 2023

India's forex reserves cover of imports on balance of payments basis has grown to 10.2 months as at June-end 2023. India's forex reserves cover of imports was at 9.6 months at end-March 2023. **Correlation with Forex Reserves Increase:** The growth in import cover is correlated with the rise in India's forex reserves, which reached $595.051 billion at the end of June 2023 compared to $578.449 billion at the end of March 2023. **Trade-Based Indicator - Import Cover:** Import cover, serving as a trade-based indicator, reflects the adequacy of reserves to cover the country's imports. **RBI's Gold**

Holding : According to RBI's Half Yearly Report on Management of Foreign Exchange Reserves: April – September 2023, RBI's gold holding increased to 800.79 tonnes of gold as of end-September 2023. **Debt-to-Reserves Ratio Improvement :** The ratio of short-term debt (original maturity) to reserves decreased to 20.8% at the end of June 2023, showing improvement from 22.2% at the end of March 2023.

Walmart-owned PhonePe crossed 500 million lifetime registered users in 7 years

PhonePe, a fintech firm owned by Walmart, achieved a significant milestone with over **500 million registered users** on its platform. This milestone translates to 1 in 3 Indians being users of PhonePe, marking a substantial presence in the country. PhonePe stands out as the **first Indian internet company** to achieve such a large user base on a global scale.

India's first 50-year bond fully sold on growing insurer demand

India's first 50-year Government Security (G-Sec) **was fully subscribed** in an auction held. The Reserve Bank of India (RBI) accepted **54 bids for a total of ₹9,988 crore** at a cut-off yield of **7.46%.** The auction witnessed strong demand from investors, particularly insurance companies and pension funds. Prior to this auction, the longest available government bond in India had a duration of 40 years.

LIC reports highest ever Half Yearly Profit After Tax at Rs 17,469 crore

The **Life Insurance Corporation (LIC)** achieved its highest-ever half-yearly profit in the first half of FY24, reporting a net profit of **₹17,469 crore.** This is its highest ever half-yearly profit. This was primarily due to the transfer of ₹13,768 crore from non-participating policyholders' fund to shareholders' account, which related to accretion on available solvency margin.

IRDAI Establishes Committee to Boost Banks' Involvement in Insurance Product Sales

The **Insurance Regulatory and Development Authority of India (IRDAI) has established a high-level panel** with an objective to recommend measures to enhance the involvement of banks in making insurance products more readily accessible across India. Despite the extensive branch network of banks covering various regions of the country, their contribution as corporate agents in the insurance sector remains relatively low. In the year 2022-23, banks accounted for only **5.93%** of non-life insurance premiums and **17.44%** of new business premiums for life insurance.

SBI raises ₹10,000 crore via tier 2 bonds at a 7.8% coupon rate

India's largest public sector lender State Bank of India (SBI) announced that it has raised **₹10,000 crore** at a coupon rate of **7.81% through its first Basel III compliant Tier 2 Bond** for the current financial year – FY 2023-34. They have a tenor of 15 years, with the first call option available after 10 years. SBI's Tier 2 Bond issuance received an overwhelming response from investors. It attracted bids worth **₹15,907 crore,** which is nearly 4 times the base issue size of ₹4,000 crore. There were a total of 98 bids for the bonds. It is to be known that this is the **first Tier 2 Bond issuance** by the Bank in the current financial year.

NPCI's Bharat BillPay Teams Up with MyJio and Arzooo to Enter the business-to-business Sector

NPCI Bharat BillPay Ltd. (NBBL), a wholly-owned subsidiary of National Payments Corporation of India (NPCI), has launched a **new set of services under the business-to-business (B2B) payments category.** NPCI Bharat BillPay will provide customized B2B services that include features like flexible invoice presentation, complaint management, and Management Information System (MIS) capabilities, among others. The category is going live for the first time on the MyJio app for the Biller Arzooo with Axis Bank as the **Biller Operating Unit (BOU).**

Fedbank Financial IPO Set to Open on November 22 with a Price Band of Rs 133 to Rs 140

Fedbank Financial Services, a Non-Banking Financial Company (NBFC), will open its **initial public offering (IPO) of equity shares** on November 22, 2023, and close on November 24, 2023. The price band for the IPO has been set at **Rs 133 to Rs 140 per equity share,** with a face value of Rs 10 each. The company aims to raise approximately **Rs 1,092 crore** from the IPO.

S&P Global Forecasts Reduction in Indian Banks' NPAs to 3.5% and Net Interest Margin to 2.9% by FY25

S&P Global projects a decrease in Indian banks' non-performing assets (NPAs) to 4.5% by the end of Fiscal Year 2023-24 and a further reduction to 3.5% by the end of Fiscal Year 2024-25. S&P Global does not anticipate a significant rise in interest rates in the near future. Non-performing assets (NPAs) are **loan accounts where the principal or interest** is due for a period of three months or more. S&P Global Ratings' report is titled **'Forewarned is Forearmed'** and is part of the Global Banks' Country-By-Country Outlook 2024

RBI Allows Qualified Jewellers to Import Silver Through India International Bullion Exchange IFSC Ltd (IIBX)

The Reserve Bank of India (RBI) issued a notification permitting qualified jewellers to **import silver through India International Bullion Exchange IFSC Limited (IIBX)** in the same way that gold imports are permitted. Import banks have been directed by the RBI to permit qualified jewellers importing

RBI Levies ₹90.92 Lakh Penalty on Axis Bank and ₹42.78 Lakh Fine on Manappuram Finance for Regulatory Non-Compliance

The Reserve Bank of India (RBI) has imposed a monetary penalty of ₹90.92 lakh on Axis Bank Limited. The penalty is a resvult 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'. The penalty has been imposed under the powers vested in the RBI, as conferred by the provisions of **Section 47 A (1) (c) read with Section 46 (4) (i) of the Banking** Regulation Act, 1949. Penalty on Manappuram Finance : 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". **Penalty on Anand Rathi Global Finance :** 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). According to the Federal Bank press release, the **transaction limits** for UPI Lite are as follows :
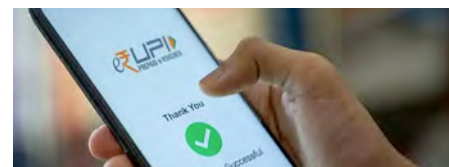
 – **Per transaction limit:** up to Rs 500

 - **Maximum cumulative usage per day:** Rs 4,000

 - **Maximum balance in UPI Lite account at any point in time:** Rs 2,000

silver to remit advance payment for **11 days. Eligibility Criteria for Qualified Jewellers** : Qualified Jewellers eligible for importing silver are those as notified by the International Financial Services Centres Authority (IFSCA).

IndiaFirst Life Becomes the First Indian Life Insurance Company to Attain GIFT City IFSC Registration

IndiaFirst Life Insurance Company Ltd (IndiaFirst Life), one of the fastest growing private life insurers of the country, became the **first Indian life insurance company to get the Gujarat International Finance Tec (GIFT) City's International Financial Services Centre (IFSC) Registration.**IndiaFirst Life received registration from the **International Financial Services Centre Authority (IFSCA) in September 2023.** The registration approval from the **Insurance Regulatory and Development Authority of India (IRDAI) was granted in August 2023.**

Axis Bank Collaborates with Institute of Rural Management Anand (IRMA) to Establish Chair for Financial Inclusion

Axis Bank, one of the largest private sector banks in India, has signed a **Memorandum of Understanding (MoU) with the Institute of Rural Management Anand (IRMA),** to establish the **Axis Bank Chair for Financial Inclusion at IRMA.** The Chair is constituted for a period of 5 years, emphasizing a commitment to sustained efforts in the domain of financial inclusion.

Deendayal AntyodayaYojana - National Rural Livelihood Mission and SIDBI Sign MOU Signifying a Milestone in Advancing Women-Led Enterprises

DeendayalAntyodayaYojana - National Rural Livelihood Mission (DAY-NRLM) under the Ministry of Rural Development and the **Small Industries Development Bank of India (SIDBI)** signed a historic Memorandum of Understanding (MOU) that marks a significant milestone in the journey of women-led enterprises in India. The MOU is set to span **2 years**. The National Rural Livelihood Mission was launched in **June 2011** and is now known as the Deendayal Antyodaya Yojana – National Rural Livelihood Mission (DAY-NRLM) in honour of Pandit Deendayal Upadhyaya, a noted philosopher and politician.

RBI Instructs Bajaj Finance to Halt Lending Through 'eCOM' and 'Insta EMI Card' Produ

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 disbursal of loans under its **'eCOM'** and **'Insta EMI Card'** products. The directive is effective immediately, requiring Bajaj Finance to stop the sanction and disbursal of loans under the specified products. In December 2020, the RBI had directed private sector banking heavyweight HDFC Bank to cease new activities aimed at building digital businesses and told it to stop taking on new credit card customers after the lender faced multiple data centre glitches. The central bank had lifted all the restrictions placed on HDFC Bank in March 2022. In March 2022, **Paytm Payments Bank** was barred from adding new customers by the RBI due to likely gaps in its technology systems.

Centre for Advanced Financial Research and Learning Unveils Inaugural India Finance Report (IFR) Centered on Non-Bank Financial Companies (NBFCs) Sector

The **Centre for Advanced Financial Research and Learning (CAFRAL),** an independent body established by the Reserve Bank of India (RBI), releases the first edition of the India Finance Report (IFR) focusing on the **non-bank financial companies (NBFCs) sector.**The report provides a comprehensive evaluation of the NBFC sector, commonly known as the **shadow banking sector, highlighting ongoing improvements and identifying emerging risks.**

State Bank of India (SBI) Expands Yono Global App to the United States and Singapore

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 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).

IMF Executive Board Greenlights 50% Quota Expansion to Bolster Resource Strength

The executive board of the **International Monetary Fund (IMF)** approved a proposal to make a 50% increase in the quota allocated to members in proportion to their current quotas. The proposal will now be considered and made effective by the board of governors as part of concluding the **16th general review of quotas.** The proposal follows the guidance from the

Punjab National Bank Launches Digital Gold Loan for Convenient Credit Access

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.** 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. Two schemes have been introduced :

1. **PNB Gold Loan:** Targeting the retail segment.
2. **PNB Swarnim:** Catering to the agriculture segment.

Loan Amount and Collaterals : The PNB Digital Gold Loan scheme allows individuals to

borrow amounts ranging from Rs 25,000 to Rs 25 lakh for personal needs. **Eligibility for Agriculture Loans** : Borrowers seeking short-term production and/or investment credit for agriculture activities are eligible. **Loan Range for Agriculture Activities** : Eligible borrowers can avail loans ranging from a minimum of Rs 10,000 to a maximum of Rs 2 lakh for agricultural purposes.

SBI opens its branch at Shri Kedarnath Dham at 11,755 feet height

State Bank of India (SBI) achieved a significant milestone by inaugurating its **highest-altitude non-motorable branch at Shri Kedarnath Dham** in Uttarakhand Foundation Day (09.11.2023). The new branch is located at an elevation of **11,755 feet above sea level. Purpose of the Branch :** The branch aims to provide banking services to

both esteemed customers and pilgrims visiting Shri Kedarnath. The objective is to ensure a smooth and hassle-free banking experience for individuals in the region.

Chennai Metro Rail Collaborates with PhonePe to Facilitate Digital Ticket Purchases

Chennai Metro Rail Limited (CMRL) has partnered with **PhonePe to introduce digital QR-based ticketing** for metro travellers. Metro passengers in Chennai now have the option to bypass long queues at metro stations and ticket counters by opting for seamless digital QR-based tickets. Passengers can

book digital QR-based tickets through the PhonePe Switch platform, which also offers the existing **20% discount** on the services.

International Monetary and Financial Committee at the 2023 annual meetings.

SEBI Extends Deadline for Adding Nominees to Demat Accounts Until December 31

The **Securities and Exchange Board of India (SEBI)** has extended the **deadline** for adding nominees to demat accounts and for submitting PAN and KYC details for physical security holders until **December 31, 2023.** Earlier, the deadline for existing eligible trading and demat account holders to provide a choice of nomination was on or before **September 30, 2023.** In July 2021, SEBI asked all existing eligible trading and demat account holders to provide a choice of nomination on or before **March 31, 2022.** Later, this was extended by one more year till March 31, 2023 and again till September 30, 2023.

HDFC Bank to Foster Innovation in the Food Processing Sector Through Support for NIFTEM

The **National Institute of Food Technology Entrepreneurship and Management (NIFTEM), Kundli, and HDFC Bank** have signed a statement of intent to nurture innovation and entrepreneurship in food processing and allied sectors.

Jocata Unveils "Sumpoorn": India's Inaugural MSME Economic Activity Index in Partnership with 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.

NHAI Accepts First Insurance Surety Bond as Bid Security for NHAI TOT Bid for Monetization

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. **Cost and Savings** : 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.

IREDA Unveils ₹2,150-Crore IPO with a Price Band of ₹30-32

State-run **Indian Renewable Energy Development Agency** (IREDA) has fixed a price band of ₹30-32 per share for its **initial public offer (IPO).** Investors can bid for a minimum of 460 shares in the IPO. This marks the first IPO by a government-run company since LIC's entry into the market in May of the preceding year. IREDA is a mini-ratna under the **Ministry of New and Renewable Energy (MNRE).** It holds the status of a systemically important **non-deposit-taking non-banking finance firm (NBFC-ND-SI)** and operates as an **infrastructure finance company (IFC).** An Initial Public Offering (IPO) involves the **sale of securities to the public** in the primary market. The **primary market** deals with new securities being issued for the first time and is known as the new issues market.

The program will be executed by **NIFTEM Technology Innovation and Business Incubation Foundation (NTIBIF),** a section 8 company technology business incubator (TBI) established by NIFTEM to foster entrepreneurship in the food processing sector.

Government of India (GoI) and Asian Development Bank Ink $400 Million Loan Agreement to Enhance Urban Services through Improved Infrastructure, Service Delivery, and Governance Systems

India signed a **$400 million policy-based loan agreement with the Asian Development Bank (ADB)** to create high-quality urban infrastructure, improve service delivery, and promote efficient governance systems. Sub-programme 1, approved in 2021 with $350 million financing, focused on establishing national-level policies and guidelines to improve urban services. Sub-programme 2 supports investment planning and reform actions at the state and **urban local body (ULB) levels.** The loan agreement for sub-programme 2 was signed between **Juhi Mukherjee,** joint secretary, department of economic affairs, ministry of finance, and **Takeo Konishi,** country director of ADB's India resident mission.

Paytm Becomes Official Sponsor For 37th National Games

Paytm has been designated as the **official sponsor for the 37th National Games held in Goa.** The 37th National Games were inaugurated by **Prime Minister Narendra Modi** at the Jawaharlal Nehru Stadium in Fatorda. This marks the first time that the National Games are being organized in the state of Goa. The event is scheduled to take place from **October 26 to November 9, 2023.**

US International Development Finance Corporation Commits $553 Million Funding for Adani Group's Port Terminal Project

The **United States International Development Finance Corporation (DFC) has committed $553 million (around Rs 4,600 crore)** for the development of the **Adani Group's deepwater 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 consortium will develop **Colombo West International Terminal (CWIT) on a build, operate and transfer (BOT)** basis for a period of 35 years. When commissioned, CWIT will be the largest and deepest container terminal in Sri Lanka.

UCO Bank Suspends Online IMPS Transfers Due to Flawed Payments Emergence

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 to 13, 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. **What does IMPS mean?** IMPS, is an **electronic fund transfer process** through which money is sent to the payee/beneficiary account instantly and in real-time. The National Payments Corporation of India (NPCI) offers this service **What are the services available under IMPS? IMPS offer an instant,24*7 interbank electronic fund transfer service** capable of processing person-to-person, person to account and person to merchant remittances via mobile, internet and ATMs. **What is the Daily Transaction Limit of IMPS?**

Limit on	Limit amount
Minimum transfer limit	INR 1
Maximum transfer limit	INR 5,00,000
Transaction fee	The smallest transaction cost is INR 5. The most expensive cost is INR 25. However, taxes could also be imposed on the transactions.

SEBI to Implement Regulatory Framework for Index Providers

Markets watchdog Securities and Exchange Board of India (SEBI) approved providing flexibility to **Not for Profit Organisations (NPOs) i**n raising funds through the social stock exchange and also decided to introduce a regulatory framework for index providers. SEBI will provide flexibility for fundraising by NPOs through the social stock exchange. In this regard, the minimum issue size in case of public issuance of **Zero Coupon Zero Principal Instruments (ZCZP)** for NPOs on the social stock exchange will be reduced to **Rs 50 lakh from Rs 1 crore.** Starting from September 2024, all fresh investments made by **Alternate Investment Funds (AIFs)** will be required to be held in dematerialized (demat) form. These platforms will be registered under the framework for **small and medium Real Estate Investment Trusts (REITs).**

Federal Bank Enters Exclusive Collaboration with Shuttler H S Prannoy

Federal Bank collaborated with India's Top Seeded **Shuttler, H.S. Prannoy.** H.S. Prannoy is currently world number 8 and a recipient of the **men's singles bronze medal** in the recent Asian Games. H.S. Prannoy's bronze medal at the Asian Games is significant, marking the first time in 41 years since **Syed Modi** won a bronze in men's singles at the Asian Games.

SEBI Chairperson Launches Investor Risk Reduction Access Platform to Enhance Investor Risk Reduction

The **Securities and Exchange Board of India** (SEBI) has officially launched the **Investor Risk Reduction Access (IRRA)** platform at the Bombay Stock Exchange (BSE). **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. The IRRA platform underwent a soft launch on **October 3, 2023,** followed by its official launch on November 20, 2023. 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. **Purpose :** To provide investors with an opportunity to square off/close their open positions and cancel pending orders using the IRRA platform in case of technical glitches or unforeseen outages that render the trading member's site inaccessible. IRRA has been jointly developed by all the stock exchanges – **BSE, NSE, NCDEX, MCX and Metropolitan Stock Exchange of India (MSE)** and was launched by **Securities and Exchange Board of India (SEBI) Chairperson Madhabi Puri Buch.**

Sorin Startup Fund to Receive Backing from Small Industries Development Bank of India and National Small Industries Corporation Subsidiary

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 the ₹10,000-crore 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.**

Axis Bank Concentrates on Establishing a Completely Digital Bank Through Mobile App 'Axis Open' with Minimal Human Assistance

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.
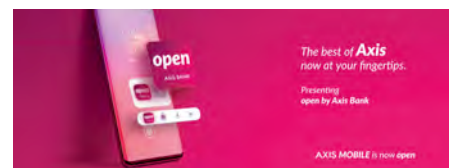
The decision to focus on building a digital bank is driven by the prospect of higher yields and improved fee income.

IDBI Bank Enlists EY to Identify Buyers for Rs 4000 Crore Debt

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 fund is undergoing winding down as it completes its **20-year life cycle.**

ADB and GEF Collaborate to Launch 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),** which 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** held on 7–9 November 2023, co-hosted by ADB and Stanford University's Natural Capital Project.

RBI Grants Approval for Hinduja Group Directors to Join Board of Bankrupt Reliance Capital

The **Reserve Bank of India (RBI) grants approval for Hinduja Group's resolution plan for Reliance Capital (RCap),** paving the way for the group's takeover of RCap. RBI approves Hinduja Group to appoint **5 directors** on the board of RCap, contingent upon the **National Company Law Tribunal's (NCLT) approval** of the resolution plan. The 5 directors approved by RBI from the Hinduja Group are **Amar Chintopanth, Shardchandra V Zaregaonkar, Moses Newling Harding John, Bhumika Batra, and Arun Tiwari.**

Reliance Capital is the **third large non-banking financial company (NBFC)** against which the central bank has initiated bankruptcy proceedings under the **Insolvency and Bankruptcy Code (IBC).** The other two were **Srei Group NBFC and Dewan Housing Finance Corporation (DHFL).**

First Tranche of Sovereign Gold Bond Investors Anticipate Golden Harvest

Investors in the inaugural tranche of **sovereign gold bonds (SGBs),** who have held onto their investments until maturity, are poised to receive significant returns as gold prices have more than doubled in the **last 8 years. Issuance and Redemption Price :** The first tranche of SGB was issued by the RBI in **November 2015 at ₹2,684 per gram. Interest Rate and Earnings :** In addition to price appreciation, SGB investors receive an annual interest payment at the rate of 2.75%. **Maturity and Early Redemption :** The maiden tranche of SGB will finally mature on **November 30, 2023. Issuance Details and Subscriptions :** RBI issued only two SGBs this fiscal at the prices of ₹5,923 and ₹5,926 per gram. A total of 62,169 applications had been accepted for a total subscription of **915.953 kg** in the first tranche of SGB. While the bonds issued in 2015 bear an interest rate of **2.75% per annum,** it was brought down subsequently

to 2.5% per annum. **SGB Features** :

-**Issuance** – Issued by the Reserve Bank of India on behalf of the Government of India.

Eligibility – SGBs will be restricted for sale to resident individuals, HUFs (Hindu Undivided Family), Trusts, Universities and Charitable Institutions.

-**Tenor**– The tenor of the SGB will be for a period of eight years with an option of premature redemption after 5th year.

-**Minimum size**– Minimum permissible investment will be One gram of gold.

-**Maximum limit**– The maximum limit of subscription shall be 4 Kg for individuals, 4 Kg for HUF and 20 Kg for trusts and similar entities per fiscal year (April-March) notified by the Government from time to time.

-**Joint holder** – In case of joint holding, the investment limit of 4 Kg will be applied to the first applicant only.

Mastercard Collaborates with U GRO Capital to Provide Loans to Dealers, Distributors, Last-Mile Retailers, and Other Businesses

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 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 by 2025. U GRO Capital secured approximately **Rs 240 crore** in July from the **Investment Fund for Developing Countries (IFU),** a Danish development finance institution.

RBI Imposes Cumulative Penalties of ₹10.34 Crore on Citibank, Bank of Baroda, and Indian Overseas Bank for Non-Compliance

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

Madhya Pradesh Records the Lowest Daily Wages for Rural Agricultural Workers - RBI Data Compilation

According to the data compiled by the Reserve bank of India (RBI), the **daily wages of rural agricultural workers in Madhya Pradesh are the lowest** in the country. **Comparison of Male Agricultural Worker Wages :** As per the data the daily wage of male agricultural workers in rural areas in MP is just **Rs 229.2** in the year ended March 2023. The daily wage of male agricultural workers in rural areas in Gujarat is **Rs 241.9** in the year ended March 2023. **National Average and State Disparities :** The national average daily wage for

agricultural workers is Rs 345.7. Kerala pays the highest at Rs 764.3, while Uttar Pradesh and Maharashtra pay Rs 309.3 and Rs 303.5, respectively. Average wages of farm workers in Jammu and Kashmir, Himachal Pradesh and Tamil Nadu are **Rs 550.4, Rs 473.3 and Rs 470 per person,** respectively. Kerala again leads in non-agricultural workers' daily wages with **Rs 696.6 per person.**

Reserve Bank of India (RBI) Takes Control of Mumbai's Abhyudaya Cooperative Bank, Disbands Board for a period of 12 Months

In yet another instance of the regulator taking action against a bank due to governance-related concerns, the Reserve Bank of India (RBI) had superseded the board of **Abhyudaya Cooperative Bank** for a period of **12 months. Satya Prakash Pathak,** former Chief General Manager of State Bank of India, has been appointed as the **Administrator to manage** the affairs of Abhyudaya Cooperative Bank during this period. **Legal Basis for RBI Intervention** : The RBI invoked its powers under Section 36 AAA, in conjunction with **Section 56 of the Banking Regulation Act,**

1949, specifically applicable to cooperative societies. In addition to the Administrator, the RBI has appointed a **"Committee of Advisors"** to assist in discharging duties. The committee members include **Venkatesh Hegde** (former General Manager, SBI), **Mahendra Chhajed** (Chartered Accountant), and **Suhas Gokhale** (former MD, COSMOS Co-operative Bank Limited).

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'.

ADB's USD 125 million loan to L&T Finance aims at empowering women, farmers and MSMEs in India

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 partnersAt 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.

HSBC India Collaborates with UK Export Finance to Aid Indian MSMEs

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. India was UK's 12th largest trading partner in the four quarters to the end of Q2 2023, accounting for 2.1% of total UK trade.

World Bank and Bangladesh Ink 5 Financing Deals Exceeding $1.1 Billion

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**

1. Early childhood development
2. Urban primary health
3. Secondary education
4. Riverbank protection and navigability,
5. Gas distribution efficiency.

The agreements were formally signed in Dhaka by **Sharifa Khan,** Senior Secretary of the Bangladesh Government, and **Abdoulaye Seck,** World Bank Country Director for Bangladesh and Bhutan. For IDA concessional loans, the maturity period is 30 years with 5 5-year grace period; the interest rate is 1.25% and the service charge is 0.75%

State Bank of India's Stake in Jio Payments Bank Drops to 23% in FY23

State Bank of India's (SBI) shareholding in **Jio Payments Bank fell to 23%** in FY23 from the 30% that it has maintained since inception, indicating its disinterest in the payments bank business model. The fall below 25% also means SBI will no longer be able to block special resolutions at its **7-year-old joint venture (JV).** Meanwhile, **Reliance Industries (RIL)**, SBI's JV partner, acquired **10 million shares** on November 29 and 70 million shares on January 23. In the previous fiscal year (FY22), SBI invested ₹9.48 crore in the joint venture. Reliance Industries (RIL) was among the 11 applicants approved by RBI to establish payments banks in **August 2015.** The bank commenced operations in **November 2016** in collaboration with SBI. The joint venture was established when Arundhati **Bhattacharya** was leading SBI. Bhattacharya is currently the chairperson and chief executive of Salesforce India.

Indian Private Banks Record Largest Single-Day Government Bond Purchase in 7 Years

Indian private sector banks executed the most significant **government bond acquisition** in a single session in 7 years, involving a substantial investment on behalf of a corporate entity, according to traders. These banks collectively acquired government bonds amounting to a net value of **83.43 billion rupees ($1 billion),** marking the most substantial purchase since **November 15, 2016,** as reported by Clearing Corp of India data. This surge propelled November's overall buying above 200 billion rupees, following net sales of 101 billion rupees in October. An influx of approximately **1.7 trillion rupees** is expected over the next month as specific papers, including the **8.83% 2023, 4.56% 2023, and 7.68% 2023, reach maturity.**

Razorpay Introduces 'Returnship' Program to Facilitate Women Rejoining the Workforce After Career Break

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. **Eligibility Criteria for Women** : 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.

FDI shrinks 7.8% in second quarter of FY24

FDI equity inflows contracted **7.7% to $9.5 billion** in the July-September quarter of **FY24 Data released by the Department for Promotion of Industry and Internal Trade** (DPIIT) showed this contraction in FDI inflow. **Foreign direct investment (FDI) equity inflows stood at $10.3 billion a year ago.** Total FDI into India declined 7.8% on-year to $15.3 billion in the July-September quarter of FY24 from $16.6 billion a year ago The total FDI includes equity inflows, reinvested earnings and other capital According to the data, the equity inflows declined 24% on-year in H1 of FY24 at $20.4 billion Singapore was the top source of equity inflows. It was followed by Mauritius,US, UK,UAE. Among the states, Maharashtra got the highest inflow of $7.9 billion in April-September 2023-24. **Karnataka followed Maharashtra.**

Indraprastha Gas Limited and IndusInd Bank Collaborate to Facilitate Digital Rupee Transactions in Delhi NCR

IndusInd Bank has partnered with **Indraprastha Gas Limited (IGL)** to introduce digital rupee transactions in Delhi NCR. The collaboration enables customers at selected IGL stations to make payments using the Digital Rupee, the **Central Bank Digital Currency (CBDC) launched by the Reserve Bank of India (RBI)** in 2022. The Digital Rupee solution is available on both iOS and Android platforms, ensuring a user-friendly experience. It offers various features such as **peer-to-peer (P2P) and peer-to-merchant (P2M) payments** with complete UPI QR interoperability.
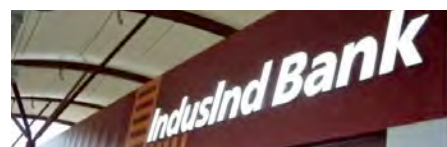
RBI Directs 25% Increase in Risk Weights for Commercial Banks' Consumer Credit Exposure to 125%

The **Reserve Bank of India (RBI) has asked institutions to increase the risk weights** with respect to consumer credit exposure of commercial banks by 25% to 125%, merely a month after flagging the high growth in certain components of consumer credit and asking NBFCS, banks to strengthen internal surveillance mechanisms. The 25% risk weight increase applies to personal loans but excludes certain categories such as housing loans, education loans, vehicle loans, and loans secured by gold and gold jewellery. RBI has also decided that the consumer credit exposure of NBFCs, which are categorised as retail loans, will now attract a risk weight of 125%, up from 100% before. This excludes housing loans, educational loans, vehicle loans and loans against gold jewellery and microfinance/ SHG loans. The increase in risk weights will only be applicable if the NBFCs are in the **AAA, AA or A categories** where the risk weights are lower than 100%. The deadline for implementing the board-approved limits is set for **February 29, 2024.**

BUSINESS
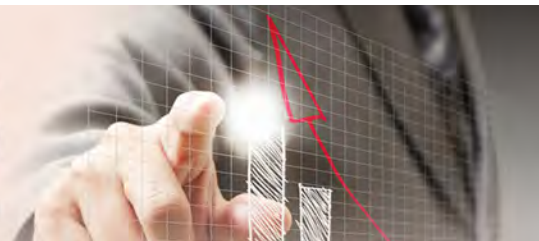
6th India-Korea Business Partnership Forum starts in New Delhi

The 6th India-Korea Business Partnership Forum started in New Delhi, celebrating 50 years of diplomatic ties with South Korea. Secretary of the Department for Promotion of Industry and Internal Trade, **Rajesh Kumar Singh** highlighted the **nation's deep cultural and business ties with South Korea.** South Korea has always been a trusted trade partner despite the geo-political instabilities around the world. Korean companies have invested more than 5.6 billion dollars since April 2020 and **this is expected to grow to 50 billion dollars by 2030.**

Ashok Leyland delivers India's first LNG-powered haulage truck – AVTR 1922

Ashok Leyland, the **flagship company of the Hinduja Group** and India's leading commercial vehicle manufacturer, **commenced the delivery of India's first liquefied natural gas-powered haulage truck, AVTR 1922, to Mahanagar Gas in Hosur.** This is a significant step from Ashok Leyland towards a sustainable and eco-friendly future for the Indian transportation industry. With this, **Ashok Leyland becomes the first Indian Original Equipment Manufacturer** (OEM) to unveil an in-house LNG engine compliant with **BS VI Stage II emission standards.**

Finance Minister Nirmala Sitharaman inaugurates State Bank of India's branch in Trincomalee, Sri Lanka

Finance Minister **Nirmala Sitharaman inaugurated the State Bank of India's branch in Trincomalee, Sri Lanka.** Governor of **Eastern Province of Sri Lanka Senthil Thondaman, High Commissioner of India to Sri Lanka Gopal Baglay, and SBI Chairman Dinesh Khara graced the event**. Recognizing SBI's 159-year-long presence, Mrs.

Sitharaman praised its commitment to growth at home and abroad, especially during the Sri Lankan economic crisis. SBI's endeavours facilitated the smooth extension of a **Line of Credit worth 1 billion dollars by the Government of India to Sri Lanka.**

Govt authorises SBI to issue and encash Electoral Bonds with effect from November 6 to 20

The **Government of India has authorised the State Bank of India SBI,** in the 29th Phase of sale, **to issue and encash Electoral Bonds** through its **29 Authorised Branches with effect from the 6th to 20th of this month**. The Electoral Bonds shall be valid for 15 calendar days from the date of issue and no payment shall

be made to any payee Political Party if the Electoral Bond is deposited after the expiry of the validity period. The Electoral Bond deposited by an eligible Political Party in its account shall be credited on the same day.

Fiscal deficit in H1 hits 39% of BE; Railways, Roads, Fertilizer Ministries lead spending

Fiscal deficit in the first half (April–September period) of the current fiscal year reached **over 39% of the Budget Estimate (BE).** Fiscal deficit for April–September period of FY24 was higher than 37% for the corresponding period of the last fiscal. Railways, fertiliser, and road ministries led the government spending during the first half of the current fiscal as per the **Controller General of Accounts**

(CGA) data released on 31 October 2023.The ministries that need to increase spending in the coming six months to achieve the budget target include Petroleum & Natural Gas and Co-operation. Fiscal deficit is the difference between expenditure and income.**Net tax revenues for the April-September period were ₹11-lakh crore** (49.8% of annual estimate).

Fitch raises India's mid-term potential growth rate to 6.2%

India's mid-term GDP growth forecast upgraded by **Fitch to 6.2% from 5.5%.** Rating agency Fitch raised India's gross domestic product (GDP) **medium-term growth forecast by 70 basis points to 6.2%, from 5.5% earlier.** This cut is mainly due to a large reduction in the estimate of China's supply-side growth potential by 0.7 percentage points. The agency said in its report that the potential growth of the emerging market has weakened due to China's slow pace.

India's IIP Grows By 5.8 Per Cent In September 2023

The Quick Estimates of **Index of Industrial Production (IIP) are released on the 12th of every month** with a six-week lag and compiled with data received from source agencies, which in turn receive the **data from the producing factories/ establishments.** For the month of September 2023, **the Quick Estimates of Index of Industrial Production (IIP) with base 2011-12 stands at 141.6.** The Indices of Industrial Production for the Mining, Manufacturing and Electricity sectors for the month of September 2023 stand at 111.5, 140.6 and 205.9 respectively. These **Quick Estimates will undergo revision in subsequent releases as per the revision policy of IIP.**

India's overall exports in October 2023 were estimated at USD 62.26 Billion; an increase of 9.43 percent over USD 56.90 Billion in October 2022.

India's overall exports (Merchandise and Services combined) in October 2023 are estimated to be USD 62.26 Billion, exhibiting a **positive growth of 9.43 per cent over October 2022.** Overall imports in October 2023* is estimated to be USD 79.35 Billion, exhibiting a **positive growth of 11.10 per cent over October 2022. Trade during October 2023**

		October 2023 (USD Billion)	October 2022 (USD Billion)
Merchandise	Exports	33.57	31.60
	Imports	65.03	57.91
Services*	Exports	28.70	25.30
	Imports	14.32	13.51
Overall Trade (Merchandise +Services) *	Exports	62.26	56.90
	Imports	79.35	71.42
	Trade Balance	-17.08	-14.52

India's overall exports (Merchandise and Services combined) in April-October 2023* are estimated to be USD 437.54 Billion, exhibiting a negative growth of (-) 1.61 per cent over April-October 2022.

The government clears 110 applications for imports of laptops, other IT hardware products worth about USD 10 billion

The **government has cleared 110 of the total 111 applications,** including those of Apple, Dell and Lenovo, that sought permission **for imports of IT hardware products like laptops and computers** on the first day of implementation of the new system. Other companies that received import approvals **include HP India Sales Pvt Ltd, ASUS India, IBM India, Samsung India Electronics, Xiaomi Technology India, Cisco Commerce India, Microsoft Corporation (India), Siemens Ltd, Bosch Ltd, Redington Ltd, Ingram Micro India, and Oracle India.** The Ministry of Commerce and Industry has made some changes to the rules. Now, **IT hardware made in Special Economic Zones (SEZs) can be brought into the Domestic Tariff Area** (DTA) without needing special permission. The authorisation for these imports is valid until September 2024.

BIS approves India's first-ever indigenous charging standard developed for light EVs

The Bureau of Indian Standards (BIS) has approved **India's first ever indigenously developed AC and DC Combined Charging connector** standard for **light electric vehicles (LEVs).** This is also the **world's first-ever combined AC and DC** charging connector standard for light electric vehicles. NITI Aayog, the Department of Science and Technology, ARAI, EV makers, and the Bureau of Indian Standards came together to develop this national standard.

'Femme à la Montre' Becomes Second Most Expensive Picasso Ever Sold

Pablo Picasso's 1932 painting **"Femme à la montre" sold for more than $139 million** at a Sotheby's New York auction, making it the **most valuable work of art sold globally at an auction this year**. The nine-digit price made it the **second-most-expensive Picasso painting to sell at auction, behind "Les femmes d'Alger (Version 'O'),"** which fetched **$179.3 million, including a buyer's premium,** at Christie's in 2015. "Femme à la montre," which translates from French to "Woman with a Watch," is a portrait of the artist's lover Marie-Thérèse Walter seated in a throne-like chair against a blue background. "Femme a la Montre" is dated to 1932 and was previously part of the collection belonging to art collector and philanthropist Fisher Landau.
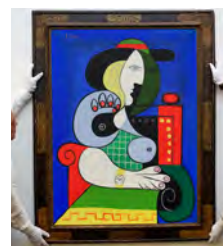
Titan tops Rs 3 lakh crore market-capitalisation

Titan crossed ₹3 lakh crore in market value in a glittering testimony to **the local consumer's swift ascent along the luxury gradient. Titan became only the second company from the Tata Group** to cross a valuation threshold earlier **breached by Tata Consultancy Services (TCS).**
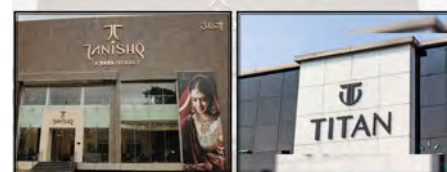
Titan is also the second company in the retail sector, after **DMart's parent Avenue Supermart, to** surpass this benchmark.

Standard and Poors Global predicts India's economic growth at 6.4 per cent for fiscal year 2024-25

India's economic growth is likely to rise at 6.4 percent for fiscal year 2024-25, according to **Standard & Poors (S&P) Global**. In its Economic Outlook for Asia Pacific, growth this year and the next is on track to be the strongest in emerging market economies with higher domestic demand This **projection is in line** with many agencies, though lower than the government and RBI projection of 6.5 percent.

APPOINTMENTS & RESIGNATIONS

'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. Dictador is identified as a Colombian rum brand.**

Rawat and Sood Appointed as Deputy Managing Directors of NABARD

The central government has appointed **Goverdhan Singh Rawat and Ajay Kumar Sood as Deputy Managing Directors (DMDs) of the National Bank for Agriculture and Rural Development (NABARD).** Rawat's appointment is for 5 years from taking charge or until further orders, whichever is earlier, as per a **Department of Financial Services (DFS) notification.** Sood's appointment is effective from taking charge until his superannuation on **August 31, 2027,** or until further orders, according to the DFS notification.

Rohit Rishi Takes Office as Executive Director of the Bank of Maharashtra

Rohit Rishi has been appointed as the Executive Director of the Bank of Maharashtra (BoM). He takes over the role from **A B Vijayakumar**, who retired from the position on October 31, 2023. Rohit Rishi's professional journey began in 1995 when he joined Indian Bank as an Industrial Development Officer. His roles have included serving as an **Industrial Development Officer, AGM MSME/Corporate Office** in Chennai, Head of the bank's flagship branch in New Delhi, DGM (Corporate Branch, New Delhi), and Field General Manager (FGM) at locations such as Bengaluru, Mumbai, and Delhi. Before assuming the role of **Executive Director at Bank of Maharashtra,** Rishi served as the Field General Manager (FGM) in Delhi with Indian Bank.

RBI appoints Manoranjan Mishra as new Executive Director

Manoranjan Mishra has been appointed as an **Executive Director (ED) of the Reserve Bank of India (RBI). Roles and Responsibilities:** In his new role as Executive Director, he will be responsible for overseeing three key departments:

-**Enforcement Department:** This department is responsible for enforcing regulatory compliance within the banking and financial sectors.

-**Risk Monitoring Department:** It is responsible for monitoring and managing risks in the banking and financial systems.

-**Department of External Investments & Operations:** This department deals with external investments and operations, likely related to foreign exchange and international financial activities.

Bangladesh PM's Daughter Saima Wazed Appointed as Head of WHO's South-East Asia Region

Saima Wazed, the daughter of Bangladesh Prime Minister Sheikh Hasina, has been nominated to become the **next Regional Director for the World Health Organization's (WHO) South-East Asia region.** She secured the nomination after a vote during the **76th session of the** **WHO Regional Committee** for the South-East Asia Region. Saima Wazed received 8 votes, defeating the other candidate, Shambu Prasad Acharya from Nepal, who secured 2 votes.

Bharat Heavy Electricals Limited (BHEL) Names Koppu Sadashiv Murthy as Chairman and Managing Director

Koppu Sadashiv Murthy has been appointed as the **Chairman and Managing Director (CMD) of Bharat Heavy Electricals Limited (BHEL).** He will succeed **Nalin Shinghal**, who served as the CMD of BHEL from July 8, 2019. Before this appointment, Koppu Sadashiv Murthy held the position of **Executive Director** of the Corporate Operations Management group at BHEL. While at BHEL, he also held an **additional charge** as the Chairman and Managing Director of Bharat Pumps and Compressors Limited (BPCL).

ISB Professor Sarang Deo Named to WHO's TB Advisory Group

Professor Sarang Deo, Professor of Operations Management; Deputy Dean of Faculty and Research; and Executive Director of Max Institute of Healthcare Management at the Indian School of Business (ISB) has been appointed as a member of the Strategic and Technical Advisory Group (STAG) for Tuberculosis by World Health Organisation (WHO). Professor Deo will be part of a 15-member group of global experts who will provide WHO's Director-General with an independent evaluation of the strategic, scientific, and technical aspects of the organisation's work on eradicating TB.

Amit S Telang Appointed as Indian Ambassador to the Caribbean Community

Amit S Telang has been appointed as the **Indian Ambassador to the Caribbean Community (CARICOM)** and concurrently as the **High Commissioner to the Federation of Saint Kitts and Nevis and Antigua and Barbuda.** Presently, Dr Amit S Telang is the **High Commissioner of India** to the Cooperative Republic of Guyana. In addition, **Anil Kumar Rai,** Joint Secretary in the Ministry of

External Affairs, has been appointed **Ambassador to the Federal Democratic Republic of Ethiopia.** The Government of India provided funding of **US$1.166 million** to support information technology and communications infrastructure, computer software, and community studios at the CARICOM Secretariat in **2005–2006.**

Swarup Mohanty Becomes the First Non-Korean Vice Chairman of Mirae Asset Financial Group

Mirae Asset Financial Group of South Korea has promoted **Swarup Mohanty** to the position of Vice Chairman. This is a historic milestone as Mohanty becomes the **first individual of non-Korean** descent to occupy this prestigious role within the financial conglomerate. As part of this shuffle, **Choi Hyun Man**, the co-CEO and Chairman

of Mirae Asset Financial Group, is stepping down from his position. This development comes as part of a larger organisational shuffle at Mirae Asset Financial Group. The reshuffle aims to turbocharge global growth and address generational change.

Lay's ropes in MS Dhoni as its brand ambassador

PepsiCo India has chosen MS Dhoni as the brand ambassador for its **potato chips brand Lay's.** This strategic move is capitalizing on the excitement generated by the ongoing World Cup and the concurrent festival season. Dhoni has been associated with the brand in the past too. Lay's has reintroduced MS Dhoni as its brand ambassador

in its new campaign. It is a **global campaign** associated with sports tournaments, purposely displayed to the Indian audience during the ongoing ICC cricket World Cup. It has been a wholly-owned subsidiary of PepsiCo **since 1965.**

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

Acko, the insuretech 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.

Information Commissioner Heeralal Samariya sworn in as Chief Information Commissioner

Heeralal Samariya, an Information Commissioner, was sworn in as the **Chief Information Commissioner (CIC)** by President Droupadi Murmu. Heeralal Samariya became **India's 1st Dalit Chief Information Commissioner**. The top position of the Central Information Commission (CIC) had been vacant after the completion of **Y.K. Sinha's** tenure on October 3, 2023. The oath of office was administered to Heeralal Samariya at a ceremony held at the Rashtrapati Bhavan, with President Droupadi Murmu officiating the event.

Association of Mutual Funds in India appoints Venkat Nageswar Chalasani as chief executive

Industry body Association of Mutual Funds in India (AMFI) has appointed Venkat Nageswar Chalasani, former deputy managing director of State Bank of India, as its new chief executive. This announcement followed the end of NS Venkatesh's tenure, who served two consecutive terms of three years each. He has previously held various board positions and has been a part of committees established by the Reserve Bank of India (RBI) and the Ministry of Finance. He 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).

State Bank of India (SBI) Appoints Cricket Icon MS Dhoni as Brand Ambassador

The State Bank of India (SBI), the country's largest lender, has appointed cricketing legend **Mahendra Singh Dhoni as its official Brand Ambassador. Aim of the Appointment:** To strengthen SBI's connection, particularly with the younger population. Role : As the brand ambassador of SBI, Dhoni will play a pivotal role in various marketing and promotional campaigns for the

bank. Among public sector banks, other notable sports figures serving as brand ambassadors include badminton players **PV Sindhu and K Srikanth**, as well as cricketer **Shafali Verma**, who are brand ambassadors for Bank of Baroda.

Deepesh Nanda appointed as President-Renewables and CEO & MD of Tata Power renewable energy

Deepesh Nanda has been appointed as the **President-Renewables and Chief Executive Officer and Managing Director (CEO & MD) of Tata Power Renewable Energy Limited (TPREL),** a subsidiary of Tata Power. In his new role, Nanda will be responsible for driving the growth and profitability of Tata Power's renewable

energy portfolio. This portfolio encompasses various sectors, including solar, wind, hybrid, and business-to-consumer (B2C) green energy solutions. He will also lead innovation and digital transformation initiatives in the renewable energy sector.

Henry Harvin Education appoints Chetan Bhagat as its Brand Ambassador

Henry Harvin Education, an ed-tech platform specialising in upskilling and reskilling programmes for young professionals, has onboarded **Chetan Bhagat as its brand ambassador.** HHE claims to have a portfolio of more than 800 upskilling and reskilling training programmes spanning

more than 27 categories. Chetan Bhagat is an Indian author, columnist and YouTuber.

His Notable Works : **Five Point Someone, 2 States: The Story of My Marriage, The 3 Mistakes of My Life**

Spanish Lower House Votes to Re-elect Pedro Sánchez as Prime Minister for Another Term

The lower house of the **Spanish Parliament** voted to **re-elect Pedro Sánchez as Prime Minister for another term. Pedro Sánchez's Spanish Socialist Workers' Party (PSOE)** secured support through separate agreements with various regional parties.

Pedro Sánchez won a majority of the vote, securing the support of **179 members** out of Spain's 350-member parliament. Pedro Sánchez was **first elected** as Prime Minister in **2018.**

Bandhan Bank board approves re-appointment of Chandra Shekhar Ghosh as its MD for 3 years

Bandhan Bank's board has approved the **reappointment of Chandra Shekhar Ghosh as the Managing Director & 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 & CEO of Bandhan Bank is set to expire on July 09, 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 for the Term 2023-24
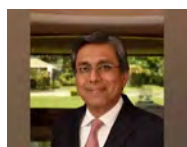
Federation **of** **Indian** **Chambers** **of** **Commerce** **and** **Industry (FICCI),** the country's oldest and largest industry body, has a **President-Elect in Anish Shah.** The announcement took place during a recent **FICCI National Executive Committee Meeting.** He would succeed **Subhrakant Panda** as President of the apex Chamber at the conclusion of the 96th Annual General Meeting to be held on December 8-9 in the capital.

Government Appoints Vinay Tonse as Managing Director of SBI for a 2-Year Term

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 30, 2025. The post fell vacant after **Swaminathan Janakiraman** was appointed as the Deputy Governor of the Reserve Bank of India.Before the appointment, Tonse was serving as the Deputy Managing Director at the PSU bank. The Deputy Manager of the state-owned bank was recommended b y the Financial Services Institutions Bureau (FSIB) for the senior post at SBI in September, 2023.The State Bank of India is operated by **four managing directors and one chairman**.

Former Finance Minister Frieden Assumes Role of Luxembourg's New Prime Minister

Luc Frieden, the former finance minister of Luxembourg, has assumed the position of the **new Prime Minister** of the country. Luc Frieden leads a government coalition that includes his Christian Social People's Party and the liberal party of former Prime Minister Xavier Bettel. Xavier Bettel, the former Prime Minister, assumes the role of Foreign Affairs Minister in the new government. Gilles Roth is appointed as the new Finance Minister.

Indian diplomat Surendra Adhana re-elected to serve on UN Advisory Committee on Administrative and Budgetary Questions

Senior Indian diplomat Surendra Adhana has been re-elected to serve on the **Advisory Committee on Administrative and Budgetary Questions (ACABQ)** at the UN for the **term 2024-26**. The Advisory Committee is an expert Committee of 21 Members elected by the General Assembly for a period of **3 years,** on the basis of a broad geographical representation.

Comptroller and Auditor General Girish Chandra Murmu elected as 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 **63rd session of the Panel of External Auditors,** which took place in New York, the United States of America (USA) on 20-21 November 2023. The Panel of External Auditors consists of the heads of **12 Supreme Audit Institutions (SAIs)** from around the world. The 63rd 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 from 20-21 November 2023. 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 9-10 December 2024.

AWARDS & HONORS

Dvara E-Registry Announced As Winner In 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.

British film 'Catching Dust' to be open at 54th International Film Festival of India (IFFI), to be held in Goa
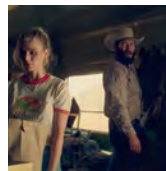
British film 'Catching Dust' will be opening at the 54th International Film Festival of India (IFFI), to be held in Goa from November 20 to 28. **The American film 'The Featherweight'** will be the closing movie, whereas Turkish film About Dry Grasses will be the midfest movie. This was disclosed by Union Minister of Information and Broadcasting Anurag Thakur at the curtain raiser press conference of IFFI 2023 in New Delhi. Hollywood star

10-year-old Bangalore kid wins prestigious 'Wildlife Photographer of the Year' award

A 10 year-old-Bangalore kid, **Vihaan Talya Vikas,** won the **Wildlife Photographer of the Year (WPY) competition** in the under-10 category. **Vihaan's photograph captured a spider in an intriguing position with a sculpture of Lord Krishna,** nestled on the outskirts of Banglore. This photograph has been selected among the 50,000 entries from 95 countries. Vihaan's photograph will become part of the prestigious WPY59 collection and will be showcased in the upcoming Wildlife Photographer of the Year Exhibition at the Natural History Museum. Karine Aigner from the USA had won the Wildlife Photographer of the Year 2022.

Public screening of 69th National Film Award-winning films of 2021 to take place

The **public screening of the 69th National Film Award-winning films of 2021 will take place in Delhi** from the 14th to the 25th 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.

Serena Williams becomes the first athlete to receive 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. It took place on November 6, 2023, at the American Museum of Natural History, hosted by Sarah Jessica Parker. The honor puts Serena Williams in the group of previous CFDA Fashion Icon Award winners like **Zendaya, Naomi Campbell, Beyoncé and Rihanna.**

Michael Douglas will be honored with the Satyajit Ray Lifetime Achievement Award at IFFI this year

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

REC Limited, a Maharatna CPSE under Ministry of Power, received the **"Best Employer for Policies in Diversity & Inclusion"** Award at the 4th Diversity & Inclusion Excellence Awards and Conclave organised by Assocham. Shri TSC Bosh, Executive Director, REC, graciously accepted the award on behalf of REC. The award ceremony witnessed REC's unwavering commitment to fostering diversity and inclusion being acknowledged on a national platform. The 'Best Employer for Policies in Diversity & Inclusion' award highlights REC's commitment to creating a workplace that celebrates differences, fosters innovation, and promotes equal opportunities for all employees. Recently, REC was recognized for its exceptional performance in risk management with the esteemed 'Golden Peacock Award'. The award was presented by the Institute of Directors (IOD).

Vir Das wins maiden International Emmy Award for best comedy

Renowned comedian Vir Das won the 51st **International Emmy Award** for Comedy. At the International Emmy Awards 2023, **Vir Das and Derry Girls Season 3 won the International Emmy for Comedy.** Vir Das received the award for his Netflix comedy special titled Vir Das: Landing It is Vir's second International Emmy nomination. He is one of the pioneers in India's modern stand-up comedy scene. UK actor Martin Freeman won the Best Actor award while Mexico's Karla Souza

Rohini Nayyar prize: Social worker's contribution in Bastar recognised with 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.

Tata Motors wins, entitled to recover ₹ 766 crore from West Bengal

Tata Motors has won a significant **arbitration award of ₹766 crore from the West Bengal Industrial Development Corp. Ltd** (WBIDC) after a long-standing dispute related to the shutdown of its **Singur plant in 2008.** The Singur plant was built to manufacture the Nano car, which was touted as the world's most affordable car at the time. Tata Motors shut down its Singur plant in 2008 due to protests against land acquisition. The plant was intended to produce the Nano model.

Union Home Minister's Special Operation Medal" for this year awarded to four Special Operations

This year's "Union Home Minister's Special Operation Medal" has been awarded for four Special Operations. Several officers and personnel from **CRPF, NIA, NCB and different States, and organizations have been selected for the award**. According to the Home Ministry, the award will be conferred for Special Operations in the areas such as counter-terrorism, border action, arms control, prevention of narcotics smuggling and rescue operations.

Tamil writer Perumal Murugan wins 2023 JCB Literary Prize for Fire Bird

The 2023 JCB Literary Prize was given to Tamil **writer Perumal Murugan for FireBird.** The winner was announced in New Delhi on 18 November The **novel 'Fire Bird' was translated into English by Janani Kannan.** Penguin Random House India published the novel 'Fire Bird' The **JCB Literary Award awards Rs 25 lakh to the author and an additional Rs 10 lakh to the translator.**

received the Best Performance by an Actress award. 'Mariupol: The People's Story' has been named as the best documentary at the International Emmy Awards. 'The Empress' has been acknowledged as the Best Drama series. Ektaa Kapoor received the International Emmy Directorate Award. The International Emmy Award is presented by the International Academy of Television Arts & Sciences (IATAS). It was first presented in 2007.

RANKING & REPORTS

Mumbai jumps to fourth rank in Knight Frank Prime Global Cities Index; Delhi secures 10th spot

Prime Global Cities Index Q3 2023 has been released by real estate consultant Knight Frank India. **Mumbai has got fourth place among 46 cities globally** in terms of price rise of luxury homes. **Mumbai was ranked at 22nd place in Q3 2022.** So, its rank improved by 18 places. National Capital Region (NCR) moved to 10th rank in July-September of 2023 from 36th rank in the year-ago period. **Manila is in the top spot of ranking with a 21.2% annual rise in prices.**

Adaptation Gap Report 2023: Funding to developing nations declines 15% despite international pledges and rising costs

Climate adaptation funding declined by 15% to developing countries: Adaptation Gap Report 2023. According to the 2023 Adaptation Gap Report, Climate adaptation funding from the **World Bank and bilateral sources has declined by 15 per cent to around $21 billion in 2021.** Climate adaptation funding has declined despite the pledge to **double the funding to $40 billion per year by 2025 at the 26th COP of the United Nations** Framework Convention on Climate Change in Glasgow.

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

India is ranked 117th in the list of 129 countries in the world in the inclusiveness index published by the Othering and Belonging Institute (OBI) at California University, United States Smaller countries like **Bangladesh (106) and Israel (115) were placed better than India** 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, 121st in gender, 108th in disability, 87th in race, 40th in the general population, and 39th 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 5th place in 2022) followed by the **Netherlands in third place.** Iran was placed at the bottom of the global list. Yemen, which has been devastated by the Saudi-led invasion, performed poorly followed by the Comoros Islands, a former French colony located off the southeastern coast of Africa.

IEA World Energy Outlook 2023: Fossil fuel demand to peak by 2030, urgent investment shift needed

According to the World Energy Outlook 2023, Fossil fuel demand would reach its peak by 2030. Under existing policies of governments, Global emissions are on track to raise temperatures by 2.4 degrees Celsius. **Oil and natural gas demand will reach its peak before 2030.** The rise of electric vehicles (EVs) is contributing to the shift from fossil

fuels. Liquefied natural gas (LNG) demand in 2050 will be 15 per cent lower than projected earlier. At present, investments in clean energy and infrastructure are around **$1.8 trillion as compared to $1 trillion in fossil fuels.**

BigBasket tops, Ola, Porter, Uber, among worst platforms for gig workers: Fairwork India report

According to the **Fairwork India 2023 report**, BigBasket **is the best organisation for gig workers in India. The report ranks Zomato, Swiggy, Urban Company and BluSmart,** all in second place. **Porter and Ola came in last in the ranking.** Professors Balaji Parthasarathy and Janaki Srinivasan were

the Principal Investigators of the report. In the report, each company is judged on the basis of five factors. These factors are Fair Pay, Fair Contract, Fair Management, Fair Representation, and Fair Conditions.

Fintech firm InCred becomes 2nd unicorn in 2023 after Zepto

InCred Holdings, the parent of InCred Financial Services, has turned a unicorn (valued at over **$1 billion) after it raised Rs 500 crore** from a clutch of investors including a global PE fund, corporate treasuries, family offices, and **ultra-high net-worth individuals (UHNIs). Incred (112th overall) is the second startup to enter the Indian unicorn club in 2023** after quick commerce platform **Zepto (August fund-raise).** The funding would be deployed across InCred's core business verticals: consumer loans, student loans, and MSME lending.

Asia Rankings 2024: India surpasses China with highest number of universities

The Indian Institute of Technology (IIT) Bombay, continues to retain its top ranking in India, with **China retaining its top-most position in QS World University Rankings: Asia 2024.** With 148 universities in the ranking list, India also becomes the country in Asia with the highest number of universities being featured surpassing China with 133 and Japan with 96 universities.

This shows 37 new entries from India compared to last year's report, which is significantly more than only seven new entries from China (mainland). The UK-based ranking agency, **QS Quacquarelli Symonds declared its Asia ranking for the year 2024.**

COLORS joins forces with the Ministry of Women and Child Development to support the 'Beti Bachao, Beti Padhao' initiative to bring societal change

COLORS, India's leading Hindi GEC, announced its collaboration with the Ministry of Women and Child Development's **'Beti Bachao, Beti Padhao' initiative**, to address the issue of girl child abandonment, through the launch of its new fiction show Doree. Television as a medium has played a huge role in holding a mirror to society and led to many women becoming agents of change. With an aim to bring societal change and address the gender bias against girl child, through this association COLORS aims to raise awareness about the social evil of girl child abandonment. In addition to launching a primetime show

New Educational Partnership Memorandum of Understanding Strengthening Ties Between India and UAE

India and the United Arab Emirates (UAE) have signed a Memorandum of Understanding (MoU) with the primary **aim of enhancing cooperation within their respective educational institutions.** This agreement seeks to foster a stronger relationship by promoting various forms of collaboration, such as student and faculty exchanges, joint research initiatives, curriculum design, and active participation in educational events. The MoU, **which signifies a milestone in the education sector for both nations,** will enable the facilitation of academic mobility by encouraging students and faculty to engage in enriching experiences across borders.

on the subject, as part of this association, **COLORS will promote the 24-hour emergency toll-free Child helpline number (1098) for those seeking assistance for any abandoned girl child across the nation.**

REC signs MoU with RailTel, to Finance Infrastructure Projects in Telecom, IT and Railway Signalling

REC Limited signed an MoU with RailTel to extend financial assistance upto Rs. 30,000 Crore for Infrastructure Projects to be executed by RailTel in the next 5 years. These projects encompass a wide range of areas, including Data Center products and services, Telecom & IT products and services, Railways and metro KAVACH Train Collision Prevention System. Additionally, the MoU extends to the possibility of financing overseas ventures related to High-Speed Rail, metro, IT network, and the Upgradation of Railway Network, projects, and the KAVACH Train Collision Prevention System. Additionally, the MoU extends to the possibility of financing overseas ventures related to High-Speed Rail, metro, IT network, and the Upgradation of Railway Network, as part of bilateral country discussions and Infrastructure Projects in Southeast Asia and Eastern Africa where RailTel is currently focusing.

Indian Institute of Corporate Affairs (IICA) and FSR Global sign MoU to promote collaboration in academia and research on regulatory issues of the energy sector

A Memorandum of Understanding (MoU) was signed between the Indian Institute of Corporate Affairs (IICA) and the FSR Global at the IICA Campus in Manesar, Gurugram. The MoU was signed by Prof. (Dr.) Naveen Sirohi, representing IICA, and Ms. Swetha Ravi Kumar, representing FSR Global. IICA and FSR Global aim to foster collaborative efforts and explore pragmatic approaches for establishing mutually beneficial partnerships.

The primary focus of this partnership is to enhance operational capabilities within the regulatory landscape of the energy sector, both in India and worldwide. The MoU solidifies the collaboration between IICA and FSR Global, underscoring their formal dedication to the exploration of innovative strategies in the realm of energy regulation and power management.

India and the Netherlands sign a Memorandum of Intent to cooperate on medical product regulation and enhancing the quality of medical products

India and Netherlands have signed a Memorandum of Intent (MoI) to cooperate on medical product regulation and enhance the quality of medical products and healthcare services for both countries at Hague, Netherlands. The MoI was signed during a meeting of Shri Bhagwant Khuba, Union Minister of State for Chemicals and Fertilizers with

Mr. Ernst Kuipers Minister of Health, Welfare and Sports of the Kingdom of Netherlands. An Indian delegation led by Shri Khuba is in the Netherlands to participate in the second World Local Production Forum (WLPF) meeting being held in The Hague from 6 to 8 November 2023.

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

Eight individuals of Indian origin, including World Bank President Ajay Banga and Ola Electric co-founder Bhavish Aggarwal, have been recognized in Time magazine's inaugural 'Time 100 Climate' list. This list highlights influential leaders driving real climate action in various fields.The Time 100 Climate list features global CEOs, founders, philanthropists, musicians, policymakers, and government officials, coinciding with the upcoming 2023 UN Climate Change Conference in the United Arab Emirates.World

Bank President Ajay Banga, who began his term in June, is focusing on eradicating poverty while addressing climate change, emphasizing the importance of clean air and water. Bhavish Aggarwal, co-founder of Ola Electric, is leading efforts to electrify India's predominantly moped and scooter-based transportation, with the recent launch of an affordable electric scooter.

GAIL signs Rs 63,000-cr deal to source petrochemical feedstock from BPCL

State-run oil and gas majors **Bharat Petroleum Corporation (BPCL) and Gas Authority of India (GAIL)** have signed a 15-year contract for the supply of propane, a critical petrochemical feedstock. The 15-year supply contract, **estimated at a value of over Rs 63,000 crore**, will see **BPCL providing GAIL with 600 kilo tonnes per annum** (KTPA) of propane from its LPG import facility at Uran. The propane will be supplied to GAIL's propane dehydrogenation (PDH)-polypropylene (PP) project in Usar, Maharashtra. GAIL's Usar PDH-PP project represents the inception of India's inaugural PDH plant, **which is set to commence operations in 2025.**

Icrisat joins hands 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.

Mobility and Migration Partnership Agreement signed between India and Italy to facilitate movement of workers, students and professionals

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.** They conversed about deepening the **India-Italy strategic partnership.** After the talks, they **signed the 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. **Senators Giulio Terzi Roberto Menia co-chaired** the interaction. The External Affairs Minister appreciated the warm sentiments for India across party lines

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

National Skill Development Corporation of India and EFS Facilities Services Group (EFS), a Facilities Management Firm based in the UAE, have signed a Memorandum of Understanding (MoU) **to promote Skilled International Workforce Mobility (IWM) for Indian nationals, with a specific focus on the GCC countries**. The MoU outlines the collaborative efforts of these two entities to structure a principle framework for achieving the common objective of promoting

skilled workforce mobility. The partnership also aims to develop co-branded skilling institutions to equip Indian nationals with the skills needed for international and local employment, and to create access to approximately 5000 overseas jobs for skilled Indian nationals over the next three years.

ECI signs MoU with the Ministry of Education to bring Electoral Literacy to Classrooms across the country

A Memorandum of Understanding (MoU) on electoral literacy was signed between the Election **Commission of India (ECI) and the Ministry of Education.** The MoU underscores the development of an institutional framework that seeks to incorporate electoral literacy formally into the school and college education system. This includes structured curricular, co-curricular, and extracurricular activities, all of which will help in

preparing future and new voters for greater electoral participation and in effect strengthening democracy. Systematically integrating voter education and electoral literacy into the curriculum, starting from classes 6 to 12 in all schools.

Air India enters into interline partnership with Alaska Airlines for 32 destinations in US, Mexico, Canada

Air India has recently established an **interline partnership with Alaska Airlines. This collaboration will enable Air India's customers to access "seamless connections"** from various gateways, including New York JFK, Newark-New Jersey, Washington DC, Chicago, San Francisco, and Vancouver, to 32 destinations across the USA, Mexico, and Canada within Alaska Airlines' network. An interline arrangement means an agreement to issue and accept tickets for flights operated by the partnering airline. When interline tickets are sold, the flight numbers of the operating airlines are used. The **partnership between Air India and Alaska Airlines encompasses bilateral interlining, allowing both airlines to sell tickets on each other's networks.**
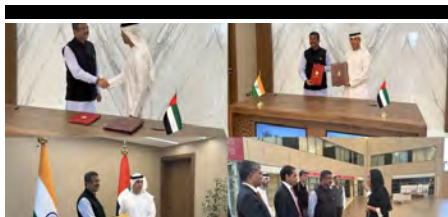
India and UAE Strengthen Educational Ties with Landmark MoU

India's Union Education and Skill Development & Entrepreneurship Minister and Minister of Education for the United Arab Emirates signed the **MoU in Abu Dhabi.** The MoU signed by Dharmendra Pradhan and Dr. Ahmad Al Falasi on 01 November 2023 aims to fortify educational cooperation between the two countries. The primary aim of this MoU is **to**

MoU between India and USA to Enhance Innovation Ecosystems through an Innovation Handshake under the framework of India – U.S. Commercial Dialogue

A Memorandum of Understanding (MoU) on **"Enhancing Innovation Ecosystems through an Innovation Handshake"** under the framework of India – U.S. Commercial Dialogue was signed **between the two countries on the 14th of November 2023 in San Francisco.** The leaders' Joint Statement during the historic official State Visit of the Prime Minister in June 2023 announced the establishment of the **"Innovation Handshake". The MoU was signed at the kick-off industry roundtable titled, "Decoding the "Innovation Handshake": U.S. – India**

Entrepreneurship Partnership" in San Francisco. The MoU is signed with the objective to connect the two sides' dynamic startup ecosystems, address specific regulatory hurdles to cooperation, share information and best practices for startup fundraising and promote innovation and job growth, particularly in critical and emerging technologies (CET) as identified under **India -U.S. initiative for Critical and Emerging Technology (iCET).**

6th India-Australia Joint Working Group Meeting on Cooperation in Water Resources Held

The **6th India-Australia Joint Working Group Meeting on Water Cooperation between Ministry of Jal Shakti,** Government of India and Department of Climate Change, Energy and Water, Government of Australia was held. The event brought together representatives from both Indian and Australian Governments for a productive discussion **on enhancing cooperation in water sector and charting the way forward with respect to various ongoing and proposed activities.** A Memorandum of

Understanding (MoU) between India and Australia was signed on 10th November, 2009 and renewed on 5th September 2014. Subsequently, a fresh MoU was signed between Government of India and Government of Australia on 20th May, 2020 effective for a period of five years for Cooperation in the field of Water Resources Management.

facilitate student and faculty mobility. The Ministers reviewed their bilateral engagements in education and skill development. They particularly focused on the progress achieved after their previous meeting on the sidelines of the **4th Education Working Group (EdWG) as part of the G20 framework.**

MoU signed between Inland Waterways Authority of India and Amazon

A 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 via inland waterways** using the river Ganga (National Waterway. 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.

Amazon India, AICTE join for skill development of women tech students

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 BTech/BE or 2-year MCA, M.Tech/ME programme or 5 year dual degree.

REC to provide ₹ 10 crores assistance to ALIMCO, for distribution of aids and assistive devices to more than 5,000 Divyang Jan

REC Foundation, the Corporate Social Responsibility arm of REC Limited, has signed a Memorandum of Agreement (MoA) with Artificial Limbs Manufacturing Corporation of India (ALIMCO), under which REC will provide assistance of ₹10.00 crores for a project for **"Distribution of Aids and Assistive Devices to Persons with Disabilities"** in 25 locations across the country. More than 5,000 people belonging to disadvantaged sections of society are expected to benefit from the project. The project aims to empower the Divyang Jan, restore their confidence and

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

The **Indo-Pacific Economic Framework for Prosperity (IPEF) recently signed an agreement to strengthen its supply chain and ensure adherence to labour rules**. This is a first-of-its-kind international agreement that will fortify and strengthen global supply chains, foster adaptability, stability and sustainability Indo-Pacific Economic Framework for Prosperity (IPEF)is a regional arrangement **to build cooperation and economic integration in the Indo-Pacific region. It was launched by United States President Joe Biden** on May 23, 2022 IPEF currently includes 14 partner countries: Australia, Brunei Darussalam, Fiji, India, Indonesia, Japan, the Republic of Korea, Malaysia, New Zealand, Philippines, Singapore, Thailand, the United States, and Vietnam. The economic framework broadly rests on four pillars:
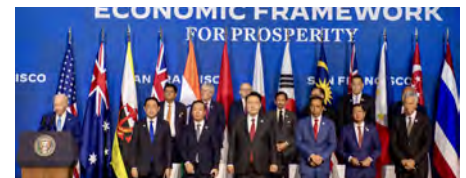
1. Trade
2. Supply chain resilience
3. Clean Energy, Decarbonization, and Infrastructure
4. Taxes and anti-corruption measures.

Indian Institute of Corporate Affairs signs MoU with Lean Campus Startups (Trust) & WEICI India to empower corporate and women entrepreneurs through various training programmes

Indian Institute of Corporate Affairs (IICA) and Lean Campus Startups (Trust) & WEICI India signed a Memorandum of Understanding (MoU) in Manesar, Gurugram. The signatories to the MoU were Dr. Lata Suresh, representing IICA, and Mr. Umesh Rathod, representing Lean Campus Startups (Founder). The collaborative objective of IICA and Lean Campus Startups & WEICI India is **to empower both corporate and women entrepreneurs, augmenting their knowledge, skills, and competencies in the effective establishment and management of a diverse workforce.**

Technology Development Board and Small Industries Development Bank of India forge strategic alliance to boost MSMEs through Technology-Focused Financing

To bolster the **Micro, Small, and Medium Enterprise (MSME) sector in India,** the Technology Development Board (TDB) and the Small Industries Development Bank of India (SIDBI) have formalized a Memorandum of Understanding (MoU). Through this MoU, **TDB and SIDBI have entered into a credit alliance, wherein TDB and SIDBI shall refer additional funding needs of companies they have previously funded to each other.**

National Institute for the Empowerment of Persons with Visual Disabilities (Divyangjan), Dehradun, signed MOU with National 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.** The collaboration aims to make reading materials more accessible to individuals

MoU signed between Department of Social Justice & Empowerment and Shri Ramchandra Mission under Nasha Mukt Bharat Abhiyaan (NMBA)

As per the report of first comprehensive **National Survey on Extent and Pattern of Substance** Use in India conducted by the Department of Social Justice & Empowerment through the **National Drug Dependence Treatment Centre (NDDTC), AIIMS, New Delhi,** Alcohol is the most common psychoactive substance used by **Indians followed by Cannabis and Opioids.** To curb the menace of drug demand, the **Ministry of Social Justice and Empowerment (MoSJ&E), Government of India has been implementing National Action Plan for Drug Demand Reduction (NAPDDR),** an umbrella scheme under which financial assistance is provided to State Governments/

Union Territories (UT) Administrations for Preventive Education and Awareness Generation, Capacity Building, Skill development, vocational training and livelihood support of ex-drug addicts etc. Since 2020, the Ministry is implementing the ambitious **Nasha Mukt Bharat Abhiyaan (NMBA)** in all districts of the country with an aim to create awareness about ill effects of substance abuse among the youth, with special focus on higher education institutes, university campuses, schools and reaching out into the community and garnering community involvement and ownership of the Abhiyaan.

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

The **National Health Authority (NHA) and the Insurance Regulatory and Development Authority of India** (IRDAI) have joined hands to operationalize the **National Health Claim Exchange** (NHCX). National Health Claim Exchange (NHCX) is a digital health claims platform developed by the National Health Authority To encourage adoption of digital health transactions and digitization of patient health records in the country, NHA has also announced financial incentives under the Digital Health Incentive Scheme (DHIS) from

Jan 2023. Under the DHIS, to encourage efficiency in insurance claim processing, there is a provision that for every insurance claim transaction through NHCX, financial incentives of Rs 500 per claim or 10% of the claim amount, whichever is lower would be provided for the hospitals. National Health Authority (NHA) is the apex body responsible for implementing Ayushman Bharat Pradhan Mantri Jan Arogya Yojana (AB PM-JAY).

with visual disabilities, ensuring equal opportunities for learning and education. **These strategic partnerships underscore NIEPVD's dedication to breaking barriers and creating an inclusive environment** for persons with disabilities, ensuring that no one

is left behind in the pursuit of knowledge and education.

Blue Dart, India Post enters into strategic partnership, introduces automated digital parcel lockers

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. Blue Dart has teamed up with Podrones,** a last-mile technology and parcel locker company, to power this initiative. Fusing Forces, India Post's **Smart Parcel delivery system (ANVIT) teams up with Blue Dart's expertise** to harness the potential of Smart Parcel technology for redefining the landscape of efficient and reliable logistics solutions.

NSE, West Bengal government sign an MoU to facilitate fundraising for SMEs

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 Rs 224.43 crore.**

Nasha Mukt Bharat Abhiyaan (NMBA) - MoU signed between Department of Social Justice & Empowerment and International Society for Krishna Consciousness (ISKCON)

The Department of Social Justice & Empowerment signed a **MoU with the International Society for Krishna Consciousness (ISKCON) for Nasha Mukt Bharat Abhiyaan (NMBA)** in the presence of Union Minister of Social Justice & Empowerment Dr. Virender Kumar, senior officers of the Department and senior members of the ISKCON in New Delhi The Ministry has initiated ambitious **Nasha Mukt Bharat Abhiyaan (NMBA) currently operational in all the districts of the country** with an aim to create awareness about the ill effects

of substance abuse among the youth, with special focus on higher education institutes, university campuses, schools and reaching out into the community and garnering community involvement and ownership of the Abhiyaan. Till now, more than 10.71 crore people including more than 3.37 crore youth, more than 2.26 crore women and more than 3.27 lakh educational institutions have become part of the Drug Free India Campaign.

National Academy of Customs, Indirect Taxes and Narcotics (NACIN) and National Academy of Direct Taxes (NADT) sign a Memorandum of Understanding (MoU) for sharing of resources

The **National Academy of Customs, Indirect Taxes and Narcotics (NACIN) and the National Academy of Direct Taxes** (NADT) signed a Memorandum of Understanding (MoU) for sharing resources, such as best practices, expert faculty, training materials and innovative technologies. The **MoU was signed by Shri Jayant Diddi, Principal Director General (Trg.), NADT, and Dr. K.N. Raghavan, Director General,**

NACIN. NADT Nagpur is the apex training Institute established to train the Officer Trainees of Indian Revenue Service (Income Tax) and number of in-service courses for the middle to senior management level officials of the Central Board of Direct Taxes (CBDT).

AIFF signs MoU with Odisha Government on FIFA-AIFF Academy in presence of Arsene Wenger

The **All India Football Federation (AIFF) and the Government of Odisha** in the presence of Mr Arsène Wenger, FIFA's Chief of Global Football Development, signed a **Memorandum of Understanding (MoU) to set up the AIFF-FIFA Talent Academy at the Odisha Football Academy in Bhubaneswar.** The MoU between the two was signed by the AIFF President Mr. Kalyan Chaubey and Mr. R Vineel Krishna, Commissioner-cum-Secretary,

Department of Sports and Youth Services, Government of Odisha. Mr. Tushar Kanti Behera, Sports Minister of Odisha was present. The AIFF-FIFA Talent Academy is the first of its kind in India, **which is a testament to Odisha's rapidly growing standards as a global sports hub. Spain's Sergi Amezcua Fontrodona will be the head coach for two years.**

Reliance General Insurance Company And Animal Digital Identification System (ADIS) Join Forces To Introduce Revolutionary Animal Identity Cards

Reliance General Insurance Company Limited **(RGICL), India's leading general insurance company, has partnered with the Animal Digital Identification System** (ADIS) to introduce unique Animal Identity Cards. This initiative promises to bring immense benefits to farmers, insurance providers, and, most importantly, the welfare of the animals themselves. The introduction of Animal Identity Cards represents a significant leap towards **enhancing accountability in the animal husbandry sector. The partnership between RGICL and ADIS** to introduce **Animal Identity Cards** for cattle and livestock marks a major milestone in animal husbandry and welfare.

WHO & Ayush Ministry project collaboration to boost medical tourism

Traditional and Complementary Medicine **'Project Collaboration Agreement' has been signed by the Ministry of Ayush and the World Health Organization (WHO). This agreement aims to standardize Traditional and Complementary Medical Systems,** integrate their quality and safety aspects into the National Health System, and disseminate them at the international level. The objective of this cooperation agreement is also to connect Traditional and Complementary Medical

Commerce Ministry to collaborate with e-commerce companies to promote exports from districts

In a significant move to enable micro, small and medium enterprises (MSMEs) and boost e-commerce exports from the country, **the Directorate General of Foreign Trade (DGFT), Ministry of Commerce and Industry, Government of India is collaborating with the various e-commerce players to leverage the Districts as Export Hubs** initiative and promote e-commerce exports from the country. In the first such collaboration with different e-commerce platforms, **DGFT has signed a memorandum of understanding (MoU) with**

Amazon India. The collaboration aims **to enable exporters/ MSMEs to sell their 'Made in India' products to customers internationally**. The core objective of this collaboration is to leverage e-commerce platforms to support local exporters, manufacturers, and MSMEs in reaching potential international buyers. The partnership aligns with the Foreign Trade Policy 2023, which identifies e-commerce as a focus area for amplifying India's exports.

Headquarters, Integrated Defence Staff & Council of Scientific and Industrial Research ink MoU on joint research and development in field of Defence Technology

A Memorandum of Understanding between the **Headquarters, Integrated Defence Staff and the Council of Scientific and Industrial Research (CSIR) was signed in New Delhi for technical collaboration and joint research and development in the field of Defence Technology.** The MoU was signed by Lt General JP Mathew, Chief of Integrated Defence Staff to the Chairman Chiefs of Staff Committee (CISC), Ministry of Defence (MoD) and Dr. N Kalaiselvi, Director General, CSIR & Secretary, Department of Scientific and Industrial Research (DSIR), Ministry of Science & Technology (MoST). The MoU between the HQ IDS and CSIR aims to provide an umbrella framework for initiating

collaborative interaction between CSIR Labs, HQ IDS and Armed Forces, namely **Indian Army, Indian Navy and Indian Air Force,** for enhancing scientific understanding of technologies related to defence and undertaking joint research and development in dual use technologies. **The HQ IDS and CSIR both share a common interest to undertake joint research and development in defence technologies** for mutual benefit, in the true spirit of 'scientific cooperation in support of Indian Armed Forces'. This partnership will also accelerate **the indigenisation efforts of Armed Forces for achieving 'Atma Nirbhar Bharat'.**

Systems with the mainstream of the National Health System. To fulfill this objective, **WHO will prepare Traditional Medicine Global Strategy 2025-34 with the support of the Ministry of Ayush**. The first agreement was signed

in 2016 to take Traditional Medical systems like Yoga, Ayurveda, Unani, and Panchakarma to the global level. The second contract was signed in 2017 to strengthen the system of Ayurveda, Unani and Siddha.

SCIENCE & TECHNOLOGY

Pakistan successfully conducts training launch of Ghauri Weapon System

Pakistan successfully conducted a training launch of the **Ghauri Weapon System.** This test comes shortly after another significant missile test, demonstrating the country's commitment to enhancing its missile capabilities. Prior to the Ghauri Weapon System test, Pakistan conducted a flight test of the Ababeel Weapon System. The primary objective of this test was to strengthen Pakistan's deterrence capabilities. In 2021, Pakistan successfully conducted a test flight of the locally developed **Fatah-1 Guided Multi-Launch Rocket System.** This rocket system has a range of **140 kilometers,** contributing to Pakistan's overall missile capabilities.

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

India achieves a successful test-firing of its **surface-to-surface short-range ballistic missile (SRBM) named 'Pralay'** from the Abdul Kalam Island off the Odisha coast. The missile is developed by the **Defence Research and Development Organisation (DRDO),** emphasising its indigenous origin.

China approves the world's first passenger-carrying flying taxi Ehang's EH216-S

Ehang, a Chinese drone manufacturer, has received **regulatory approval from the Civil Aviation Administration of China (CAAC)** for its autonomous air taxi, the EH216-S AAV. This marks the first instance of an **unmanned aerial vehicle (UAV)** being certified to carry

passengers in China. Ehang claims to be the **first company globally** to have achieved regulatory approval for an autonomous passenger-carrying UAV, indicating its pioneering role in the field.

NASA Launches Sounding Rocket for INFUSE Mission

The **National Aeronautics and Space Administration (NASA) launched a sounding rocket** as part of its **Integral Field Ultraviolet Spectroscopy Experiment (INFUSE) mission.** The INFUSE was launched from the White Sands Missile Range in **New Mexico.** It was launched to **study the**

Cygnus Loop, a supernova remnant. The INFUSE mission is expected to collect information about the Cygnus Loop for a few minutes. The observations are made from a height of **150 miles (240 km) above Earth's surface.**

ECI Develops 'ENCORE' In-House Software for Comprehensive Candidate and Election Management

The Election Commission of India (ECI) has developed an in-house software known as ENCORE, which stands for **"Enabling Communications On Real-Time Environment."** This software is designed to facilitate complete candidate and election management. ENCORE provides a seamless facility for Returning Officers to **manage candidate nominations, affidavits, voter turnout, counting, results, and data management in a real-time environment.**

Google to assemble Pixel phones in India from 2024

Google, Inc. set a 2024 target to assemble its **Pixel line of smartphones** in India. The flagship device will feature the latest iteration of the Tensor chip, which was designed in India for global use. The Tensor chips were first introduced in 2021, coinciding with the launch of the Google Pixel 6. While these **'system-on-chip' processors** were conceptualised by the company in 2016, they took five years to develop for use. The latest is the **3rd generation** of the Tensor chip.

NASA Plans 2027 Launch of Nancy Grace Roman Space Telescope for Milky Way Observation

The **National Aeronautics and Space Administration (NASA)** is in the process of preparing for the launch of the Nancy Grace Roman Space Telescope, set to take place by the year 2027 to observe the Milky Way galaxy. The Roman Space Telescope is a NASA observatory with the **primary goal** of addressing fundamental questions in the fields of dark energy, exoplanets, and infrared astrophysics. The Roman Space Telescope is designed as a long-term monitoring system, representing **"time-domain astronomy."** This field focuses on the study of how the universe changes over time, capturing dynamic celestial events.

Government Launches 'Krishi 24/7,' India's First AI-Powered Agricultural News Monitoring and Analysis Solution

The **Department of Agriculture and Farmers Welfare (DA&FW)** collaborated with the **Wadhwani Institute for Artificial Intelligence (Wadhwani AI) to develop Krishi 24/7**. Krishi 24/7 is **India's first AI-powered solution** designed for automated agricultural news monitoring and analysis. The development of Krishi 24/7 received support from Google.org, which helped facilitate the project.

IARI Introduces Pusa-2090 Paddy Variety to Address Stubble Burning, Offering Farmers an Additional 30 Days with Shorter Maturation Period

The **Indian Agricultural Research Institute (IARI) has successfully developed the Pusa-2090 Paddy Variety** as a strategic measure to address stubble burning issues.

This variety has a shorter maturation time, which provides farmers with 30 extra days.

Paddy crop is usually transplanted in June. It is usually ready for harvest only in late October. Due to this, farmers have very little time to prepare their fields to sow the next wheat crop. IARI has developed Pusa-2090, an improved version derived from a cross between Pusa-44 and CB-501, an early-maturing Japonica rice line. It matures in a shorter duration of 120-125 days while maintaining comparable yields, addressing the core issue of stubble burning. Stubble burning is a method of **removing paddy crop residues** from the field to sow wheat from the last week of September to November. Stubble burning is a process of setting on fire the straw stubble, left after the harvesting of grains, like paddy, wheat, etc. It is usually required in areas that use the combined harvesting method which leaves crop residue behind.The process of burning farm residue is one of the major causes of air pollution in parts of north India, deteriorating the air quality.

Samsung Introduces its Generative AI Model, Samsung Gauss

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. 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.** Samsung Gauss Code works in conjunction with the company's code assistant, **'code.i,'** assisting with code generation and providing support for code description and test case generation through an interactive interface.Google, which is the **first major tech company** to challenge ChatGPT with its Bard platform, doubled down on its efforts by introducing generative AI updates across its portfolio, including for Google Meet, Google Slides and Google Chat.

IIT Madras Researchers Create App for Inter-City Goods Transportation with Zero Commission

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. Prof. N.S. Narayanaswamy from the Department of Computer Science and Engineering co-founded the start-up. The basic ideas behind the App were presented during the **2020 Genetic and Evolutionary Computation Conference** (https://doi.org/10.1145/3377930.3389804) held in Cancun, Mexico.

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

The Ministry of Ayush and the World Health Organization **(WHO) have signed Traditional and Complementary Medicine 'Project Collaboration Agreement' in Geneva,** Switzerland. The main objective of

National Medical Commission to Introduce 'One Nation, One Registration Platform' for Doctors

The National Medical Commission (NMC), the regulatory body for medical education and medical professionals, has introduced the **"One Nation, One Registration Platform."** To eliminate duplication and provide the public with access to information about any physician practicing in India. Over the next six months, the NMC is set to launch the **National Medical Register** (NMR) on a trial basis. This register will be a key component of the 'One Nation, One Registration' initiative. The government has issued the "Registration of Medical Practitioners and Licence to Practice Medicine Regulations, 2023" through a gazette notification.

Intel partners with EMS and ODMs to boost laptop manufacturing in India

Intel, an American technology company, has partnered with **8 Indian Electronics Manufacturing Services (EMS) companies and Original Design Manufacturers (ODMs)** to enhance laptop manufacturing in India. This collaboration demonstrates Intel's commitment to the Indian electronics market. The 8 Indian companies collaborating with Intel for laptop manufacturing in India include **Bhagwati Products, Dixon Technologies India, Kaynes Technology India, Optiemus Electronics, Panache Digilife, Smile Electronics, Syrma SGS Technology, and VVDN Technologies.**

ICMR Introduces DISHA Portal for Geo-Mapping Diagnostic Labs Across India

The **Indian Council of Medical Research (ICMR)** has launched the Diagnostic Services in Healthcare (DISHA) portal to help the public in accessing nearest diagnostic healthcare facilities towards ensuring early detection and proactive management. DISHA will empower the consumer or patient with the knowledge to make informed decisions regarding the **type of facility, the distance, test availability, test cost and turn-around time.**

this agreement **is to standardize Traditional and Complementary Medical Systems, integrate their quality and safety aspects into the National Health System,** and disseminate them at the international level. To fulfil this objective, **Traditional Medicine Global Strategy 2025-34 will** be prepared by WHO with the support of the Ministry of Ayush. An International Herbal Pharmacopoeia of herbs found in South-East Asia will be developed by the Ministry in collaboration with WHO.

"Chandigarh Smart City Introduces 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.

To provide efficient and user-friendly citizen services within the local civic body **'BIRBAL,'** the AI virtual assistant, is developed using CoRover.ai, a generative AI-powered conversational AI platform. The development of 'BIRBAL' aligns with the government's commitment towards **'ease of living'** by leveraging innovative technology solutions.

OneWeb India Secures Approval to Transform Satellite Broadband Connectivity Landscape in India
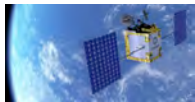
OneWeb India has received the required approvals from IN-SPACe to launch **Eutelsat OneWeb's commercial satellite broadband services in India,** marking a significant milestone as the first organization granted such authorization. IN-SPACe, the Government of India's agency overseeing space activities, is responsible for regulating and granting authorization for space-related endeavors in the country. With the completion of their **Low Earth Orbit (LEO) constellation** last year, Eutelsat OneWeb is well-positioned to deliver high-speed connectivity even to the most remote locations in India. This development solidifies Eutelsat OneWeb's presence in the Indian market, with OneWeb India already holding licenses from the **Department of Telecommunications** for providing satellite-based broadband services.·   OneWeb India has received in-principle approval to

Microsoft Introduces AI Chips to Address Growing Demand for Alternatives to Nvidia Among Developers

Microsoft has introduced its **first custom-designed artificial intelligence (AI) chips** for cloud applications, addressing the demand for alternatives to Nvidia, which currently dominates the AI processor market. Microsoft's AI chip offerings include a general-purpose chip called Cobalt, based on Arm designs, and a specialized AI "accelerator" named Maia. The new processors will support Microsoft's Azure cloud services, including OpenAI and Copilot, enhancing the capabilities of these services through optimized AI processing.**'Project Maia'** is described by Microsoft as a deep learning framework that engages in chess playing to explore the interaction between humans and AI, showcasing a practical application of AI technology. The new AI chips will be integrated into Microsoft's Azure data centers, indicating a strategic move to enhance AI capabilities within the cloud computing infrastructure.

China claims world's fastest internet with 1.2 terabit-per-second network

Huawei Technologies Co. and China Mobile Ltd. have built a **3,000 kilometre (1,860-mile) internet network linking Beijing** to the south, which the country is touting as its latest technological breakthrough. The two firms teamed up with Tsinghua University and research provider Cernet.com Corp. to build what they claim is the world's first internet network to achieve a "stable and reliable" bandwidth of **1.2 terabits per second,** several times faster than typical speeds around the world. The Chinese firm in August made waves when it released a **5G smartphone** with a sophisticated made-in-China processor, inspiring celebration in the Chinese state and social media. The majority of the world's Internet backbone networks typically operate at a speed of just **100 gigabits per second. In February, Nokia,** a global rival to Huawei, announced achieving **1.2 terabits per second over "metro distances"** of about 118 km on an optical network in Europe.

Flying Wedge Defence and Aerospace becomes first ever entity to secure DGCA Type certification for indigenous unmanned aircraft technology

Flying Wedge Defence and Aerospace has become India's first-ever private firm to secure a Directorate General of Civil Aviation (DGCA) type certification for indigenous unmanned aerial vehicle (UAV) technology. Flying Wedge's achievement is noteworthy as it signifies the development and certification of indigenous UAV technology, distinguishing establish and operate two gateways in **Gujarat and Tamil Nadu,** it from Indian firms that have relied on technology imports, especially from China. Under the DGCA's regulatory framework, **no drone, aircraft, or aeroplane** can operate in India without DGCA-type certification. This stringent certification process is regarded as a vital step in ensuring the safety and reliability of unmanned aircraft within the country.

further enhancing its operational infrastructure.

Jio and OneWeb Acquire Licences for Satellite Internet Services

Jio Satellite Communications and OneWeb, backed by Bharti Enterprises, have received licences from the government to provide **broadband internet services to end-users using satellite.** Both companies now have pan-India Internet Service Provider (ISP) licenses, which are essential for delivering internet connectivity through satellite or mobile networks. The Department of Telecommunications (DoT) has already granted OneWeb and Jio Satellite the **global mobile personal communication by satellite services (GMPCS) licence** that is required to offer satellite-based broadband services in India. Four of the remotest locations in India have already been connected with JioSpaceFiber including **Gir (Gujarat), Korba (Chattisgarh), Nabrangpur (Odisha), and ONGC (Jorhat, Assam).** Notably, Jeff Bezos-led Amazon and Elon Musk's Starlink are also eyeing the satellite communications space in India, and have sought a GMPCS license.

MKU Limited Introduces the World's First Rifle-Rated Ballistic Helmet, Kavro Doma 360

Kanpur-based **MKU Limited** unveiled the **world's first rifle-rated ballistic helmet-Kavro Doma 360** at Milipol Paris. It was indigenously developed by MKU Limited. The world's first uniform rifle protection helmet: It offers uniform protection in all **5 zones of the head (front, back, left, right, and crown)** against threats like the AK-47 MSC, M80 NATO BALL, and M193 rifle bullets. It's the **first rifle-rated helmet** that can maintain a resulting Back Face Signature/Trauma of less than 20

India's Indigenous Light Tank "Zorawar" Nearing Trial Phase

India's indigenously designed and developed light tank, tentatively named Zorawar, is likely to be ready for trials soon. It is an indigenously designed and developed Light Tank It was developed by the **Defence Research and Development Organisation (DRDO)** in collaboration with **Larsen &**

Toubro Limited. Zorawar was a military general, **Zorawar Singh Kahluria**, and had served under Jammu's Raja Gulab Singh in the 19th Century. He is honoured for his conquests in the Himalayas, including Ladakh, Tibet, Baltistan, and Skardu.

Euclid Mission: A Crucial Endeavor in ESA's Cosmic Vision Programme Exploring the Universe's Origin and Laws

Euclid is a crucial component of the **European Space Agency's (ESA) Cosmic Vision programme,** designed to explore the universe's origin, components, and fundamental laws. The primary objective of the Euclid

mission is to delve into the **"dark side" of the universe,** with a specific emphasis on investigating dark matter and dark energy.

Russia Successfully Tests Bulava Ballistic Missile Designed for Nuclear Warheads

Russia conducted a successful **test launch of the Bulava ballistic missile**, which is designed to carry nuclear warheads. The Bulava ballistic missile is a newly developed Russian submarine-launched **Intercontinental Ballistic Missile (ICBM).** Development of the Bulava missile began in 1998. The first powered flight test of the Bulava missile occurred in September 2005, followed by its first submerged test launch in
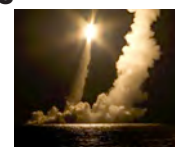
December. The Bulava missile was designed to be deployed on Russia's Borey-class ballistic missile submarines (SSBNs). It was designed to be the backbone of Moscow's nuclear triad and has a range of over **8,000 kilometres (close to 5,000 miles). It is 12-13.5 m** in length and has a diameter of approximately 2.0 m. **Launch Weight: 36,800 kg It is a three-stage solid-fuel missile.**

Formation of Earth's Mysterious New Layer Linked to Deep Infiltration of Surface Water: Study

The formation of new enigmatic layer – E prime layer – at the outermost part of Earth's core is a result of **"surface water penetrating deep into the planet,"** altering the composition of the metallic liquid core's outermost region, a study by an international team of researchers, including those from Arizona State University (ASU) revealed. Earth comprises 4 primary layers: an inner core at the planet's
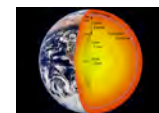
center, surrounded by the outer core, mantle, and crust. Upon reaching the core-mantle boundary about **1,800 miles** below the surface, this water initiates significant chemical changes, influencing the core's structure. This reaction leads to the formation of a hydrogen-rich, silicon-depleted layer at the outer core, resembling a film-like structure.

mm, against bullet impact from AK-47 bullets.

ACQUISITIONS & MERGERS

Zurich Insurance set to acquire 51% stake in Kotak General Insurance for Rs 4,051 cr

Switzerland's Zurich Insurance is set to acquire a 51% stake in Kotak General Insurance for INR 4,051 crore. Within 3 years from the initial acquisition, Zurich plans to buy an additional **19% stake** in Kotak General Insurance. Zurich's investment represents the **single largest investment** by a global strategic insurer in an Indian non-life insurer. The acquisition is expected to be completed by **June 30, 2024.** Zurich will invest **INR 1,609 crore** in Kotak General Insurance as fresh growth capital to support the company's operations and expansion.

AU Small Finance Bank board approves merger with Fincare SFB

Fincare Small Finance Bank **(SFB)** is set to **merge with AU Small Finance Bank (SFB).** The merger is scheduled to take effect from **February 1, 2024.** The merger scheme is contingent on approval from the respective shareholders of AU SFB and Fincare SFB, as well as regulatory bodies including the Reserve Bank of India (RBI) and the Competition Commission of India (CCI).

Yes Bank acquires additional shares in JC Flowers ARC, raises stake to 9.9%

YES Bank has acquired additional shares in **J.C. Flowers Asset Reconstruction (JC Flowers ARC)** to reinstate its stake to 9.9% in the company The bank acquired **24,643,558 equity** shares of JC Flowers ARC at Rs 29.68 per equity share, having face value of Rs 10 at a premium of Rs 19.68 per unit for an amount aggregating to Rs 731,420,804. On November 28, 2022, the bank had acquired 9.9% of the equity share capital of JC Flower ARC, which fell to 5.01% as a result of certain corporate actions in JC Flowers ARC. YES Bank reported a **47.4% year-on-year (YoY)** growth in net profit for the quarter ended September to Rs 225 crore. Total income from operations increased by 25% on year to Rs 7,921 crore.

Motilal Oswal Alternates Receives Approval from Competition Commission of India (CCI) for Acquisition of Stake in SK Finance

Motilal Oswal Alternates, a subsidiary of Motilal Oswal Finance Service Limited (MOFSL), has obtained regulatory approval from the Competition Commission of India (CCI) for its proposed acquisition of a stake in **SK Finance Limited. SK Finance Limited is a Non-Banking Financial Company (NBFC)** registered with the Reserve Bank of India (RBI). It is primarily involved in providing financing for vehicles (both new and used) and **extending loans to micro, small, and medium enterprises (MSMEs).**

CCI approves the acquisition of a certain stake of BALIC by BLVPL, from AXA India Holdings and the acquisition of a certain shareholding of BMSL by BEL from Societe Beaujon

The **Competition Commission of India (CCI) approved Bharti Group's acquisition of French insurer AXA's 49% -stake** in life insurance joint venture, taking its total shareholding to 100% in the company that was jointly run for nearly two decades. The proposed combination relates to the acquisition of 49% shareholding of **Bharti AXA Life Insurance Company Limited. (BALIC) by Bharti Life Ventures Private Limited (BLVPL)** from AXA India Holdings ("AXA") ("Proposed Transaction 1") taking its total shareholding in BALIC to 100% and acquisition of BALIC's sole controL.

Berkshire Hathaway Divests 2.46% Stake in Paytm for Rs 1,371 Crore, Incurring a 31% Loss per Share

Billionaire Warren Buffet's Berkshire Hathaway Inc has sold its entire **2.46% stake in Paytm** for Rs 1,371 crore through an open market transaction at a loss of about 31% per share. Berkshire Hathaway initially acquired a 2.6% stake in Paytm at a cost of **Rs 1,279.7 per share**, amounting to an aggregate value of Rs 2,179 crore. According to the bulk deal data available with the NSE, BH International Holdings offloaded **1,56,23,529 shares, or 2.46% stake,** in Noida-based Paytm.

Competition Commission of India (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).** 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. In September, True North announced the sale of a 20% holding in Niva Bupa for **Rs 2,700 crore. The United Kingdom (UK)**-headquartered Bupa aims to become a majority shareholder in Niva Bupa Health Insurance through this deal. True North had become the majority shareholder in Niva Bupa in **2019** after acquiring a 51% stake from Analjit Singh's Max India.

DEFENCE

Indian Air Force to organize air show on Nov 23-24 at Air Force Station in Ambala Cantonment

Indian Air Force will organize an air show on **November 23-24 at Air Force Station in Ambala Cantonment. Surya Kiran and Akashganga teams** will showcase their skills in the sky alongside the aircrafts of the Indian Air Force. Regarding security, he said that orders have already been issued **under Section 144 to prohibit the flying of drones near the Air Force station.**

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

Defence Minister Rajnath Singh will attend the **10th ASEAN Defence Ministers' Meeting-Plus (ADMM plus) in Jakarta, Indonesia,** from 16th of November to 17th of November, the Ministry of Defence. On the sidelines of the ASEAN Defence Ministers' meet, **Singh will also have bilateral meetings with the Defence Ministers of participating countries.** Since 2017, the ADMM-Plus Ministers have been meeting annually to bolster cooperation between ASEAN and the Plus countries. **Indonesia is hosting the meeting as it is the chair of ADMM-Plus.**

Indian Army and Indian Air Force Contingent Departs for India-Kazakhstan Joint Military Exercise KAZIND-2023

The Indian Army and Indian Air Force (IAF) contingent, comprising 120 personnel, departed to take part in the Joint Military **'Exercise KAZIND-2023'** which will be conducted at Otar, Kazakhstan, from October 30th to November 11th, 2023. It is the **7th edition** of the Kazind exercise. Indian Army contingent comprises 90 personnel led by a Battalion from the DOGRA Regiment. The Kazakhstan

contingent is mainly represented by personnel from Regional Command South of Kazakh Ground Forces. 30 personnel of the Air Force from both sides will also participate in the current edition of the Exercise alongside the Army contingents.

Visakhapatnam Hosts the 4th Edition of BONGOSAGAR-23 and 5th Edition of CORPAT Between Indian and Bangladesh Navies

The 4th edition of Bilateral Exercise between Indian Navy and Bangladesh Navy, BONGOSAGAR-23, and the 5th edition of Coordinated Patrol (CORPAT) by the two navies was conducted in the Northern Bay of Bengal. Ships and aircraft from both navies undertook joint patrolling along the International Maritime Boundary Line (IMBL), and subsequently conducted maritime exercises to enhance interoperability. Participating Naval Assets :

–Indian Navy Ships **Kuthar, Kiltan and Maritime Patrol**

Aircraft (MPA) Dornier took part in the exercise.

–Bangladesh Navy Ships **Abu Bakr, Abu Ubaidah and MPA** also took part in the exercise.

–CORPAT-23 also included the maiden **Humanitarian Assistance and Disaster Relief (HADR)** drills carried out between the two navies.

Indian Army and BRO Set Record with Completion of Bailey Bridge in North Sikkim

The **Indian Army's Trishakti Corps,** in collaboration with the **Border Roads Organization (BRO)**, successfully completed the construction of the **Bailey Bridge** over the Teesta River at Chungthang in North Sikkim. **Mr. Samdup Lepcha,** Minister of Roads and Bridges, Government of Sikkim, inaugurated the Bailey Bridge. The bridge's completion reestablished connectivity to flood-affected areas in North Sikkim, which had been cut off since the night of October 3, 2023.

IAF fighter squadron converts from MiG-21 to SU-30 MKI

The **Number 4 Squadron (Oorials)** of the Indian Air Force, based at Air Force Station Uttarlai (Barmer), has undergone a significant transition from the **MiG-21 to the Su-30 MKI.** This transition marks a watershed moment in the history of the squadron, as they had been operating the MiG-21 since 1966. The MiG-21 was the **first supersonic fighter** in service of the IAF, inducted in **1963,** and played a significant role in various conflicts. The conversion of the squadron reflects the Indian Air Force's commitment to modernize its fleet while ensuring the protection of the nation's airspace.

Highly Awaited Joint Exercise 'Trishakti Prahar' Commences Near Western Border in Rajasthan's Jaisalmer

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.

Indian Armed Forces to Induct Nirbhay Long-Range Attack Cruise Missile for Targets Beyond 1,000 km

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).**

Indian Navy Unveils 4th Anti-Submarine Warfare Craft, Named 'Amini'

Amini', an Arnala class of ship for the Indian Navy, was launched at L&T Shipbuilding's facility in Kattupalli, Tamil Nadu. 'Amini' is the fourth ship of the 08 x ASW Shallow Water Craft (SWC) project initiated by the state-owned **Garden Reach Shipbuilders & Engineers Ltd (GRSE)**. The ship is designed to undertake anti-submarine operations in coastal waters, as well as low-intensity maritime operations (LIMO) and mine-laying operations. The launch ceremony was presided over by **Vice Admiral Sandeep Naithani, Chief of Materiel.** The ship has been named Amini to signify the strategic maritime importance

accorded to the island of Amini at Lakshadweep, located about 400 km west of Kochi. The contract for building **eight ASW SWC ships** was signed between the Ministry of Defence (MoD) and Kolkata-based GRSE on April 29, 2019. The first ship of the project is planned to be delivered in early 2024. The ASW SWC ships will have over 80% indigenous content, thereby ensuring that large scale defence production is executed by Indian manufacturing units, generating employment and capability enhancement within the country.

India and Nepal Kick Off the 17th Iteration of Joint Military Exercise SURYA KIRAN

The **Nepal Army contingent,** consisting of 334 personnel, has arrived in India for the **17th edition of the Joint Military Exercise SURYA KIRAN.** This annual event takes place alternatively in India and Nepal, and this year, it will be conducted in **Pithoragarh, Uttarakhand,** from 24th November to 7th December 2023. The Indian Army contingent, led by a **Battalion from the KUMAON Regiment,** comprises 354 personnel. On the other side, the Nepal Army contingent is represented by the **Tara Dal Battalion. The primary aim** of SURYA KIRAN is to enhance interoperability in jungle warfare, counter-terrorism operations in mountainous terrain, and Humanitarian Assistance and Disaster Relief under the United Nations Charter for peacekeeping operations.

Prime Minister Shri Narendra Modi Boards Indigenous Twin-Seater Fighter Aircraft LCA Tejas, Designed, Developed, and Manufactured in India

Prime Minister Shri Narendra Modi achieved a historic milestone by flying a sortie in the indigenously designed, developed, and manufactured **Tejas Twin-Seat Light Combat Fighter aircraft** in Bengaluru, Karnataka. He became the first Prime Minister to fly the Tejas on a sortie. The aircraft took off from the Hindustan Aeronautics Ltd (HAL) Airport) in Bengaluru. Light combat aircraft (LCA) Tejas has been developed by the **Aeronautical Development Agency (ADA)** in collaboration

Indian Navy Unveils 25T Bollard Pull Tug 'MAHABALI' in Gujarat

Commodore Sunil Kaushik, launched the **25T Bollard Pull (BP) Tug named 'Mahabali,'** at M/s Shoft Shipyard Private Limited in Bharuch, Gujarat. 'Mahabali' is a proud flag bearer of the "Make in India" initiative of the Ministry of Defence. 'Mahabali' is a **25-ton Bollard Pull (BP) Tug.** This vessel, a creation of Shoft Shipyard located in Bharuch, Gujarat, is one of three such tugs commissioned as part of a collaborative effort between the Ministry of Defence and the Shipyard. The tug has been constructed in accordance with the classification rules set forth by the **Indian Register of Shipping (IRS).**

Indian Navy Retires IL-38 SD Long Range Maritime Patrol Aircraft

The Indian Navy bid farewell to its **Ilyushin-38 Sea Dragon long-range maritime patrol aircraft** after 46 years of distinguished service. The decommissioning ceremony for the IL-38 SD aircraft took place at INS **Hansa, Dabolim in Goa.** INAS 315 was commissioned on October 1, 1977. The induction of IL-38 aircraft marked a significant milestone, ushering in a modern era of airborne long-range maritime reconnaissance and anti-submarine warfare capabilities in the Indian Navy.

Sweden's Saab secures India's first 100% FDI in defence project

Swedish defence company Saab's has reportedly become the first foreign company that has bagged 100% FDI in India's defence projects. Sweden's Saab will set up a new facility in the country that will manufacture shoulder-fired rockets. The FDI proposal, valued under Rs 500 crore, was cleared in October, 2023. Currently, India allows only 74% FDI in the defence sector under the automatic route. Beyond that, clearance can be obtained on a case-by-case basis.

Indian Navy conducts security exercise 'Prasthan' in Andhra's Kakinada

The **Offshore Security Exercise, 'Prasthan' in the Offshore Development Area (ODA)** off Kakinada was conducted by **Eastern Naval Command, Indian Navy in Kakinada, Andhra Pradesh (AP).** The exercise was conducted on the Rig ship Platinum Explorer of ONGC and RG Fixed Oil Platform of Vedanta Ltd. Rehearsing responses in handling contingencies and checking the efficacy of security mechanisms at **Offshore Development Area (ODA).**

with the **Aircraft Research and Design Centre (ARDC) of Hindustan Aeronautics Limited (HAL) for the Indian Air Force and Indian Navy.** During the flight, the capabilities of the Tejas fighter aircraft were demonstrated to the Prime Minister, marking the first time an Indian Prime Minister has flown a fighter aircraft sortie.

Indian Navy & DRDO test indigenously developed naval anti-ship missile

Indian Navy in association with the Defence Research and Development Organisation (DRDO) successfully conducted the **Guided Flight Trials of the first indigenously developed Naval Anti-Ship Missile from Sea King 42B helicopter.** It is an important step towards achieving self-reliance in niche missile technology Earlier in October,2023 the reports arrived that DRDO is all set to test the much-anticipated **long-range anti-ship missile (LRASM),** that would enhance the Navy's capabilities, especially in the realm of ship-based missile systems with extended range. This missile has a range of around 500 kilometres, which is more than the range of 350-400 kilometres of the Russian cruise missile

Indian Armed Forces Contingent Embarks on Joint Military Exercise "AUSTRAHIND-23"

The **2nd edition of Joint Military Exercise AUSTRAHIND-23** is being conducted between the **Indian and Australian army contingents.** On 22 November 2023 the Indian Armed Forces contingent of 81 personnel arrived in Australia for exercises. The exercise is being conducted in **Perth, Australia** from 22 November to 06 December 2023. The Indian Army team includes 60 soldiers from a battalion of Gorkha Rifles. The Australian Army contingent of 60 personnel is from the 13th Brigade. From the Indian side, an officer of the Indian Navy and 20 personnel of the Indian Air Force are also participating in it The Australian contingent includes 20

personnel each from the Royal Australian Navy and the Royal Australian Air Force. In 2022, the exercise AUSTRAHIND was launched, and the first edition was held in **Mahajan, Rajasthan. Exercise AUSINDEX: I**t is a biennial bilateral maritime exercise between the **Indian Navy and Royal Australian Navy (RAN).** The first edition of the exercise took place in **2015. Exercise Pitch Black:** It is a biennial multilateral air combat exercise hosted by the **Royal Australian Air Force (RAAF) since 1981.** The Indian Air Force had taken part in the exercise for the first time in 2018.

BrahMos. Even in May 2022, India tested its first indigenously built anti-ship missile falling in the short-range category weighing around 380 kilograms with a range of 55 kilometres. Named **'Naval Anti-ship Missile-short range' (NASM-SR), t**hey can be launched from attack helicopters.

Priyanka Goswami of Uttar Pradesh set a new record in the Women's 20 km Race Walk at the National Games in Goa

Priyanka Goswami of Uttar Pradesh has also set a new National Games record in the women's 20km Race Walk with an impressive time of 1 hour 36 minutes 35 seconds **Tejas Ashok Shirse of Maharashtra** achieved an incredible feat, setting a new National Games record in **Men's 110M hurdles by finishing it in 13.80 seconds.** Sportsmanship and camaraderie are on full display at **the 37th National**

Games in Goa. Maharashtra is leading the medal table in the National Games 2023 with **114 medals including 47 gold.** Haryana was in second spot with 50 medals, while defending champion Services Sports Control Board is placed in third place with 33 medals

Sunil Joliya Jinabhai of Gujarat sets new record in 3000 metre steeplechase at National Games in Goa

Gujarat's Sunil Joliya Jinabhai made a new national games record in the steeplechase 3000m with an impressive time of 8 minutes and 37.15 seconds. Sanjana Sood from Haryana won the **Gold Medal in Shotgun Skeet (Female).** Exhilarating performances from sportspersons across the country were witnessed at **The 37th National Games in Goa.** Games

like hockey, cycling, and lawn tennis are ongoing. In addition to these games the traditional games of India Kabaddi and Kho-Kho began in the National Games.

Zahid Hussain, hailing from South Kashmir, has won a silver medal at the Asian Shooting Championship.

Zahid Hussain, hailing from Kashmir, achieved a remarkable feat by securing the **silver medal at the prestigious Asian Shooting Championship held in South Korea.** His outstanding performance not only brought joy to his hometown but also marked a significant step towards representing his nation at the Paris 2024 Olympics. Zahid Hussain secured the runner-up position in the

men's 50M rifle prone event with a total score of 624.5 points. He finished just 1.1 points behind the gold medalist, Kazakhstan's Malinovskiy Konstantin, who scored 625.6 points. **China's Du Linshu claimed the third** spot with a total of 624.3 points.

The competitive phase of ISSF World Cup Final 2023 begins in Doha, Qatar

The competitive phase of the **ISSF World Cup Final 2023 begins in Doha, Qatar with 10m Air Pistol Men and women** events. The competition will witness 13 Indian shooters competing for top honours across various shooting disciplines. The event, kicked off on November 18th, will conclude on 26th this month. **India currently holds third position in the World Cup medal standings with three gold, one silver and five bronze medals. China is leading the table with seven gold medals while Serbia is in second spot** with the same number of golds as India and an additional silver medal.

National Games in Goa: Ancy Sojan of Kerala clinches gold in Women's Long jump event

In the Women's Long jump, Asian Games silver medallist Ancy Sojan of Kerala bagged the Gold medal in 37th National Games in Goa. The thrill of Lawn Tennis, Hockey, Sepak Takraw, Football, Athletics, and Taekwondo can be seen in these games. Besides these, the Wrestling and Lawn Bowls events began yesterday, while the game of Beach Football concluded with the victory of Kerala over hosts in the final match

Jyothi Yarraji has clinched the gold medal in the 100m hurdles event:

Jyothi Yarraji, the Hangzhou Asian Games silver medalist, and Tejas Shirse showed their amazing athletic skills at the **37th National Games, breaking the National Games records in the 100m and 110m hurdles events.** Jyothi Yarraji, an incredible athlete, managed to break her own record by finishing the 100m hurdles in just 13.22 seconds. Her amazing speed and technique were on full display, leaving the

competition far behind. **Abha Khatua** from Maharashtra demonstrated her strength and precision by winning the gold medal in women's shot put with an outstanding throw of 17.09m.

Lionel Messi wins eighth Ballon d'Or 2023

In 2023, **Lionel Messi and Aitana Bonmati were awarded the Ballon d'Or. Messi received his eighth Ballon d'Or,** which is a new record, due to his crucial role in leading **Argentina to their first World Cup victory since 1986.** This achievement puts Messi

three Ballons d'Or ahead of his rival Cristiano Ronaldo, who last won the award in 2017.

Ballon d'Or 2023: All award winners - Complete list	
Award	**Winner**
Ballon d'Or	Lionel Messi (Inter Miami, Argentina)
Ballon d'Or Feminin	Aitana Bonmatí (FC Barcelona Femení, Spain)
Kopa Trophy for the best male U-21 player	Jude Bellingham (Real Madrid, England)
Yachine Trophy for the best male goalkeeper	Emiliano Martínez (Aston Villa, Argentina)
	Erling Haaland (Manchester City, Norway)
Sócrates Award to acknowledge humanitarian work	Vinicius Junior (Real Madrid, Brazil)
Club of the Year	Manchester City and FC Barcelona Femení

ICC Hall of Fame welcomes De Silva, Edulji and Sehwag as Class of 2023 inductees

The International Cricket Council (ICC) has announced new names to be included in its Cricket Hall of Fame. The new names announced by the **ICC are India's legendary opener Virender Sehwag, former Indian Women Test skipper Diana Edulji and Sri Lanka's iconic star Aravinda de Silva.** With these 3 more additions, there will now be 112 cricketers to be on the

ICC Hall of Fame list. Currently eight Indian cricketers hold the prestigious honour for their stellar achievements. They include Sunil Gavaskar, Bishan Singh Bedi, Kapil Dev, Anil Kumble, Rahul Dravid, Sachin Tendulkar, Vinoo Mankad, Diana Edulji, Virendra Sehwag.

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ICC moves men's U19 World Cup from Sri Lanka to South Africa

The ICC moved next year's **men's U-19 World Cup** from Sri Lanka to South Africa, 11 days after the world governing body provisionally suspended the island nation's cricket board due to government interference. The International Cricket Council (ICC) Board met in Ahmedabad and **"confirmed the terms of the suspension"** of Sri Lanka Cricket (SLC) and also the shifting of the age-group showpiece. South Africa hosted the U19 WC in 2020.
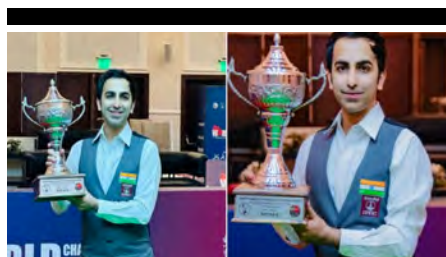
Pankaj Advani Clinches 26th World Title at IBSF Billiards Championship 2023 in Doha

India's Pankaj Advani has lifted his 26th world title as he won the World IBSF Billiards Championship 2023 in Doha, Qatar. **Pankaj defeated opponent Sourav Kothari** with a 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.

Indian Junior Hockey Team Won Bronze Medal In 11th Sultan Johor Cup 2023

The junior Indian men's hockey team beat Pakistan 6-5 in a shootout at the Taman Daya Hockey Stadium in Johor Bahru, Malaysia to win the bronze medal at the Sultan of Johor Cup 2023. In the Sultan of Johor Cup 2023, India had topped Pool B to make it to the semi-finals but lost 6-3 to Germany in their final-four match to drop down to the third-place playoff. In the final match, Germany emerged as the champion of the 11th Sultan of Johor Cup, securing the gold medal by defeating Australia 3-1 in a penalty shootout.

ICC Board suspends Sri Lanka Cricket's membership of ICC with immediate effect

Sri Lanka Cricket (SLC) has **been suspended by the ICC with immediate effect** because of extensive government interference in the board's administration. Though the ICC has termed the sanction a **"suspension",** in reality, it is a warning as the ICC seeks to prevent further government interference in the running of SLC. When the ICC suspension came, it was the elected SLC board headed by Silva that was running cricket in the country. **SLC is the second Full Member to be suspended by ICC in the last four years after Zimbabwe Cricket** was suspended in 2019 for similar reasons.

Australia captain Meg Lanning quits international women's cricket after winning 7 World Cup titles

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 runscorer in all formats. **The 31-year-old is a seven-time World Cup winner,** five of which she has won as captain.

Novak Djokovic Wins Record 7th ATP Finals Title After Downing Jannik Sinner In Straight Sets

The top-ranked Djokovic won a record-breaking seventh ATP Finals title with a straight-set victory **over home favourite Jannik Sinner.** He started 2023 with a record-extending 10th Australian Open title and went on to claim his **23rd Grand Slam singles trophy at the French Open, breaking Rafael Nadal's mark.**

Vidya Pillai clinch the World 6 Red Women Championships title at Doha

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 the semi-final round.

Anish Bhanwala wins bronze medal in men's 25m rapid fire pistol event at ISSF World Cup Final 2023

In Shooting, Indian shooter Anish Bhanwala won the **bronze** medal in the men's 25m rapid-fire pistol event at the **ISSF World Cup Final 2023 in Doha, Qatar.** Competing at the Lusail Shooting Range, Anish Bhanwala scored 27 out of 35 for third place in the final. It was also the first medal for India in the men's 25m rapid fire pistol event in the ISSF World Cup Final history.

Union Minister Anurag Singh Thakur launches mascot, logo, jersey & theme song for Khelo India Para Games

Union Minister for Youth Affairs and Sports **Anurag Singh Thakur launched the mascot, logo, jersey and theme song for the first-ever Khelo India Para Games at a function in New Delhi.** Minister of State for Youth Affairs and Sports **Nisith Pramanik** was also present on the occasion. The **first-ever Khelo India Para Games will be held from 10th to 17th of next month.**

ICC Bans Transgender Players From International Women's Cricket

The International Cricket Council (ICC) banned transgender cricketers from participating in women's cricket at the highest level in a major policy decision. Transgender players who have undergone any form of male puberty will be banned from competing **in international women's sports, whether or not they have undergone surgery or gender transition treatment.** The decision came two months after Canada's Danielle McGahey became the first transgender cricketer to feature in an official international match when she featured in the **Women's T20 match against Brazil**. Bowling teams in men's ODI and T20Is will be imposed a five-run penalty if the **bowler exceeds the 60-second limit of bowling the next over for the third time in an innings,**

Punjab defeats Haryana to clinch 13th senior men's national hockey championship in thrilling penalty shootout in Chennai

Punjab claimed the Gold medal after their penalty shootout triumph over **defending Champions Haryana in the Final of the 13th Hockey India Senior Men's National Championship 2023 at the Mayor Radhakrishnan Hockey Stadium, Chennai.** Meanwhile, Tamil Nadu overcame Karnataka in penalty shootouts to claim the Bronze Medal. Punjab defeated Haryana 2-2 (9-8 SO) to clinch the title. Punjab started the match strong, scoring the first goal in the 13th minute by Harjeet Singh.

OBITUARY

Former RBI Governor S Venkitaramanan passed away

S. Venkitaramanan, the 18th Governor of the Reserve Bank of India (RBI), passed away at the age of 92 in Chennai, Tamil Nadu. S Venkitaramanan was born on 28 January 1931 in Nagercoil, Padmanabhapuram division, Travancore, India. He served as the finance secretary in the Ministry of Finance from 1985 to 1989 and was also an advisor to the government of Karnataka. He took on key roles as the chairman of **Ashok Leyland Investment Services Ltd., New Tirupur Area Development Corporation Ltd., and Ashok Leyland Finance Ltd.** He contributed to various corporate boards, including **Reliance Industries Limited, SPIC, Piramal Healthcare Ltd, Tamil Nadu Water Investment Co. Ltd, and Housing Development Finance Corp Limited.**

SBI's former chairman DN Ghosh Passed away

State Bank of India's (SBI) former chairman DN Ghosh Passed away at the age of 95. Ghosh was the **12th chairman** of the bank from **May 13, 1985 to May 12, 1989** He was a bureaucrat, banker, professor and corporate leader. He served as the chairman of Peerless General Finance and Investments for over 10 years from **1996 to 2006** and steered the company through turbulence. He was also the founder and first chairman of the ICRA Limited.

Climate change expert Prof. Saleemul Huq passed away

Eminent climate change expert Professor Saleemul Huq, director of International Centre for Climate Change and Development, passed away in Dhaka, Bangladesh at the age of 71. Professor Saleemul Huq was born on 2 October 1952 in Karachi, Pakistan. He served as a Professor at the Independent University Bangladesh (IUB). Professor Huq was the Director of the International Centre for Climate Change & Development (ICCCAD), where he focused on climate change issues.

Renowned Sri Lankan Cricket Team Supporter 'Uncle' Percy Abeysekera Passed away

Percy Abeysekera, the well-known flag-waving and quick-witted supporter of the Sri Lankan cricket team, passed away in Colombo at the age of 87. He was affectionately known as **"Uncle Percy"** by both fans and cricketers due to his enduring presence and support for the Sri Lankan cricket team. Percy Abeysekera began his journey as a cricket supporter during the **1979 World Cup** and attended all major cricketing events around the world where Sri Lanka played, except the most recent World Cup due to declining health.

Noted musician and researcher Dr Leela Omchery passed away

Musician, art researcher, writer and former professor at Delhi University, Dr. Leela Omchery passed away at the age of 94 in New Delhi. Leela Omchery was born on May 31, 1929, in the Kanyakumari district of Tamil Nadu. She was a multifaceted individual with a career as a classical musician, musicologist, art researcher, writer, and former professor at Delhi University. She headed the Music Department in Delhi University, from where she retired in 1994 after serving 28 years at the prestigious institution. Some of her notable books include **"Immortals of Indian Music," "Gleanings in Indian Music," "Abhinayasangeetham," "KeralathileLaasyaRachanakal," and "Leela Omcheriyude Pathangal."**

Sankara Nethralaya founder Dr SS Badrinath passed away

Founder and Chairman Emeritus of Sankara Nethralaya, **Dr. SS Badrinath,** passed away at the age of 83. Dr. SS Badrinath, born in Triplicane, a suburb of Chennai, Tamil Nadu, India. He was the founder of one of **India's biggest charitable eye hospitals, Sankara Nethralaya,** in Chennai. **Three key objectives of Sankara Nethralaya** : 1. Quality eye care at affordable costs.

2. Teaching and training of ophthalmologists and paramedical personnel.

3. Research in vision sciences to address India-specific ophthalmological problems.

For providing charitable eye care through decades, Dr SS Badrinath was awarded the Padma Shri in 1983 and the Padma Vibhushan in 1999.

Veteran Bollywood filmmaker Rajkumar Kohli, father of actor Armaan Kohli, passed away

Bollywood's veteran filmmaker and director **Rajkumar Kohli,** father of actor Armaan Kohli, passed away at the age of 93. 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).**

RSS senior pracharak and idealogue Ranga Hari passed away

Senior pracharak and ideologue of the Rashtriya Seva Sangh (RSS) Ranga Hari passed away in Kochi at the age of 93 Hari's association with the RSS began in 1944. Ranga Hari was the **first RSS leader** from Kerala to attain the highest echelons of the organization. He served as the **Boudhik Pramukh** from 1991 to 2005 and remained an active member of the RSS executive committee.

Padma Shri Scientist Manchanahalli Rangaswamy Satyanarayana Rao Passed away

Li Keqiang, a Chinese economist and politician who served as the **premier of the People's Republic of China** from 2013 to 2023 passed away at the age of 68 in Shanghai,China. Li Keqiang was born on July 1, 1955, in Dingyuan County of Hefei, Anhui province, **China.**

Renowned art historian BN Goswamy Passed away

Renowned art historian and critic Brijinder Nath Goswamy passed away in Chandigarh at the age of 90. Brijinder Nath Goswamy was born on 15 August 1933 in Sargodha, Punjab Province, British India. B. N. Goswamy was renowned for scholarship on Pahari painting and Indian miniature paintings. He published over 20 books on arts and culture, including **"Sakti Burman: A Private Universe" and "Masters of Indian Painting 1100-1900".** He held the Jawaharlal Nehru Fellowship from 1969 to 1970 and the Sarabhai Fellowship in 1994. He was also a Mellon Senior Fellow of the National Humanities Center, North Carolina. The Government of India awarded him the **4th highest civilian award of the Padma Shri in 1998** and followed it up with the third highest honour of the Padma Bhushan in 2008. Indian miniature paintings are a class of paintings known for their detailed and sensitive portrayal of various themes.

India's Pioneer Female Supreme Court Justice, Justice Fathima Beevi, Passed Away

Justice M. Fathima Beevi, **the first woman judge to be appointed to the Supreme Court of India,** passed away at the age of 96. M. Fathima Beevi was born on 30 April 1927 in Pathanamthitta in the Kingdom of Travancore, now in the Indian state of Kerala. In 2023, she was honoured with **Kerala Prabha Award,** the second-highest honour given by the Government of Kerala.

Former Mr India Nongthombam Maipak passed away

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.
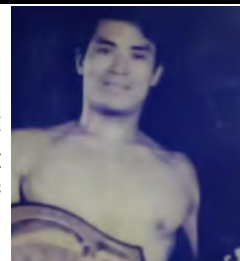
Article Related To Most Important News of The Month

Gwalior, Kozhikode join UNESCO's list of creative cities

Two Indian cities, **Gwalior and Kozhikode**, have been added to the prestigious list of the **United Nations Educational, Scientific and Cultural Organization (UNESCO) Creative Cities Network (UCCN).** The cities featured among 55 new cities from around the world and were added to the list on World Cities Day, which was observed on Oct 31. Madhya Pradesh's (MP) Gwalior made the cut in the **'Music' category,** while Kerala's Kozhikode has earned its place in the list in the **'Literature' category.** These cities were acknowledged for **"their strong commitment to harnessing culture and creativity as part of their development strategies, and displaying innovative practices in human-centred urban planning".**

P Vasudevan Takes Over as the New Head of RBI's Fintech Department

P Vasudevan was appointed as the new head of the **Reserve Bank of India's (RBI) fintech department** earlier this month(November 2023). With this, Vasudevan has become the **second top official** of the department since its formation in early 2022. Vasudevan takes over from the outgoing chief, **Ajay Kumar Choudhary,** who reportedly retired from the position.

Cayman Islands: Removal from anti-money laundering "grey list"

The Financial Action Task Force (FATF) has **removed the Cayman Islands from its grey list. It has added Bulgaria to the grey list** in its review **published on 27 October 2023. FATF has also removed Panama, Jordan and Albania** from the grey list. FATF has added Bulgaria to the grey list. The Cayman Islands was added to the grey list in 2021. It was in the news during the investigation into charges made by Hindenburg Research against the Adani Group.

AI named Collins Dictionary word of the year; Bazball, made famous by English coach Brendon McCullum, also finds a berth

The abbreviation of artificial intelligence (AI) has been named the Collins Word of the Year for 2023. Lexicographers at Collins Dictionary said the use of the term had "accelerated" and that it had become the dominant conversation of 2023. Other words on **Collins's list include "Nepo Baby," "Greedflation," and "Bazball". The word "Permacrisis,"** defined as "an extended period of instability and insecurity" was the **Collins Word of the Year in 2022.**

Chile becomes 95th member of the International Solar Alliance

Chile has become the **95th member of the International Solar Alliance (ISA).** It handed over the instrument of ISA ratification during the meeting of **Ambassador Juan Angulo of Chile** with the Joint Secretary (Economic Diplomacy) in the Ministry of External Affairs. The meeting was held in New Delhi. International Solar Alliance (ISA) was co-founded by India and France. India and France jointly launched the **International Solar Alliance (ISA) on 30 November 2015 at COP21 in Paris, France.** Presently, 116 countries are signatories to the ISA Framework Agreement.

Kasaragod in India Becomes the First District to Officially Declare Tree, Flower, Bird, and Species

Kasaragod district of Kerala has achieved the distinction of becoming the first district in India to officially declare its own tree, flower, bird, and species. This recognition reflects the region's unique biodiversity and natural heritage. The official tree of Kasaragod district is the **'Kanjiram' (Strychnos nux-vomica Linn).** The tree derives its name from 'kasara,' meaning wormwood, which is linked to the origin of the district's name. This declaration aims to contribute to the conservation of these trees and prevent their unnecessary felling.

Uttarakhand is set to become the first state to implement a Uniform Civil Code

Uttarakhand is set to become the **first state to implement the Uniform Civil Code (UCC).** The state government is likely to convene a special session of the legislative assembly for this purpose. The Uttarakhand government had on May 27, 2022, set up the expert committee for the implementation of the UCC and to check all relevant laws that control personal citizen matters for people living in the state. The five-member committee, led by former Supreme Court judge, **Justice Ranjana Prakash Desai,** is expected to hand over its report to the government soon. The Uniform Civil Code (UCC) is mentioned in Article 44 of the Constitution. Gujarat is also planning to implement the Uniform Civil Code before the 2024 Lok Sabha elections.

World's first 3D printed temple comes up in Telangana's Siddipet

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.

Wood Mackenzie Report Predicts India's Rise as the Second-Largest Solar Module Manufacturer by 2025

According to the **Wood Mackenzie report, India would become the world's 2nd largest solar module manufacturer by 2025.** In its latest report, Wood Mackenzie has forecasted that India will overtake Southeast Asia as the second-largest module production region by 2025. India's ascent is attributed to the strong incentives provided under the **Production-Linked Incentive (PLI)** scheme. India and the United States have jointly announced plans for more than 200 gigawatts (GW) of module capacity since 2022. The world's fastest growing renewable energy market is offering around **USD 2.5 billion i**n subsidies under the PLI scheme for expanding solar PV module manufacturing capacity. Under Tranche-I of the PLI scheme, with an outlay of Rs 4,500 crore, Letters of Award (LoA) have been issued for setting up of 8,737 megawatts (MW) of fully integrated solar PV

module manufacturing units (manufacturing of Polysilicon, Wafers, Cells and Modules). Under Tranche-II, with an outlay of Rs 19,500 crore, the LoAs have been issued for setting up of 39,600 MW of fully/ partially integrated solar PV module manufacturing units, through which 12 GW of polysilicon capacity, 28.8 GW of ingot-wafer capacity, 36.2 GW of cell capacity and 39.6 GW of module capacity is envisaged. The capex outlay for setting up these integrated module capacities is estimated to exceed Rs 1 lakh crore. The top 5 countries in solar manufacturing are China (80% of the global market), Vietnam (5%), India (3%), Malaysia (3%), and Thailand (2%). Wood Mackenzie is a global consultancy firm specializing in renewables, energy, and natural resources.

7 changes in Senior Citizens Savings Scheme rules: More people can invest, more time for retirees, stricter penalty

The Finance Ministry has introduced changes to the Senior Citizen Savings Scheme in a notification dated 7 November. The Centre has allowed the spouses of the deceased government employees to open **Senior Citizen Saving Scheme (SCSS) accounts. Earlier, the spouses of deceased government employees were not allowed to open SCSS accounts. Through the Budget, the maximum deposit limit for the Senior Citizen Savings Scheme was increased from ₹15 lakh to ₹30 lakh.** Increased maximum

deposit limit has been made effective from April 1, 2023. Senior Citizen Savings Scheme (SCSS) is a savings scheme supported by the government. It is available to individuals aged 60 years or older, or those who have retired at the age of 55 years or above. Under this scheme, accounts can be opened with a minimum amount of ₹1,000 and a maximum of ₹30 lakh. The SCSS offers 8.2 % per annum interest rate. The tenure of the scheme is five years. It can be extended.

GST collections rose to ₹1.72 lakh crore in October 2023

GST collections increased to ₹1.72 lakh crores in October 2023. This is the **second-highest-ever level, next only to April 2023.** GST collection for October is 13% higher compared to a year ago. In October 2022, **the collection stood at Rs 1.52 lakh crore.** The highest-ever Goods and Services Tax (GST) revenue was recorded in April 2023 at Rs 1.87 lakh crore. The average gross monthly collection of GST in the FY24 is Rs 1.66 lakh crore. This is 11% higher than the year-ago period.

SBI and LIC should be recognised as Maharatnas

In the fiscal year 2022-23, only one Maharatna company, **ONGC (Oil and Natural Gas Corporation),** is included in the list of the **top ten profit-making companies in India,** according to a special report by the **State Bank of India's Economic Research Department (ERD).The State Bank of India (SBI) and Life Insurance Corporation (LIC)** are two public sector financial institutions that have made it to the list of the top 10 most profitable companies. Notably, SBI and LIC are not part of the list of Maharatna companies, even though they have a strong presence in the top profit-making companies.

Australia lifts ICC Men's Cricket world cup beating India in Ahmedabad; Virat Kohli awarded "Player of the tournament" title

Australia lifted the ICC Men's Cricket World Cup defeating India by six wickets in the final at the Narendra Modi Stadium in Ahmedabad. Chasing a modest target of 241 runs, Australia completed the task in 43 overs for the loss of four wickets with a gritty century knock of Travis Head, after some initial setbacks.
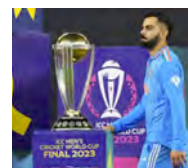
He made 137 and was declared **Player of the Match.** Earlier, India managed to post 240 runs in the stipulated 50 overs. Virat Kohli was awarded with the **"player of the tournament"** title for his exemplary performance.

Maharashtra, Gujarat and Karnataka lead mutual fund investments in India

Gujarat and Karnataka have surpassed Delhi to secure the second and third positions, respectively, in holding the highest equity mutual fund assets during the September quarter. Gujarat's equity asset increased to ₹2.21 lakh crore, Karnataka's to ₹1.99 lakh crore, while Delhi's equity asset dropped to ₹1.94 lakh crore. According to the study conducted by Geojit Insight, based on **Association of Mutual Funds in India (AMFI) data, Maharashtra** accounted for the lion's share of ₹7.47 lakh crore of the overall industry equity asset of ₹25.85 lakh crore. Gujarat
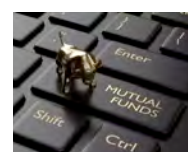
and Karnataka contribute 8.5% and 7.7%, respectively, to the overall equity assets, while Delhi's share is at 7.5%. Similarly, **Uttar Pradesh** had toppled West Bengal and Tamil Nadu to occupy the 5th position. Gujarat accounts for 7% of SIP inflows, amounting to around **₹1200 crore**. On the debt side, Delhi retains its second position with assets worth ₹2.02 lakh crore, while Gujarat and Karnataka have debt assets of ₹1.06 lakh crore and ₹1.22 lakh crore, respectively

RBI Releases Comprehensive Guidelines for IT Governance in Banks and NBFCs

The Reserve Bank of India (RBI) has issued **comprehensive guidelines on information technology (IT) governance and controls for banks and non-banking financial companies (NBFCs).**

 -**Strategic alignment:** Ensuring that IT strategies align with the business goals.

 -**Risk management:** Managing IT-related risks, including cybersecurity risks.

 -**Resource management:** Efficient allocation and management of IT resources.

 -**Performance management:**

Monitoring and improving IT system performance.

 -Business continuity/disaster recovery management: Ensuring the resilience of IT systems and infrastructure. These guidelines are outlined in the final document titled **"Reserve Bank of India (Information Technology Governance, Risk, Controls, and Assurance Practices) Directions, 2023."**

 • The directions will become effective from **April 1, 2024.**

CABINET APPROVALS

Cabinet approves Central Sector Scheme for providing Drones to the Women Self Help Groups:

The Union Cabinet chaired by the Prime Minister, Shri Narendra Modi has approved the Central Sector Scheme for providing Drones to the Women Self Help Groups (SHGs), with an outlay of Rs. 1261 Crore for the period from 2024-25 to 2025-26.The scheme aims **to provide drones to 15,000 selected Women SHGs from 2023-24 to 2025-2026** to provide rental services to farmers for agriculture. Aligning to the vision of Hon'ble Prime Minister, Shri Narendra Modi, the **scheme seeks to empower women Self Help Groups (SHGs)** and bring new technologies through drone services in the agriculture sector.

Cabinet approves continuation of Centrally Sponsored Scheme for Fast Track Special Courts for further three years

The Union Cabinet chaired by Prime Minister Shri Narendra Modi has approved the continuation of Fast Track Special Court (FTSCs) as, a Centrally Sponsored Scheme (CSS) from 01.04.2023 to 31.03.2026 with financial implication of Rs. 1952.23 crore (Rs. 1207.24 crore as Central Share and Rs. 744.99 crore as State share). Central Share is to be funded from Nirbhaya Fund. The government's unwavering priority towards ensuring the safety and security of women and children is evident through several initiatives, such as the **'Beti Bachao Beti Padhao'** programme. Consequently, the Central Government

Cabinet approves Pradhan Mantri Janjati Adivasi Nyaya Maha Abhiyan

The Union Cabinet chaired by the Prime Minister, **Shri Narendra Modi has approved Pradhan Mantri Janjati Adivasi Nyaya Maha Abhiyan (PM JANMAN) with total outlay of Rs.24,104 crore (Central Share:Rs.15,336 crore** and State Share: Rs.8,768 crore) to focus on 11 critical interventions through 9 line Ministries. The Prime Minister announced the **Abhiyan on Janjatiya Gaurav Diwas from Khunti.** As announced in the Budget Speech 2023-24, "to improve socio-economic conditions of the Particularly Vulnerable Tribal Groups (PVTGs), Pradhan Mantri PVTG of Development Mission will be launched.

Free Foodgrains for 81.35 crore beneficiaries for five years: Cabinet Decision

The Cabinet led by Prime Minister has decided that **the Central government will provide free food grains to about 81.35 crore beneficiaries under the Pradhan Mantri Garib Kalyan Anna Yojana (PMGKAY) for a period of five years with effect from 1st January, 2024.** This is a historic decision that places PMGKAY amongst the World's biggest social welfare schemes aimed at ensuring food and nutrition security for 81.35 crore persons, **at an estimated cost of Rs. 11.80 lakh crore over a 5 year period. Free food grains (rice , wheat and coarse grains/millets) under PMGKAY for 5 years from 1.1.2024** will strengthen food security and mitigate any financial hardship of the poor and vulnerable sections of the population.

Cabinet approves Terms of Reference for the Sixteenth Finance Commission

The Union Cabinet chaired by the Prime Minister, **Shri Narendra Modi has approved the Terms of Reference for the Sixteenth Finance Commission.** The Terms of Reference for the **Sixteenth Finance Commission will be notified in due course of time.** The 16th Finance Commission's recommendations, upon acceptance by the government, would cover the **period of five (5) years commencing April 1, 2026.** Article 280(1) of the Constitutions lays down that the modalities for setting up of a Finance Commission to make recommendations on the distribution of net proceeds of taxes between the Union and the States, allocation between the States of respective shares of such proceeds; grants- in-aid and the revenues of the States and measures needed to supplement the resources of the Panchayats during the award period. The **Fifteenth Finance Commission was constituted on November 27, 2017.**

enacted the **"The Criminal Law (Amendment) Act. 2018,"** which included stringent punishment, including the death penalty for rape offenders, leading to the creation of the Fast Track Special Courts (FTSCs) FTSCs, designed as dedicated courts, are expected to ensure swift dispensation of justice, offering quick relief to victims while strengthening the deterrence framework
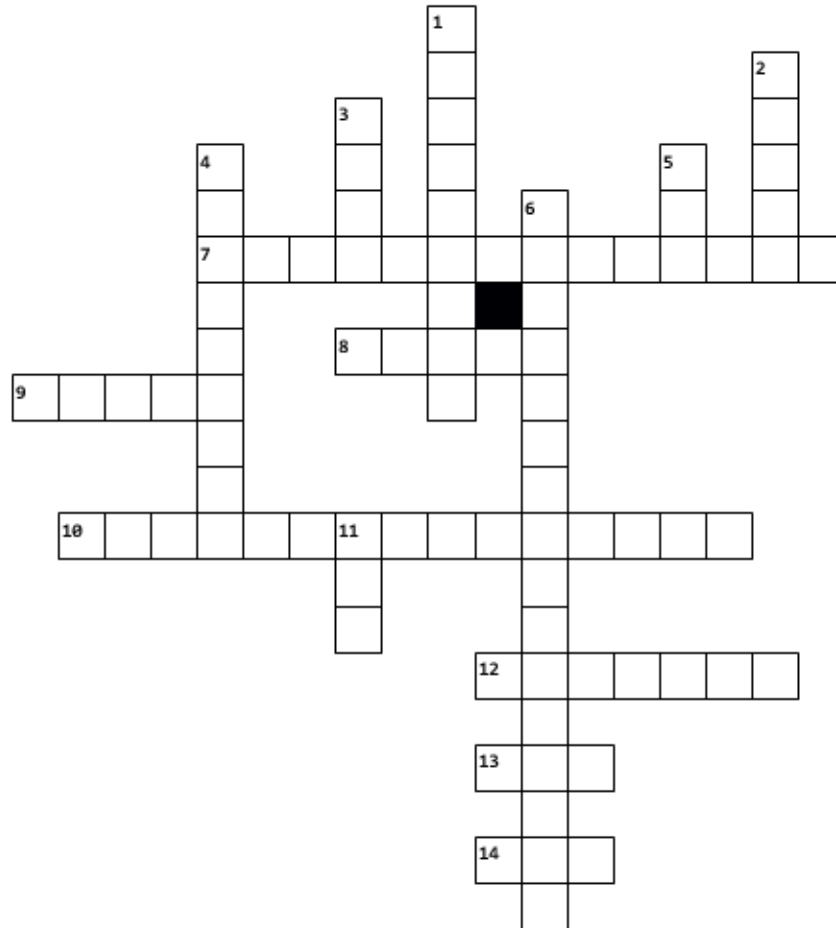
Current Affairs CROSSWORD PUZZLE

ACROSS

7. Who has been honoured with the Council of Fashion Designers of America (CFDA) Fashion Icon Award at the 2023 CFDA Fashion Awards?
a) Serenawilliams
b) Sainanehwal
c) Saniamirza
d) Deepikapadukone
d) Priyankachopra

8. Which country retained top-most position in QS World University Rankings:Asia 2024.?
a) China
b) Russia
c) Italy
d) France
e) India

9. Which country has become the 95th member of the International Solar Alliance (ISA).?
a) Chile
b) China
c) Italy
d) Mexico
e) Argentina

10. Who receivedthe prestigious SecondRohini Nayyar Prize for his exceptional dedication to rural development?
a) Deenanathrajput
b) Kashinatrajput
c) Rajasekaran
d) Gunasekaran
e) Prithvisekar

12. Where is Mera Houchongba festival celebrated?
a) Mizoram
b) Assam
c) Manipur
d) Sikkim
e) Telangana

13. Which organization achieved its highest- ever half-yearly profit in the first half of FY24,reporting a net profit of ₹17,469 crore?
a) LIC
b) SBI
c) SIB
d) Axis
e) BHEL

1. Which country clinched the ICC Men's CricketWorld Cup 2023 in the final at the Narendra Modi Stadium in Ahmedabad?
a) England
b) India
c) Australia
d) New Zealand
e) Pakistan

2. Which company has been designated as the official sponsor for the 37th National Games held in Goa?
a) Paytm
b) Paypal
c) Tatatech
d) Phonepe
e) Bharatpe

3. PM Modi has announced an extension of the Pradhan Mantri Garib Kalyan Anna Yojana (PMGKAY) free ration schemefor another _____ years.
a) Three
b) Five
c) Four
d) Seven
e) Eight

4. Who was appointed as the new head of the ReserveBank of India's (RBI) fintech department?
a) Vasudevan
b) Kasidevan
c) Sivamurthy
d) Krishnan
e) Anandan

5. Which bank has increased its dollar bond issue size to $1 billion from $750 million, with plans to secure the funds in the first week of December?
a) SBI
b) Axis
c) BOI
d) BOM
e) CUB

14. Which country has inaugurated the world's largest single-site solar power plant ahead of the upcoming United Nations Climate Change Conference (COP28). ?
a) USA
b) UAE
c) Qatar
d) Russia
e) China

6. Who won the Wildlife Photographer of the Year (WPY) competition in the under-10 category?
a) Vihaan Talya Vikas
b) Vishal Kumar Das
c) Kalyan Singh Das
d) Prithvi Gopal
e) Sathish Kumar Gopal

11. India signed a $400 million policy-based loan agreement with the ____ to create high-quality urban infrastructure, improve servicedelivery, and promoteefficient governance systems.
a) ADB
b) IBRD
c) SBI
d) RBI
e) AIIB

SBI Clerk Prelims 2023 Practice Set

Reasoning Ability

Direction (1-5): Study the following information carefully and answer the given questions.

Seven persons – A, B, C, D, E, F and H are sitting around a circular table facing towards the centre.

D sits third to the right of A. Only one person sits between A and E (either from left or right). B sits immediate left of E. Only three persons sit between B and F (either from left or right). One person sits between F and C. H and C are not immediate neighbours.

1. Who among the following person sits third to the right of H?

a) B
b) A
c) D
d) E
e) C

2. How many persons sit between A and C, when counted from the right of C?

a) Three
b) One
c) Two
d) Four
e) No one

3. What is the position of E with respect to H?

a) Third to the right
b) Second to the left
c) Sixth to the right
d) Fifth to the left
e) Immediate left

4. Which of the following statements is/are true as per the final arrangement?

I. Only two persons sit between B and D, when counted from the right of D
II. C sits fourth to the left of D
III. B sits immediate right of A

a) Only I
b) Only I and III
c) Only I and II
d) Only II
e) Only II and III

5. If one of the neighbours of B is E, then who among the following person is the second neighbour?

a) C
b) The one who sits immediate right of H
c) F
d) A
e) The one who sits second to the left of F

Directions (6-8): In the given questions, the relationship between different elements is shown in the statements followed by some

conclusions. Find the conclusion which is definitely true.

6. Statements:

E≤F<J=P; J=V≥C>K≥A≥S

Conclusions:

I. S<P

II. V≥E

a) Either conclusion I or II is true

b) Only conclusion II is true

c) Neither conclusion I nor II is true

d) Both conclusions I and II are true

e) Only conclusion I is true

7. Statements:

R<B≤W<C; W=Q≥X>I

Conclusions:

I. R≤Q

II. C>I

a) Only conclusion I is true

b) Either conclusion I or II is true

c) Both conclusions I and II are true

d) Only conclusion II is true

e) Neither conclusion I nor II is true

8. Statements:

Y>F=O≥T≤G; M>T>X=S≥H

Conclusions:

I. S<Y

II. G>H

a) Only conclusion I is true

b) Both conclusions I and II are true

c) Neither conclusion I nor II is true

d) Either conclusion I or II is true

e) Only conclusion II is true

Direction (9-13): Study the following information carefully and answer the given questions.

Eight people – P, Q, R, S, T, U, V and W are living on different floors of an eight-storey building, where the lower most floor is numbered as one and the floor immediately above it is numbered as two and so on. No two people live on the same floor.

Q lives on an odd numbered floor but below fifth floor. Only three people live between Q and U. As many persons live above U as below W. Only two people live between W and T. P lives immediately above T.R lives three floors below V. S and R doesn't live on the adjacent floors.

9. Who among the following person lives on the sixth floor?

a) The one who lives two floors above W

b) T

c) W

d) The one who lives immediately below U

e) S

10. If all the people are living in the reverse alphabetical order from the topmost floor, then who among the following person remains unchanged in his position?

a) U

b) R

c) T

d) U

e) S

11. Four of the following five are alike in a certain way based on the given arrangement and thus form a group. Which one of the following does not belong to the group?
a) W
b) V
c) P
d) S
e) U

12. What is the sum of the floor number of V and U?
a) 08
b) 11
c) 09
d) 12
e) 15

13. Who among the following person lives on an even numbered floor?
I. The one who lives immediately below P
II. S
III. The one who lives two floors below V
a) Only II and III
b) Only II
c) Only I and III
d) Only III
e) All I, II and III

14. If in the given number "37628514969", all the digits are arranged in the descending order from the left end, then how many digits remain changed in its position?
a) Five
b) Four
c) Six
d) More than six
e) Three

15. If all the vowels in the word "TRAMPOLINE" are replaced by its immediate next letter and consonants are replaced by its immediate previous letter as per the English alphabetical series, then how many letters are between the fourth letter from the left end and the fifth letter from the right end as per the English alphabetical series?
a) 13
b) 09
c) 03
d) 10
e) 01

Direction (16-19): Study the following information carefully and answer the given questions.

A certain number of persons are sitting in the linear row and facing north.

Only five persons sit between M and N. B sits second to the left of N. Only three persons sit between B and O, who sits sixth to the left of A. J sits third to the right of A and sits third from one of the extreme ends of the

row. As many persons sit between O and M as between J and D. Only seven persons sit between D and P, who sits second from one of the extreme ends. H sits immediate right of P.

16. How many persons are sitting in the linear row?
a) 22
b) 18
c) 16
d) 20
e) 26

17. Who among the following person sits fifth to the right of P?
a) O
b) D
c) N
d) A
e) J

18. If V sits exactly in the middle of O and A, then how many persons are sitting between V and H?
a) Six
b) Nine
c) Four
d) Seven
e) Eight

19. Four of the following five are alike in a certain way based on the given arrangement and thus form a group. Which one of the following does not belong to the group?
a) MH

b) DA
c) HB
d) ON
e) NB

Direction (20-23): Study the following information carefully and answer the given questions.
E Y % R * N P # @ A W & + D Z K ? U F $! B I = Ω G X ®

20. How many such consonants are there in the given series each of which is immediately preceded by a vowel and immediately followed by a symbol?
a) One
b) Two
c) Three
d) Four
e) None

21. If all the symbols are dropped from the given series, then which of the following letter is fifth to the left of the second vowel from the right end?
a) A
b) E
c) P
d) N
e) F

22. Which of the following element is sixth to the left of the nineteenth element from the right end in the given series?
a) D

b) R
c) P
d) B
e) %

23. As many symbols to the right of U as to the left of _ _.
a) D
b) W
c) +
d) Z
e) Both a and c

Direction (24-25): Study the following information carefully and answer the given questions.
A person starts walking from point H towards north for 10m to reach point L, then he turns towards left and walks for 6m to reach point B. Then he again turns towards left and walks for 8m to reach point C. Then he turns towards right and walks for 7m to reach point M. Finally, he again turns towards his right and walks for 6m to reach point F.

24. Four of the following five are alike in a certain way based on the directions of the points in the given arrangement and thus form a group. Which one of the following does not belong to the group?
a) MB
b) FL
c) FH
d) CL
e) FB

25. What is the shortest distance between point L with respect to point C?
a) 9m
b) 10m
c) 7m
d) 5m
e) 4m

Direction (26-30): Study the following information carefully and answer the given questions.
Eight persons – L, M, N, O, P, Q, R and S are working in a company at different designations such as MD, CEO, CFO, CTO, Project Manager, Team Leader, Assistant TL and Trainee. The hierarchy of the designations are given in decreasing order such as MD is the senior most designation and Trainee is the junior most designation.

Not less than three persons are senior to Q. M is two persons junior to Q. Only two persons are designated between M and S. O is immediately senior to S. As many persons senior to O as junior to L. Only one person is designated between L and N. R is designated as neither CEO nor Trainee. P is not immediately junior to R.

26. R works in which of the following designation?
a) CFO
b) MD
c) Project Manager

d) CTO
e) Team Leader

27. Who among the following person is/are senior to L?
I. M
II. N
III. P
a) Only I
b) Only I and III
c) Only II
d) Only I and II
e) All I, II and III

28. __is senior to Q but junior to __ respectively.
a) S, N
b) P, L
c) O, R
d) R, P
e) M, S

29. Who among the following person is designated as CTO?
a) S
b) O
c) R
d) M
e) Q

30. The number of persons senior to M is one more than the number of persons junior to__.
a) The one who is designated as CTO
b) O
c) R

d) The one who is immediately senior to P
e) N

Directions (31-34): Study the following information carefully and answer the given questions.
In a certain code language,
"Spray light powder effects" is coded as **"yu gh kq xr"**
"Sprinkle light scatter fire" is coded as **"tg yu ay sn"**
"Powder gun fire shot" is coded as **"mh kq tg we"**
"Talc sprinkle shot tire" is coded as **"tl sn mh op"**
(Note: All the given codes are two letter codes only)

31. Which among the following word is coded as "we" in the given code language?
a) Powder
b) Fire
c) Shot
d) Gun
e) Cannot be determined

32. What is the code for the phrase "Spray fire" in the given code language?
a) gh kq
b) xr tg
c) gh tg
d) Either a or c
e) Either b or c

33. If "Talc lotion" is coded as "tl uy", then what is the code for the phrase "tire lotion scatter" in the given code language?
a) tl uy sn
b) op uy ay
c) mh uy kq
d) sn uy op
e) yu uy op

34. What is the phrase for the code "sn mh" in the given code language?
a) Powder light
b) Fire spray
c) Sprinkle shot
d) Scatter tire
e) None of these

35. If the following expression "F≥W>K≥T≥G=I>U", which of the following expression is true?
a) W≥I
b) U≤K
c) T<I
d) F≥T
e) U<T

Quantitative Aptitude

Directions (36-41): Read the following instructions carefully and answer the following questions.

The graph given below shows the difference between the number of boys and girls enrolled in the yoga class from five different schools (A, B, C, D, and E) in a year.

Difference between the number of boys and girls
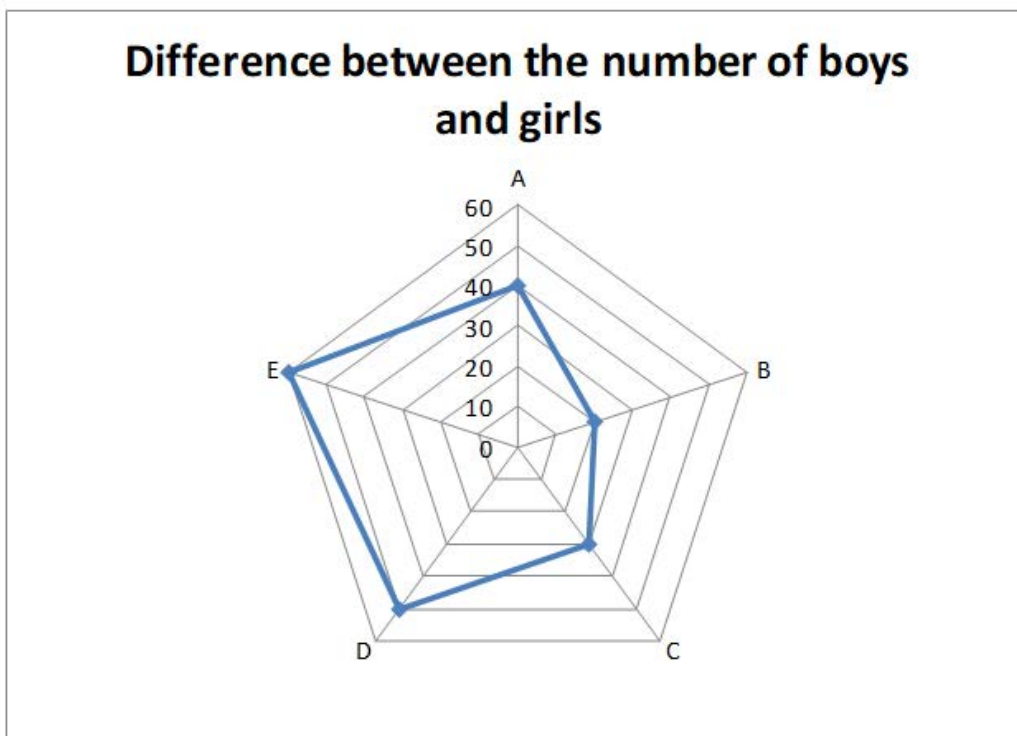
Notes:

1) The number of boys enrolled is greater than the number of girls enrolled in all the schools.

2) The total number of students enrolled in School C is 710.

3) In school A, the number of boys enrolled is 20% more than the number of girls enrolled.

4) The ratio of the number of girls enrolled in school A to the number of boys enrolled in school E is 1:2.

5) The ratio of the number of girls enrolled in schools B, D, and E is 13:9:17.

36) The total number of students enrolled in school K is 760. The total number of boys enrolled in schools K and B is 610. Then find the average number of girls enrolled in schools A and K.

a) 310

b) 315

c) 300

d) 320

e) 280

37) If 20%, 15%, 10%, 20%, and 15% of the number of boys enrolled from A, B, C, D, and E respectively do not buy uniforms and the total number of students who buy uniforms from all the five schools is 1500, then find the number of girls who buy uniforms from all the five schools.

a) 213

b) 210

c) 215

d) 220

e) 200

38) In school D, the number of girls who pay fees is 22.22% of the total number of girls enrolled and the number of boys who pay fees is 30% of the number of boys enrolled, then find the number of boys and girls who do not pay fees.

a) 324

b) 310

c) 315

d) 300

e) 301

39) If $2/7^{th}$ and $2/5^{th}$ of the number of boys from schools B and E respectively are absent and the total number of students absent from schools B and E is 450, then find the total number of girls present from schools B and E together.

a) 400

b) 310

c) 340

d) 350

e) 390

40) If the difference between the number of boys and girls from school C is doubled and the number of girls enrolled is 10% more than the previous year, then find the number of boys enrolled in school C.

a) 410

b) 416

c) 434

d) 430

e) 425

41) If the total number of boys enrolled in schools A and B together is what percentage of the total number of girls enrolled in schools D and E together?

a) 100%

b) 110%

c) 90%

d) 85%

e) 80%

Directions (42-47): Read the following instructions carefully and answer the following questions.

The pie chart given below shows the percentage distribution of the total number of laptops and mouse sold by a shop on five different days (Monday, Tuesday, Wednesday, Thursday, and Friday).

Note: The total number of laptops and mouse sold is 840.
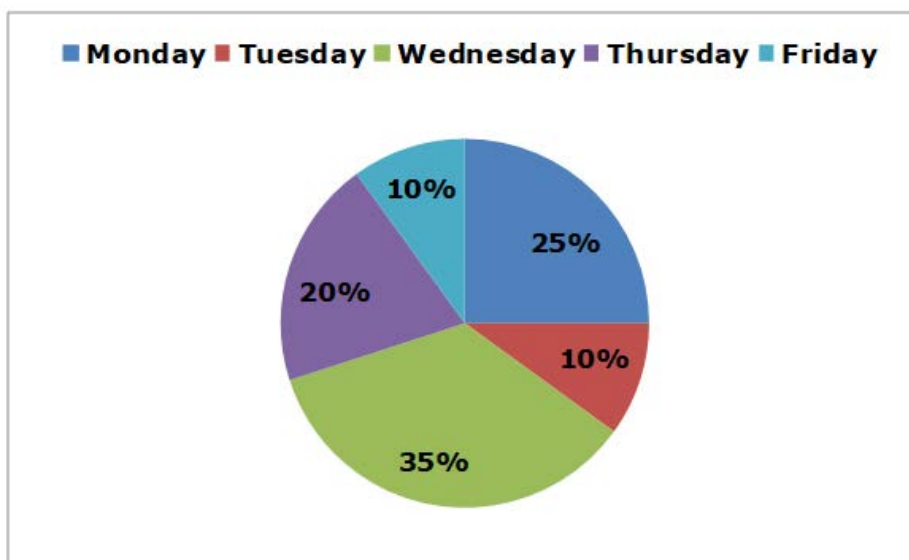
The table given below shows the ratio of the number of laptops and mouse sold in the shop from Monday to Friday.

Days	Laptops: Mouse
Monday	2:3
Tuesday	1:3
Wednesday	5:2
Thursday	1:1
Friday	6:1

42) If on Saturday the number of mouse sold is x and the number of laptops sold is 10 less than 200% of x and the total number of laptops and mouse sold is 100 less than the number of laptops sold on Wednesday, then find the value of x.

a) 50

b) 40

c) 60

d) 55

e) 45

43) If the total number of laptops, mouse, and keyboards sold on Wednesday is y and the number of mouse sold on Wednesday is 20% of y, then find the average number of keyboards and laptops sold on Wednesday.

a) 168

b) 165

c) 160

d) 155

e) 157

44) If the number of type-A laptops sold on Monday is six times the number of type-A laptops sold on Tuesday, then find the number of type-B laptops sold on Tuesday. The average number of type-B laptops sold on both days was 17.5.

a) 13

b) 15

c) 17

d) 14

e) 11

45) If the cost price of one mouse is Rs. 450 and the shopkeeper sold 50% of the mouse at Rs. 420 and the remaining at Rs. 480 on Thursday, then find the total profit or loss on Thursday.

a) Rs.500

b) Rs.150

c) Rs. 400

d) Neither profit nor loss

e) Rs.10

46) If six more mouse were sold on Thursday and five more mouse were sold on Tuesday, then find the average number of mouses sold on all five days together.

a) 76

b) 70

c) 65

d) 84

e) 85

47) If 1/12th, 3/7th, and 1/4th of the laptops sold on Monday, Tuesday, and Thursday respectively are returned, then find the number of laptops not returned from these three days together.

a) 182

b) 145

c) 152

d) 150

e) 125

Directions (48-54): What value should come in place of the (?) in the following questions?[level: Easy-moderate]

48) $\sqrt{484} + \sqrt{225} + 13^2 - 341 = (?)$
a) – 145
b) –125
c) –120
d) –135
e) –115

49) $((5)^2)^2 * (25)^{-2} \div 5^{-4} = (5)\wedge?$
a) 4
b) 5
c) 9
d) 7
e) 8

50) $25 * 15 + 12 * 7 - \sqrt{1936} = ? + 154$
a) 221
b) 261
c) 250
d) 245
e) 231

51) 25% of 520 – 120% of 85 + 45% of 160 =?
a) 91
b) 85
c) 100
d) 95
e) 90

52) 55% of 500 + $\sqrt{2116}$ *9 – 33% of 1500 = ?
a) 185
b) 194

c) 146
d) 190
e) 174

53) 3.5 * 40 + 15.5 * 12 + 10.5 * 60 = ? + 35 *4
a) 816
b) 784
c) 812
d) 800
e) 819

54) $\sqrt{841} = \sqrt[3]{3375} + \sqrt{441} - \sqrt{625} + ?$

a) 18
b) 15
c) –14
d) –18
e) –15

55) A boy has four different color pens. Out of 60% of the pens, 20% are black pens, 40% are blue pens, and the remaining are green pens, which are equal to 48. Find the number of red pens the boy has.
a) 70
b) 80
c) 85
d) 75
e) 50

56) Keerthi invests Rs. 4500 in scheme I for 4 years, which offers simple interest, and Rs. 6000 in scheme II, which offers simple interest for 3 years. The interest earned at the end is in the ratio of

3:4, respectively; then find the ratio of the rate of interest of scheme I to scheme II.
a) 5:1
b) 3:4
c) 5:2
d) 4:1
e) 4:3

57) Ashok had a watch and a laptop, which cost Rs. 5000 and Rs. 20000, respectively. If he sold the watch at a profit of 25% and the laptop at a loss of x%, he does not get any profit or loss. Find the value of x.
a) 31.25%
b) 33.33%
c) 30.12%
d) 25.52%
e) 41.21%

58) A train of length 120 m crosses the platform of length l m in 15 seconds and the bridge of length (2l + 10 m) in t seconds. If the train crosses the man running in the opposite direction with a speed of 4 m/s in 8 seconds, then find the value of t.
a) 182/11 seconds
b) 152/11 seconds
c) 212/11 seconds
d) 420/11 seconds
e) 302/11 seconds

Directions(59-63): What value should come in place of the (?) in the following number series?

59) 1, 6, 13, 24,? 54
a) 31
b) 37
c) 36
d) 35
e) 38

60) 3, 6, 20, 45,?
a) 74
b) 84
c) 82
d) 80
e) 81

61) 122, 170, 290,? 530
a) 300
b) 365
c) 362
d) 355
e) 343

62) 5, ?, 30, 60, 180
a) 9
b) 10
c) 8
d) 15
e) 14

63) 108, ?, 100, 76, -44
a) 106
b) 105
c) 104
d) 95
e) 90

64) Tara is 8 years older than Deepa and she is 11 years younger than Geeta. If the average age of Tara, Deepa, and Geeta is 36, then find the age of Tara after 10 years.
a) 32 years
b) 33 years
c) 30 years
d) 45 years
e) 34 years

65) A milkman has 150 L of milk. He added 30 L of water to it and sold 60 L of the mixture. He added another 30 L of water and sold 30 L of the mixture. Find the final quantity of milk in the mixture.
a) 95 liters
b) 90 liters
c) 80 liters
d) 85 liters
e) 75 liters

66) Pipes A and B together can fill the tank in 15 hours, and the efficiency of A and B is 4:7. If the efficiency of leakage pipe C is half of the efficiency of pipe A, then find the time taken by all three pipes to fill the tank.
a) 15(1/3) hours
b) 17(1/3) hours
c) 14(1/3) hours
d) 19(1/3) hours
e) 18(1/3) hours

67) The average income of 12 people is Rs. 14500. The average income of the first six persons is Rs. 13000, and the average income of the last two persons is Rs. 15000. Then find the average income of the remaining persons.
a) Rs. 14700
b) Rs. 13500
c) Rs. 14500
d) Rs. 16500
e) Rs. 15500

68) If the boat travels 280 km upstream and 140 km downstream in 22.5 hours, and the ratio of the upstream speed to the speed of the river is 8:3, then find the time taken by the boat to travel 132 km in still water.
a) 4 hours
b) 5 hours
c) 6 hours
d) 7 hours
e) 11 hours

69) The radius of the circle, the length of the rectangle, and the side of the square are equal, and the difference between the circumference of the circle and the perimeter of square is 48 cm, which is the perimeter of the rectangle. Find the breadth of the rectangle.
a) 7 cm
b) 2 cm
c) 5 cm

d) 4 cm
e) 3 cm

70) Arun and Shiva started a business with an investment ratio of 5:2. The investment period of Arun and Shiva is 1 year and 6 months respectively. At the end of a year, the profit difference is Rs. 5760. Find the investment of Arun.

 a) Rs.750
b) Rs.550
c) Rs.600
d) Rs.500
e) Rs. 450

English Language

Directions (71-77): The passage given below has certain words and sentences highlighted with questions based on them. You are required to read the content carefully to answer the questions that follow:

In the past two decades, the rise of social media has transformed the way we communicate, interact, and perceive the world around us. From Facebook and Twitter to Instagram and TikTok, these platforms have become an integral part of our daily lives. While social media offers numerous benefits, such as connecting people across the globe and providing a platform for self-expression, it also has a profound impact on society, influencing everything from our mental health to our political discourse. This passage explores the multifaceted impact of social media on society, highlighting both its positive and negative consequences. One of the most significant positive aspects of social media is its ability to connect people, regardless of geographical boundaries. Friends and family members separated by thousands of miles can now maintain real-time communication, sharing their experiences and staying connected. This has been particularly valuable in an era marked by global mobility and increasing dispersion of communities. **A)** helping people stay **B)** a sense of global citizenship **C)** informed about world events and fostering **D)** information and news, **E)** social media enables the quick dissemination of**.** Moreover, social media has become a powerful tool for self-expression. Individuals can share their thoughts, experiences, and talents with a vast audience. For many, it provides a platform to showcase their creativity, promote their businesses, or advocate for causes they are passionate about. Content creators on platforms like YouTube and Instagram have turned their hobbies into lucrative careers, **democratizing** the entertainment and media industries. Social media empowers individuals to have a voice and build communities around

shared interests. However, the positive impact of social media is not without its challenges. One of the most pressing concerns is the effect on mental health. The constant exposure to carefully curated, often idealized versions of others' lives can lead to feelings of inadequacy and low self-esteem. Social media platforms, designed to maximize user engagement, can be addictive and contribute to a sense of compulsive use. The pressure to accumulate likes, comments, and followers can lead to a constant comparison with others, which can be detrimental to mental well-being. Moreover, the anonymity and distance provided by social media can sometimes encourage cyberbullying, hate speech, and the spread of false information. The veil of online anonymity emboldens individuals to engage in behaviour they might not consider in face-to-face interactions. These negative behaviours can cause harm, both emotionally and psychologically, and have real-world consequences. Another area where social media has had a profound impact is on politics and public discourse. It has changed the way political information is disseminated, allowing politicians to communicate directly with their constituents and creating a platform for citizens to voice their opinions. However, it has also given rise to echo chambers, where individuals are exposed only to information and opinions that align with their existing beliefs. This can lead to **polarization** and the spread of misinformation. The influence of social media in shaping public opinion and political outcomes has become particularly evident in recent years. It has played a significant role in the organization of protests, the mobilization of social and political movements, and the spread of "fake news." The Cambridge Analytica scandal, in which user data was exploited for political purposes, highlighted the potential for misuse and manipulation of social media platforms.

Furthermore, social media platforms face ongoing debates and challenges related to data privacy and the collection and utilization of user data. The information users share on these platforms can be used for targeted advertising, which raises concerns about the invasion of privacy and the potential for manipulation. Laws and regulations regarding data privacy are still evolving to address these concerns. The impact of social media on society is multifaceted and complex. It has brought about both positive and negative changes in the way we communicate, interact, and perceive the world. The ability to connect with

others, express oneself, and access information quickly are all valuable aspects of social media. However, the negative effects on mental health, the proliferation of cyberbullying and misinformation, and its influence on political discourse are significant challenges that need to be addressed. As society continues to grapple with the implications of social media, it is crucial to strike a balance between reaping its benefits and mitigating its drawbacks. This involves individual responsibility, as well as regulatory and policy measures to ensure that social media platforms are safe and constructive spaces for communication and expression. Social media's impact on society is ongoing and evolving, and it will remain a subject of study and debate for years to come.

71. What is the central idea of the passage regarding the impact of social media on society?

A) Social media has predominantly positive effects on society, including improved communication and access to information.

B) The negative consequences of social media, such as cyberbullying and misinformation, far outweigh any positive aspects.

C) Social media's impact on society is complex, with both positive and negative effects, requiring a balance between benefits and drawbacks.

D) The passage argues that social media is primarily responsible for polarization and the spread of misinformation in politics.

E) None of the above.

72. A synonym for "polarization" as used in the passage could be:

A) Unification
B) Division
C) Moderation
D) Inclusion
E) none of the above

73. What was one of the key consequences of the Cambridge Analytica scandal mentioned in the passage?

A) The rise of social media echo chambers.

B) Increased government regulation of social media platforms.

C) The potential misuse of user data for political purposes.

D) The positive impact of social media on political discourse.

E) none of the above

74. What is one of the significant positive aspects of social media mentioned in the passage, and how does it impact individuals and society?

A) Social media fosters cyberbullying and hate speech, leading to increased negativity online.

B) Social media allows for the quick dissemination of information and helps people stay connected across geographical boundaries.

C) Social media primarily serves as a tool for promoting businesses and generating profit.

D) Social media encourages people to become more private and less expressive about their thoughts and feelings.

E) None of the above.

75. What are some of the challenges associated with the use of social media as discussed in the passage?

A) Social media enhances self-esteem and reduces feelings of inadequacy.

B) Social media encourages users to stay well-informed about world events.

C) Social media can lead to feelings of inadequacy, addiction, and compulsive use.

D) Social media discourages the formation of online communities.

E) None of the above.

76. What is the antonym of "democratizing" as used in the passage regarding content creators turning their hobbies into lucrative careers?

A) Centralizing

B) Authorizing

C) Privatizing

D) Enabling

E) none of the above

77. Rearrange the sentence.

A) helping people stay

B) a sense of global citizenship

C) informed about world events and fostering

D) information and news,

E) social media enables the quick dissemination of

A) CEADB

B) CEDAB

C) BEADC

D) EDACB

E) No arrangement required.

Directions (78-83): In the following questions, you have a passage where some of the words have been omitted. Read the passage carefully and choose the correct answer to each blank out of the five alternatives.

In Gazipur, the protesters were seen **(A)_____**stones at many shops, while in Dhaka's Mirpur area, hundreds of **(B)_____**chanted demanding **(C)_____**wages. Some were seen **(D)_____**vehicles. Others chanted **(E)_____**as security personnel **(F)_____**the area.

78. Which of the following options will fill the blank A?

A) Gathering
B) Selling
C) Throwing
D) Protecting
E) None of the above.

79. Which of the following options will fill the blank B?

A) Bystanders
B) Agitators
C) Workers
D) Spectators
E) None of the above.

80. Which of the following options will fill the blank C?

A) Better
B) Lower
C) Fair
D) Unchanged
E) None of the above.

81. Which of the following options will fill the blank D?

A) Defending
B) Repairing
C) Honouring
D) Vandalizing
E) None of the above.

82. Which of the following options will fill the blank E?

A) Marching
B) Negotiating
C) Slogans
D) Surrendering
E) None of the above.

83. Which of the following options will fill the blank F?

A) Patrolled
B) Organized
C) Danced
D) Gardened
E) None of the above.

Directions (84-88): In the following questions, a sentence is given with two blanks in it. Choose the words from the given options that would fill both the blanks in each sentence and make them grammatically and contextually correct.

84. Secretary of the Department of Empowerment of Persons with Disabilities Rajesh Aggarwal and Secretary of the Department of School Education and Literacy Sanjay Kumar _____the Walk to _____the Government's commitment to celebrating diversity.

A) Supported, Highlight
B) Encouraged, Disregard
C) Attended, Weaken
D) Inaugurated, Reinforce
E) None of the above.

85. There was strong _____over the _____seat belts and camera

reform from the private bus owners in Kerala.

A) Approval, Voluntary

B) Support, Optional

C) Criticism, Mandatory

D) Compliance, Recommended

E) None of the above.

86. President Biden's aides are facing the challenge of balancing the demands for his time, including the ongoing Israel-Hamas war in the Middle East and _____with a Republican-controlled House of Representatives on _____spending.

A) Conflict, Local

B) Negotiations, Federal

C) Cooperation, International

D) Resolution, State

E) None of the above.

87. Craig Mokhiber, a top-ranking official of the United Nations (UN), has _____as he called for the _____of the "deeply racist, settler-colonial project" while citing "genocide" of the Palestinian civilians as Israel continues to batter Gaza.

A) Resigned, Dismantling

B) Retired, Expansion

C) Promoted, Establishment

D) Declared, Transformation

E) None of the above.

88. Former chief minister of Jammu and Kashmir and Peoples Democratic Party president Mehbooba Mufti _____the killing and said there was an unfortunate _____in such attacks.

A) Supported, Decline

B) Celebrated, Continuation

C) Ignored, Plateau

D) Condemned, Rise

E) None of the above.

Directions (89-92): In the following questions, some part of the sentence may have an error in it. Find out which part of the sentence has an error and select the appropriate option. If a sentence is free from error, select 'No Error'.

89.

The pollution level in the capital city Delhi **(A)/** continued to remain in the 'very poor' **(B)/** category for the fifth consecutive **(C)/** day were overall AQI currently at 336, according to SAFAR data at 7:30 am.**(D)/** No error **(E)**

A. A

B. B

C. C

D. D

E. E

90.

United States President Joe Biden's **(A)/** participation in the 28th United Nations **(B)/** "Conference of the Parties" on climate (COP28) **(C)/**

remains uncertain, with sources suggest he is unlikely to attend. **(D)/** No error. **(E)**

A. A

B. B

C. C

D. D

E. E

91.

A 24-year-old Indian student have **(A)/** been stabbed with a knife in **(B)/** the US state of Indiana and **(C)/** is reportedly in a critical condition. **(D)/** No error. **(E)**

A. A

B. B

C. C

D. D

E. E

92.

The Akhaura-Agartala cross-border **(A)/** rail link project has been executed **(B)/** with an Indian grant by **(C)/** ₹392.52 crore extended to Bangladesh. **(D)/** No error. **(E)**

A.) A

B. B

C. C

D. D

E. E

Directions (93-97): In the questions given below, a word is given in bold followed by three sentences. Find the sentences which have used the word correctly and mark that as your answer.

93.

Scale

A) "The architect needed to scale down the design to fit the budget."

B) "The map showed a 1:10,000 scale, making it easy to calculate distances."

C) "She wanted to scale the mountain, but her fear of heights held her back."

A. Only A

B. both A and B

C. only C

D. both A and C

E. all are correct

94.

Evaluate

A) The teacher needs to evaluate the students' performance on the final exam.

B) He decided to evaluate a delicious dish by trying it at a local restaurant.

C) The company will evaluate the market research data before launching the new product.

A. Only A

B. both A and B

C. only C

D. both A and C

E. all are correct

95.

Demonstrate

A) He attempted to demonstrate his gratitude by giving her a heartfelt thank-you card.
B) The teacher will demonstrate the scientific experiment to the students.
C) She used a model to demonstrate the concept of solar eclipses.
A. Only A
B. both C and B
C. only C
D. both A and C
E. all are correct

96.
Implement
A) The company decided to implement a new employee training program.
B) The chef tried to implement a gourmet recipe for the team-building exercise.
C) She wanted to implement a novel of suspense to her morning routine.
 A. Only A
B. both A and B
C. only C
D. both A and C
E. all are correct

97.
Compromise
A) "She compromised with her friend by eating ice cream for breakfast."
B) "The detective compromised the crime scene by collecting too much evidence."

C) "The two parties were able to compromise and reach an agreement on the contract terms."
A. Only A
B. both A and B
C. only C
D. both A and C
E. all are correct

Directions (98-100): Select the phrase/connector from the given three options which can be used to form a single sentence from the two sentences given below, implying the same meaning as expressed in the statement sentences.
98. Some of the species have a natural defense system against external threats. One of these animals is the armadillo whose 'bulletproof' body is truly a marvel.
I. In addition to having a natural defense system against external threats, another example of such an animal is the armadillo, whose 'bulletproof' body is truly a marvel.
II. Some of the species have a natural defense system against external threats furthermore is the armadillo whose 'bulletproof' body is truly a marvel.
III. Moreover, in the realm of animals with natural defense systems against external threats, the armadillo whose 'bulletproof' body is truly a marvel.
a) Both II and III
b) Only II

c) Both I and III
d) Only I
e) Both I and II

99. 70 percent road accident deaths in India during the last year. Of the total road accident deaths, a majority were due to over-speeding.

I. Although 70 percent road accident deaths in India during the last year, they were due to over-speeding.

II. 70 percent road accident deaths in India during the last year and of the total road accident deaths, a majority were due to over-speeding.

III. As 70 percent road accident deaths in India during the last year, a majority were due to over-speeding.

a) Both II and III
b) Only II
c) Both I and III
d) Only I
e) Both I and II

100. The ocean could fascinate all with its unexplored world of unfamiliar creatures. Resembling a strawberry, a new creature possesses a captivating appearance that could easily be mistaken for a jewel or gem.

I. Furthermore, resembling a strawberry, a new creature possesses a captivating appearance that could easily be mistaken for a jewel or gem in the unexplored world of unfamiliar creatures found in the ocean.

II. Moreover, resembling a strawberry, a new creature possesses a captivating appearance that could easily be mistaken for a jewel or gem in the unexplored world of unfamiliar creatures within the ocean.

III. Despite of the ocean could fascinate all with its unexplored world of unfamiliar creatures which Resembling a strawberry, a new creature possesses a captivating appearance that could easily be mistaken for a jewel or gem.

a) Both II and III
b) Only II
c) Both I and III
d) Only I
e) Both I and II

ANSWER WITH EXPLANATION

Direction (1-5):
1) Answer: D
2) Answer: E
3) Answer: A
4) Answer: D
5) Answer: B
Final arrangement
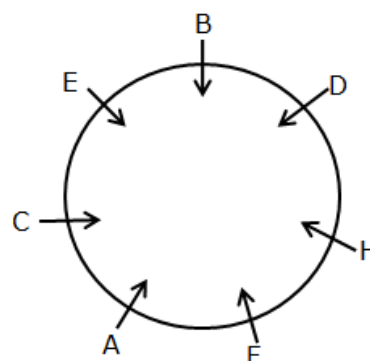
We have,
- D sits third to the right of A.
- Only one person sits between A and E (either from left or right).

From the above conditions, there are two possibilities
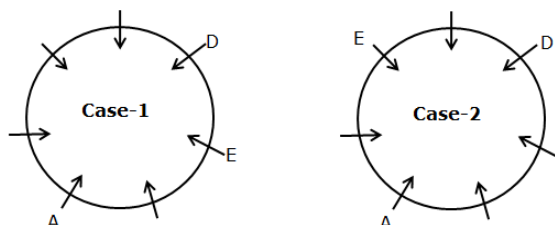
Again, we have
- B sits immediate left of E.
- Only three persons sit between B and F (either from left or right).

After applying the above conditions one more possibility is added
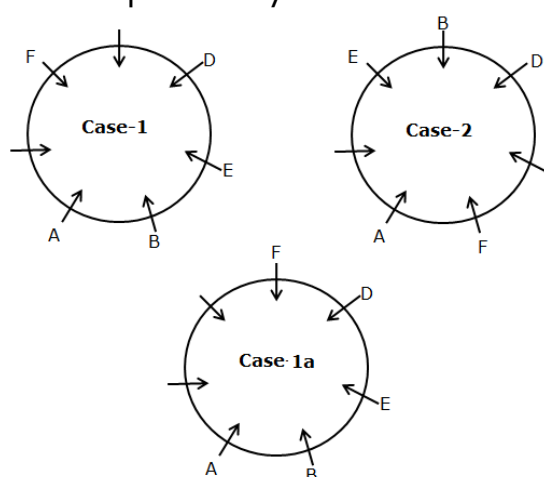
Again, we have
- One person sits between F and C.
- H and C are not immediate neighbours.

After applying the above conditions case-1 and case-1a get eliminated because H and C are immediate neighbours in case-1a and there is no possibility to place C in case-1, hence case-2 shows the final arrangement.
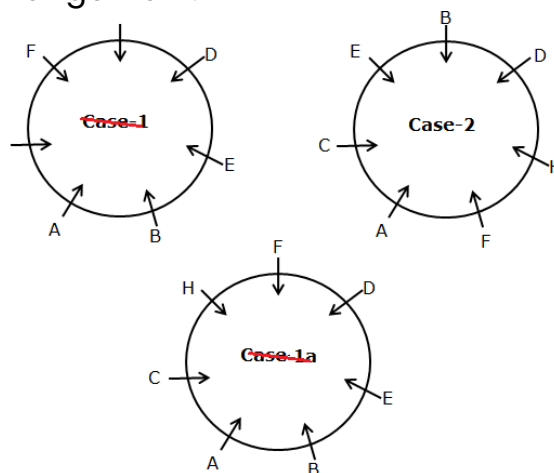
6. Answer: E
E≤F<J=P; J=V≥C>K≥A≥S
Conclusions:
I. S<P (P=J=V≥C>K≥A≥S) –>True
II. V≥E (V=J>F≥E) –>False

7. Answer: D
R<B≤W<C; W=Q≥X>I
Conclusions:
I. R≤Q (Q=W≥B>R) –>False
II. C>I (C>W=Q≥X>I) –>True

8. Answer: B
Y>F=O≥T≤G; M>T>X=S≥H
Conclusions:
I. S<Y (Y>F=O≥T>X=S) –>True
II. G>H (G≥T>X=S≥H) –>True

Direction (9-13):
9) Answer: D

10) Answer: C

11) Answer: E (All the persons are living on an even numbered floor except option e)

12) Answer: B

13) Answer: A

Final arrangement

Floors	People
8	S
7	U
6	P
5	T
4	V
3	Q
2	W
1	R

We have,

- Q lives on an odd numbered floor but below fifth floor.
- Only three people live between Q and U.

From the above conditions, there are two possibilities

Floors	Case-1 People	Case-2 People
8		
7	U	
6		
5		U
4		
3	Q	
2		
1		Q

Again, we have

- As many persons live above U as below W.
- Only two people live between W and T.
- P lives immediately above T.

Floors	Case-1 People	Case-2 People
8		P
7	U	T
6	P	
5	T	U
4		W
3	Q	
2	W	
1		Q

Again, we have

- R lives three floors below V.
- S and R doesn't live on the adjacent floors.

After applying the above conditions case-2 gets eliminated because S and R lives on the adjacent floor, hence case-1 shows the final arrangement.

Floors	Case-1 People	~~Case-2~~ People
8	S	P
7	U	T
6	P	V
5	T	U
4	V	W
3	Q	R
2	W	S
1	R	Q

14. Answer: D

3 7 6 2 8 5 1 4 9 6 9

9 9 8 7 6 6 5 4 3 2 1

15. Answer: C

T R A M P O L I N E

S Q B **L** O **P** K J M F

L M N O **P**

Direction (16-19):

16) Answer: D

17) Answer: C

18) Answer: E

19) Answer: B (Only one person sits between both persons, except option b)

Final arrangement
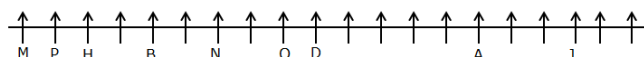
We have,

- Only five persons sit between M and N.
- B sits second to the left of N.

From the above conditions, there are two possibilities
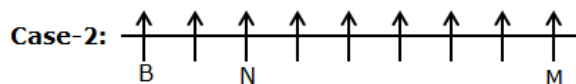
Again, we have

- Only three persons sit between B and O, who sits sixth to the left of A.

- J sits third to the right of A and sits third from one of the extreme ends of the row.
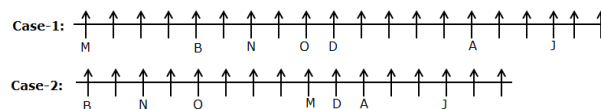
Again, we have

- As many persons sit between O and M as between J and D.
- Only seven persons sit between D and P, who sits second from one of the extreme ends.
- H sits immediate right of P.

After applying the above conditions case-2 gets eliminated because there is no possibility to place P, hence case-1 shows the final arrangement.
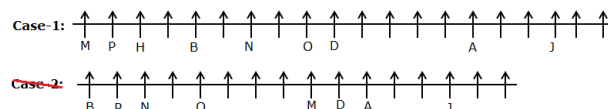
20) Answer: C

Given series:

E Y % R * N P # @ A W & + D Z K ? U F $! B I = Ω G X ®

Required series:

Vowel-Consonant-Symbol

E Y % R * N P # @ **A W &** + D Z K ? **U F $** ! B I = Ω G X ®

21) Answer: A

Given series:

E Y % R * N P # @ A W & + D Z K ? U F $! B I = Ω G X ®

Required series:

E Y R N P A W D Z K **U** F B I G X

22) Answer: B

Given series:

E Y % **R** * N P # @ A W & + D Z K ? U F $! B I = Ω G X ®

Nineteenth element from the right end is **A** and then sixth to the left of A is **R.**

23) Answer: C

'Given series:

E Y % R * N P # @ A W & **+** D Z K ? U F $! B I = Ω G X ®

The number of symbols to the right of U is **9,** which is same as the number of symbols to the left of **+**

Direction (24–25):

24) Answer: C (First point is south west of the second point, except option c)

25) Answer: B
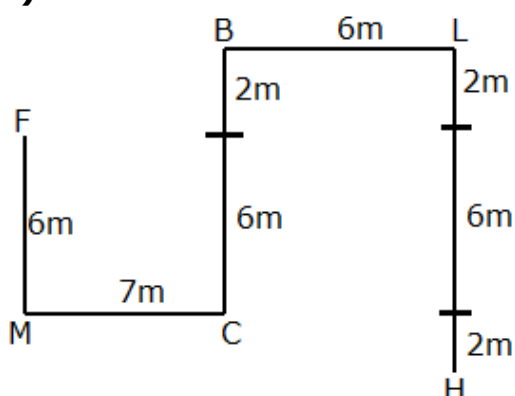
Direction (26–30):

26) Answer: B

27) Answer: D

28) Answer: C

29) Answer: E

30) Answer: A

Final arrangement

Designations	Persons
MD	R
CEO	O
CFO	S
CTO	Q
Project Manager	N
Team Leader	M
Assistant TL	L
Trainee	P

We have,

- Not less than three persons are senior to Q.
- M is two persons junior to Q.

From the above conditions, there are three possibilities

Designations	Case-1 Persons	Case-2 Persons	Case-3 Persons
MD			
CEO			
CFO			
CTO	Q		
Project Manager		Q	
Team Leader	M		Q
Assistant TL		M	
Trainee			M

Again, we have

- Only two persons are designated between M and S.
- O is immediately senior to S.
- As many persons senior to O as junior to L.

After applying the above conditions case-3 gets eliminated because there is no possibility to place L.

Designations	Case-1 Persons	Case-2 Persons	~~Case-3~~ Persons
MD			
CEO	O		
CFO	S	O	
CTO	Q	S	O
Project Manager		Q	S
Team Leader	M	L	Q
Assistant TL	L	M	
Trainee			M

Again, we have

- Only one person is designated between L and N.
- R is designated as neither CEO nor Trainee.
- P is not immediately junior to R.

After applying the above conditions case-2 gets eliminated because P is immediately junior to R, hence case-1 shows the final arrangement.

Designations	Case-1 Persons	~~Case-2~~ Persons
MD	R	R
CEO	O	P
CFO	S	O
CTO	Q	S
Project Manager	N	Q
Team Leader	M	L
Assistant TL	L	M
Trainee	P	N

Directions (31-34):

31) Answer: D

32) Answer: E

33) Answer: B

34) Answer: C

Words	Codes
Spray/effects	gh/xr
Light	yu
Powder	kq
Sprinkle	sn
Scatter	ay
Fire	tg
Gun	we
Shot	mh
Talc/tire	tl/op

35. Answer: E

$F \geq W > K \geq T \geq G = I > U$

a) $W \geq I$ ($W > K \geq T \geq G = I$) ->False

b) $U \leq K$ ($K \geq T \geq G = I > U$) ->False

c) $T < I$ ($I = G \leq T$) ->False

d) $F \geq T$ ($F \geq W > K \geq T$) ->False

e) $U < T$ ($T \geq G = I > U$) ->True

Directions (36-41):

The total number of students enrolled in school C=710

Difference between the number of boys and girls=30

The number of boys=(710+30)/2=370

The number of girls=340

In school A, 20%=40

100%=200

The number of girls=200

The number of boys =240

The number of boys in school E=200/1*2=400

The number of girls in school E=400-60=340

The number of girls in school B=340/17*13=260

The number of boys in school B=260+20=280

The number of girls in school D=340/17*9=180

The number of boys in school D=180+50=230

Schools	Boys	Girls
A	240	200
B	280	260
C	370	340
D	230	180
E	400	340

36. Answer: B

The total number of students from school K=760

The number of boys from school K=610-280=330

The number of girls from school K=760-330=430

Required average=(430+200)/2=315

37. Answer: A

The number of boys who buy uniforms from A=(100-20)/100*240 =192

The number of boys who buy uniforms from B=(100-15)/100*280 =238

The number of boys who buy uniforms from C=(100-10)/100*370 =333

The number of boys who buy uniforms from D=(100-20)/100*230 =184

The number of boys who buy uniforms from E=(100-15)/100*400 =340

Required number of girls=1500-(192+238+333+184+340) =1500-1287=213

38. Answer: E

The number of girls paying fees=2/9*180=40

The number of girls not paid fees=180-40=140

The number of boys paid fees=30/100*230=69

The number of boys not paid fees=230-69=161

Required number of boys and girls=161+140=301

39. Answer: E

The number of boys absent from school B=2/7*280=80

The number of boys presents from school B=280-80=200

The number of boys absent from school E=2/5*400=160

The number of boys presents from school B=400-160=240

The number of girls absent from B and E=450-(80+160) =450-240=210

Required number of girls present=(260+340)-210=390

40. Answer: C

New difference between the number of boys and girls from school C=2*30=60

The new number of girls=110/100*340=374

Required number of boys=374+60=434

41. Answer: A

The total number of boys from schools A and B=240+280=520

The total number of girls from schools D and E=180+340=520

Required percentage=520/520*100=100%

Directions (42-47):

Days	The number of laptops and mouse sold	The number of laptops sold	The number of mouse sold
Monday	210	84	126
Tuesday	84	21	63
Wednesday	294	210	84
Thursday	168	84	84
Friday	84	72	12

42. Answer: B

The number of mouse sold on Saturday=x

The number of laptops sold on Saturday=200% of x -10

The total number of laptops and mouse sold on Saturday

=210-100=110

x+200/100*x-10=110

x+2x-10=110

3x=120

x=120/3=40

43. Answer: A

According to the question,

The number of laptops, mouse, and keyboards sold on Wednesday=y

The number of mouse sold on Wednesday=20/100*y

84/20*100=420

x=420

The number of keyboards=420-84-210=126

Required average=(126+210)/2=168

44. Answer: E

The number of type-A laptops sold on Tuesday=x

The number of type-A laptops sold on Monday=6x

The total number of type-B laptops sold on Monday and Tuesday=17.5*2=35

The number of type-A laptops sold on both days=(84+21)-35

=105-35=70

x+6x=70

7x=70

x=10

Required number of type-B laptops sold on Tuesday=21-10=11

45. Answer: D

The cost price=Rs.450

The total revenue when sold at Rs.420=84/2*420=Rs.17640

The total revenue when sold at Rs.480=84/2*480=Rs.20160

The total cost price=450*84=Rs.37800

Required profit=37800-(17640+20160)
=37800-37800=0

46. Answer: A
According to the question,
The number of mouses sold on Tuesday=63+5=68
The number of mouses sold on Thursday=84+6=90
The total number of mouses on all five days=126+68+84+90+12=380
Required average=380/5=76

47. Answer: C
The number of laptops returned on Monday=1/12*84=7
The number of laptops returned on Tuesday=3/7*21=9
The number of laptops returned on Thursday=1/4*84=21
Required number of laptops not returned=(84-7)+(21-9)+(84-21)
=77+12+63
=152

48. Answer: D
$\sqrt{484} + \sqrt{225} + 13^2 - 341 = (?)$
$22 + 15 + 169 - 341 = ?$
$206 - 341 = ?$
$? = -135$

49. Answer: A
$((5)^2)^2 * (25)^{-2} \div 5^{-4} = (5)^?$
$5^4 * 5^{-4} * 5^4 = 5^?$
$?=4-4+4$

$?=4$

50. Answer: B
$25 * 15 + 12 * 7 - \sqrt{1936} = ? + 154$
$375 + 84 - 44 = ? + 154$
$415 - 154 = ?$
$261 = ?$

51. Answer: C
25% of 520 − 120% of 85 + 45% of 160 =?
25/100*520 − 120/100*85 + 45/100*160 = ?
$130 - 102 + 72 = ?$
$202 - 102 = ?$
$100 = ?$

52. Answer: B
55% of 500 + $\sqrt{2116}$ *9 − 33% of 1500 = ?
$55 * 5 + 46 * 9 - 33*15 = ?$
$275 + 414 - 495 = ?$
$689 - 495 = ?$
$194 = ?$

53. Answer: A
$3.5 * 40 + 15.5 * 12 + 10.5 * 60 = ? + 35 *4$
$140 + 186 + 630 = ? + 140$
$816 = ?$

54. Answer: A
$\sqrt{841} = \sqrt[3]{3375} + \sqrt{441} - \sqrt{625} + ?$

$29 = 15 + 21 - 25 + ?$
$? = 29-11$
$?=18$

55. Answer: B

The total number of pens=x

The number of black pens=20% of 60% of x

The number of blue pens=40% of 60% of x

The number of green pens=(100-40-20)% of 60% of x=48

40/100*60/100*x=48

24/100*x=48

x=4800/24

x=200

The required number of red pens=40% of 200=80

56. Answer: B

According to the question,

Scheme I rate of interest =r1

Scheme II rate of interest =r2

(4500*4*r1/100)/ (6000*3*r2/100) =3 :4

(45*4*r1)/(60*3*r2) = 3 / 4

r1/r2 = 3 / 4

Required ratio=3:4

57. Answer: A

According to the question,

Let the loss percentage, x=100-y

Cost price of watch=Rs. 5000

Cost price of laptop=Rs. 20000

5000/100*125=20000/100*(100-y)

125=4(100-y)

125=400-4y

4y=400-125

y=275/4

y= 68.75

Required percentage, x=(100-68.75)%=31.25%

58. Answer: D

According to the question,

Speed of train=s

120/8=(s+4)

15=s+4

11 m/s=s

Then,

(120+l)/11 =15

120+l=165

l=165-120=45 meters

Required time= (120+300)/11=420/11 seconds

59. Answer: B

1+5= 6

6+7= 13

13+11= 24

24+13= **37**

37+17= 54

60. Answer: E

$$3 \quad 6 \quad 20 \quad 45 \quad \mathbf{81}$$

$$3 \qquad 14 \qquad 25 \qquad 36$$

$$11 \qquad 11 \qquad 11$$
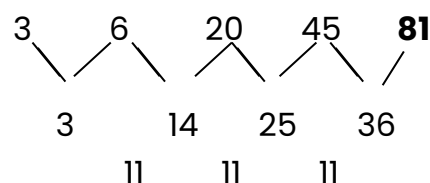
61. Answer: C

$11^2+1=122$

$13^2+1=170$

$17^2+1=290$

$19^2+1=\mathbf{362}$

$23^2+1=530$

62. Answer: B

$5*2 =$ **10**

$10*3 = 30$

$30*2 = 60$

$60*3 = 180$

63. Answer: A

$108-2! =$ **106**

$106- 3! = 100$

$100- 4! = 76$

$76 -5! = -44$

64. Answer: D

Let Tara's age= x

Deepa's age =x-8

Geeta's age= x+11

Average of their ages=36

$x+x-8+x+11=36*3$

$3x+3=108$

$3x=108-3$

$x=105/3=35$

Required age of Tara = 35 + 10 = 45 years

65. Answer: C

The initial quantity of milk=150 liters

Added 30 liters of water, then milk: water=150:30

=5:1

He sold 60 liters of the mixture.

Remaining milk: water ratio=150-50:30-10

=100:20(30)—added water 30 liters

=100:50=2:1

He sold 30 liters of the mixture,

Remaining ratio,

 milk: water=100-20:50-10

=80:40

Required amount of milk=80 liters

66. Answer: E

According to the question,

Time taken by A and B to fill =15 hours

Total   capacity=15*(4+7)=15*11=165 litres

The efficiency of C=4/2=2

Require time taken=165/(4+7-2)

=165/9=18(1/3) hours

67. Answer: D

The average income of 12 persons=Rs.14500

The average income of first 6 persons=Rs.13000

The average income of last two persons=Rs.15000

Require   average=(14500*12-(13000*6)-(15000*2)) /4

=(174000-78000-30000)/4

=66000/4=Rs. 16500

68. Answer: C

According to the question,

Let the upstream speed and the river speed are 8x and 3x respectively

Speed of boat =8x+3x=11x

Downstream speed =11x+3x=14x

280/8x +140/14x =22.5

35+10=22.5x

45=22.5x

2=x

Required time taken=132/(11*2)=132/22=6 hours

69. Answer: E

The radius of the circle, length of the rectangle, and side of the square are equal= x cm

2*π*x − 4*x =48 cm

2*22/7 *x - 4*x =48 cm

22x-14x= 24*7

8x=24*7

x=21 cm

Perimeter of rectangle, 2(l+b)=48 cm

2(21+b)=48

42+2b=48

2b=6

Required breadth, b=3 cm

70. Answer: C

According to the question,

Arun : Shiva

5x*12 : 2x*6

5x*12-2x*6=5760

60x-12x=5760

48x=5760

x=120

The required investment of Arun = 5*120 = Rs.600

71. Answer: C

Option C is the correct answer because it accurately reflects the central idea of the passage. The passage presents a nuanced perspective on the impact of social media, discussing both positive and negative effects and emphasizing the need to strike a balance between the benefits and drawbacks.

Incorrect option explanation:

A) While the passage mentions positive effects, it also discusses negative consequences, so this option oversimplifies the central idea.

B) This option focuses solely on the negative consequences and does not reflect the nuanced perspective presented in the passage.

D) The passage does discuss the negative impact on politics. So, this option is not a correct answer.

72. Answer: B

In the passage, "polarization" refers to the division or separation of people into opposing groups with extreme viewpoints. "Division" is an appropriate synonym because it reflects the idea of people being divided into opposing factions with strong differences in opinion. So, option B is the correct answer.

Incorrect Option explanation:

A) "Unification" means bringing people or things together, which is the opposite of polarization.

C) "Moderation" implies avoiding extremes and taking a middle-

ground approach, which is the opposite of polarization.

D) "Inclusion" suggests incorporating everyone, which is not synonymous with the idea of division or polarization discussed in the passage.

73. Answer: C

The Cambridge Analytica scandal is discussed in the passage as a specific event that had important consequences. In the passage, it is stated that user data was exploited for political purposes as a result of this scandal. This is significant because it illustrates the potential misuse and manipulation of user data on social media platforms for political gains. Therefore, option C, "The potential misuse of user data for political purposes," is the correct answer.

Incorrect option explanation:

Option A is not a consequence of the Cambridge Analytica scandal. Social media echo chambers are a different issue related to the way information is shared and consumed on social media platforms, but they are not directly tied to this scandal.

Option B suggests that the consequence of the scandal was increased government regulation of social media platforms. While government regulation is a broader

topic of discussion related to social media, the passage does not specifically mention this as a consequence of the Cambridge Analytica scandal.

Option D is incorrect because the passage actually discusses the negative impact of social media on political discourse, not its positive impact, which makes this option inappropriate as a consequence of the Cambridge Analytica scandal.

74. Answer: B

The correct answer is B because the passage states that one of the significant positive aspects of social media is that it allows for the quick dissemination of information and helps people stay connected across geographical boundaries. This means that social media serves as a valuable tool for maintaining communication between friends and family separated by long distances and also fosters a sense of global citizenship by keeping people informed about world events.

Incorrect option explanation:

Option A is incorrect because the passage mentions cyberbullying and hate speech as negative consequences of social media, not positive aspects.

Option C is incorrect because while social media can be used for

business promotion, it is not the primary point made in the passage. Option D is incorrect because the passage highlights how social media is a platform for self-expression, not for becoming more private and less expressive.

75. Answer: C

The correct answer is C because the passage highlights several challenges associated with the use of social media. It points out that social media can lead to negative consequences such as feelings of inadequacy, addiction, and compulsive use.

Incorrect option explanation:

Option A is incorrect because the passage does not suggest that social media enhances self-esteem and reduces feelings of inadequacy. Instead, it discusses how it can have the opposite effect.

Option B is wrong because the passage does mention that social media helps people stay informed about world events as a positive aspect, but it does not present this as a challenge associated with social media.

Option D is incorrect because the passage emphasizes that social media empowers individuals to build communities around shared interests, so it does not discourage the formation of online communities.

76. Answer: C

The correct answer is C) Privatizing. In the context of the passage, "democratizing" means making something accessible to a wider range of people. The opposite of this would be "privatizing," which means making something exclusive or controlled by a select few.

Incorrect Option Explanation:

"Centralizing," is incorrect because it does not represent the opposite of "democratizing." Centralizing implies the concentration of power or control in one central authority, which is not the opposite of making something more accessible to a wider range of people.

Option B, "Authorizing," is incorrect because "authorizing" does not convey the opposite of "democratizing" in this context. "Authorizing" typically means granting official permission or approval, which is not directly opposite to making something more accessible and open to a broader audience, as "democratizing" does.

"Enabling," is incorrect because "enabling" is not the opposite of "democratizing" when used in the context of content creators turning their hobbies into lucrative careers.

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"Enabling" implies providing support or means to make something possible, which is not the opposite of "democratizing" in this context.

77. Answer: D
EDACB

Social media enables the quick dissemination of information and news, helping people stay informed about world events and fostering a sense of global citizenship.

78. Answer: C

"Throwing" is the appropriate word to use in this context because it describes the action of protesters launching or propelling stones toward the shops. It conveys the idea that the protesters were engaged in this activity.

Incorrect option explanation:

Gathering – This is an incorrect option as it does not convey the intended meaning of the sentence. "Gathering stones at many shops" doesn't make sense in the context of the sentence.

Selling - This is an incorrect option as it implies a different action altogether. "Selling stones at many shops" does not fit the context of the sentence.

Protecting – This is an incorrect option as it implies a positive action, while the sentence is describing protesters engaging in vandalism and violence, not protecting anything.

79. Answer: B

"Agitators" is the appropriate word to use in this context because it accurately describes the people who are chanting and demanding better wages. An agitator is a person who is actively involved in stirring up or provoking public dissent or unrest, which fits the context of the sentence.

Incorrect option explanation:

Bystanders – This is an incorrect option because it implies a passive role of individuals who are merely observing the events, while the sentence is describing individuals who are actively engaged in chanting and demanding better wages.

Workers - This is an incorrect option because it doesn't convey the specific nature of their actions, which involve protesting and demanding better wages. "Workers" is too broad and doesn't capture the active role these individuals are playing in the protest.

Spectators – This is an incorrect option because it suggests that the individuals are merely observing the events without actively participating in the protest or demonstration. The

82. Answer: C

"Slogans" is the appropriate word to use in this context because it accurately describes what the other group of agitators is doing. They are chanting slogans, which means they are vocalizing specific phrases or expressions as a form of protest or demonstration. It fits the context of the sentence, which is describing the activities of different groups of agitators.

Incorrect option explanation:

Marching - This is an incorrect option because it suggests a physical movement, but the context of the sentence is focused on what the agitators are vocalizing rather than their physical actions.

Negotiating - This is an incorrect option because it implies a different type of activity involving discussions or agreements, which is not consistent with the context of the sentence.

Surrendering - This is an incorrect option because it implies giving up or yielding, which is not relevant to the context of the sentence where agitators are actively engaged in protest activities.

So, the correct option is "slogans" because it accurately conveys the intended action of the group of agitators who are vocalizing specific phrases or expressions as part of their protest.

83 Answer: A

"Patrolled" - It describes the action of security personnel who are actively monitoring or making rounds in the area to maintain order and security. It fits the context of the sentence, which describes the activities of both the agitators and the security personnel.

Incorrect option explanation:

Organized - This is an incorrect option because it suggests that security personnel are actively arranging or coordinating something, which is not in line with their role of maintaining order and security during the protest. Their role is to ensure safety and prevent disruptions.

Danced - This is an incorrect option because it suggests a different and unrelated action, and it doesn't fit the serious and official nature of the security personnel's duties.

Gardened - This is an incorrect option because it implies a completely unrelated and non-relevant action to the context of security personnel and a protest.

84. Answer: D

Inaugurated: In this context, "inaugurated" means to officially

open or launch an event, project, or initiative. In this case, Secretary Rajesh Aggarwal and Secretary Sanjay Kumar are inaugurating the Walk, which means they are officially starting it. This action reinforces the government's commitment to celebrating diversity.

Reinforce: In this context, "reinforce" means to strengthen or emphasize. By inaugurating the Walk, Secretary Rajesh Aggarwal and Secretary Sanjay Kumar are taking action to strengthen or emphasize the government's commitment to celebrating diversity.

Incorrect option explanation:

A) Supported, Highlight

Supported: "Supported" implies offering assistance or help, which is not the intended action in the sentence. The sentence is describing the official opening or launch of the Walk.

Highlight: While "highlight" is related to the theme of emphasizing or drawing attention to something, it does not accurately convey the idea of strengthening the government's commitment, which is the focus of the sentence.

B) Encouraged, Disregard

Encouraged: "Encouraged" means to inspire or motivate, and it doesn't fit the context of officially opening an event. It suggests a different action from inaugurating.

Disregard: "Disregard" means to ignore or pay no attention to something. This word is the opposite of what is intended in the sentence, as the government's commitment to celebrating diversity is being emphasized, not ignored.

C) Attended, Weaken

Attended: "Attended" implies that Secretary Rajesh Aggarwal and Secretary Sanjay Kumar were present at the Walk, but it does not convey the idea of officially opening or launching the event. The sentence is emphasizing their role in inaugurating the event, not just being present at it.

Weaken: "Weaken" means to make something less strong or effective. This term is the opposite of what is being done in the sentence, where the government's commitment is being reinforced or made stronger.

85. Answer: C

C) Criticism, Mandatory

Criticism: In this context, "criticism" refers to the act of expressing disapproval, negative feedback, or objections. The sentence is describing the negative feedback and objections expressed by private bus owners in Kerala regarding the

mandatory seat belts and camera reform.

Mandatory: "Mandatory" means required or compulsory. In the context of the sentence, the reform is described as "mandatory," indicating that the use of seat belts and cameras is required by law or regulation. This requirement is the subject of criticism from private bus owners.

Incorrect option explanation:

A) Approval, Voluntary

Approval: "Approval" means giving consent, agreement, or a positive response to something. This word is the opposite of what is intended in the sentence, as the private bus owners are expressing disapproval.

Voluntary: "Voluntary" means optional or done by choice. This word is the opposite of "mandatory" and does not accurately convey the meaning in the sentence, which is about a requirement imposed by law.

B) Support, Optional

Support: "Support" involves endorsing or assisting a cause or idea. In this context, the private bus owners are not supporting the mandatory reforms; they are criticizing them, so this word is not appropriate.

Optional: "Optional" means something that is not required but is done by choice. it is the opposite of

"mandatory" and does not fit the context of the sentence.

D) Compliance, Recommended

Compliance: "Compliance" refers to the act of following rules, regulations, or mandates. It doesn't accurately convey the sentiment of disapproval and objections expressed by the private bus owners, so it's not the correct choice.

Recommended: "Recommended" means that something is suggested or advised, but not required. The sentence is about a mandatory reform, so it is not the correct choice. So, the correct answer is option C.

86. Answer: B

B) Negotiations, Federal

Negotiations: "Negotiations" refers to the process of discussing and reaching agreements on various matters. In this context, it indicates that President Biden's aides are working on negotiations with the Republican-controlled House of Representatives regarding federal spending.

Federal: "Federal spending" refers to the budget and expenditures of the federal government. In this context, it indicates that President Biden's aides are negotiating with the Republican-controlled House of Representatives on matters related to the federal budget and government spending.

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Incorrect option explanation:

A) Conflict, Local

Conflict: It refers to a situation of disagreement or opposing interests, and it doesn't accurately convey the idea of discussions and reaching agreements. The sentence is about negotiations, not conflicts.

Local: "Local spending" would refer to the budget and expenditures of local or municipal governments. It is not the correct choice because the context is about negotiations at the federal government level.

C) Cooperation, International

Cooperation: "Cooperation" implies working together and collaborating, which is different from the context of negotiations, where parties may have differing interests and are trying to reach a compromise.

International: "International spending" would relate to expenditures on international matters, such as foreign aid or global initiatives. The sentence is specifically about negotiations within the United States federal government, so "international" is not the correct choice.

D) Resolution, State

Resolution: It implies finding a solution to a problem, but it doesn't accurately describe the process of negotiations itself. The sentence is about the negotiations with the House of Representatives.

State: "State spending" would refer to the budget and expenditures of individual U.S. states. Since the sentence is about negotiations at the federal level, "state" is not the correct choice.

87. Answer: A

A) Resigned, Dismantling

"Resigned" means to voluntarily leave one's position or job. In this context, it indicates that Craig Mokhiber has left his role or position within the United Nations. The sentence suggests that his resignation is connected to his statements about the situation in Gaza.

"Dismantling" means taking apart or disassembling something, often with the intention of putting an end to it. In this context, it indicates that Craig Mokhiber is calling for the disassembly or end of the "deeply racist, settler-colonial project" that he's referring to in his statements.

Incorrect option explanation:

B) Retired, Expansion

Retired: "Retired" means to leave a job or position, typically due to reaching a certain age or after a long career. The sentence implies a more immediate departure, and "retired" may not capture the sense

of a sudden or abrupt exit from the position.

Expansion: It means increasing or extending something. In the context of the sentence, it doesn't fit because Craig Mokhiber is not calling for the expansion of the project but rather its dismantling.

C) Promoted, Establishment

Promoted: It means to be given a higher position or role. It is not the appropriate word in the context, as it suggests advancement in a job, rather than leaving it.

Establishment: "Establishment" means creating or setting up something. The sentence implies the opposite, as Craig Mokhiber is calling for the end or disassembly of the project, not its establishment.

D) Declared, Transformation

Declared: "Declared" means to officially state or announce something. While Craig Mokhiber is indeed making statements about the situation in Gaza, the sentence is specifically addressing his departure from his UN position, so "declared" is not the right choice.

Transformation: It means changing or altering something. In this context, it doesn't accurately convey the idea of ending or disassembling the project, which is what Craig Mokhiber is advocating for.

88. Answer: D

D) Condemned, Rise

"Condemned" means to express strong disapproval or criticism, especially in the context of expressing disapproval for wrongful or harmful actions. In this sentence, Mehbooba Mufti is expressing strong disapproval for the killing and the increase in such attacks.

"Rise" refers to an increase or upward movement in the context of numbers, statistics, or occurrences. In this sentence, it indicates that Mehbooba Mufti is commenting on the unfortunate increase in such attacks.

Incorrect option explanation:

A) Supported, Decline

Supported: "Supported" means to express agreement, approval, or endorsement. In this context, it does not accurately convey the idea that Mehbooba Mufti is disapproving of the killing and the rise in attacks.

Decline: It means a decrease or downward movement. It does not accurately convey the idea that there is an increase in such attacks, which is the focus of Mehbooba Mufti's statement.

B) Celebrated, Continuation

Celebrated: It means to express joy, happiness, or approval. It is the opposite of what is intended in this sentence, where the context is about

expressing disapproval for a tragic event.

Continuation: "Continuation" means the ongoing or uninterrupted nature of something. It does not fit the context because it doesn't convey the idea of an increase or rise in attacks.

C) Ignored, Plateau

Ignored: It means to deliberately pay no attention to something. It is not the correct word, as it implies neglect rather than the strong disapproval expressed by "condemned."

Plateau: "Plateau" means reaching a stable or unchanging level after a period of growth. It does not accurately describe the situation of an increase in attacks mentioned in the sentence.

89. Answer: D

The error in part (D) is the incorrect use of "were."

The correct word to use in this context is "with." "With" is used to indicate a circumstance or condition accompanying an action or event. In this sentence, it is used to describe the condition of the pollution level in Delhi, which is "very poor," along with the accompanying information about the AQI.

90. Answer: D

The error in part (D) is the incorrect usage of the verb "suggest." The correct form is "suggesting." In this context, it should be in the present participle form to indicate an ongoing action or state. The sentence is describing the current situation where sources are suggesting that President Joe Biden is unlikely to attend, so "suggesting" is the appropriate form.

91. Answer: A

The error in part (A) is the subject-verb agreement. The subject of the sentence is "A 24-year-old Indian student," which is singular, so the correct verb form should be "has" (singular) instead of "have" (plural).

The correct sentence:

"A 24-year-old Indian student has been stabbed with a knife in the US state of Indiana and is reportedly in a critical condition."

92. Answer: C

The error in part (C) is the use of "by." In this context, "by" is not the appropriate preposition. The correct preposition to use in this sentence is "of" to indicate that the grant is of a certain amount (₹392.52 crore).

93. Answer: B

The sentence "She wanted to scale the mountain, but her fear of heights held her back" is incorrect. In this context, "scale" is used as a verb, meaning to climb or ascend, but it should be "climb the mountain" instead. "Scale" in this sentence does not convey the intended meaning correctly, as it suggests resizing or measuring the mountain's size.

94. Answer: D

The sentence "He decided to evaluate a delicious dish by trying it at a local restaurant" is incorrect. In this context, "evaluate" is used inappropriately. Evaluation typically involves assessing, analysing, or judging something for a specific purpose, such as quality, performance, or suitability. Trying a delicious dish at a restaurant doesn't really involve evaluation but rather personal enjoyment or tasting. The other two sentences use "evaluate" correctly to indicate a more formal assessment or analysis.

95. Answer: B

The sentence "He attempted to demonstrate his gratitude by giving her a heartfelt thank-you card" is somewhat unusual in its use of "demonstrate."

In the context of expressing gratitude with a heartfelt thank-you card, the word "demonstrate" may not be the most natural choice. A more suitable word for this context could be "express" or "convey."

"He attempted to express his gratitude by giving her a heartfelt thank-you card."

"demonstrate" is typically used to show or explain something, such as a process or concept, rather than an emotion like gratitude. The other two sentences use "demonstrate" correctly in the context of showing or explaining a scientific experiment and a concept.

96. Answer: A

"The company decided to implement a new employee training program."

In this sentence, "implement" is used correctly to indicate the action of putting a new employee training program into practice. This demonstrates a proper use of the word.

Incorrect option explanation:

"The chef tried to implement a gourmet recipe for the team-building exercise."

In this sentence, "implement" is used incorrectly. The word "implement" typically refers to putting plans, strategies, or systems into action. It doesn't make sense to "implement" a gourmet recipe for a team-building exercise. The word "prepare," or

"cook" would be more appropriate in this context.

"She wanted to implement a novel of suspense to her morning routine."

In this sentence, "implement" is used incorrectly. "Implement" is used for introducing or applying plans, strategies, or systems, and it doesn't fit the context of adding a novel of suspense to a morning routine. The word "add," or "incorporate" would be more suitable in this context.

97. Answer: C

"The two parties were able to compromise and reach an agreement on the contract terms."

In this sentence, "compromise" is used correctly to describe reaching an agreement by making concessions.

Incorrect option explanation:

A) "She compromised with her friend by eating ice cream for breakfast."

This sentence uses "compromise" incorrectly because eating ice cream for breakfast is not a typical act of compromise. A compromise typically involves finding a mutually agreed solution. "She compromised with her friend by eating ice cream for breakfast," a more suitable word for conveying the idea of making an agreement with her friend could be "negotiated" or "settled." For example:

"She negotiated with her friend, and they decided to have ice cream for breakfast."

B) "The detective compromised the crime scene by collecting too much evidence."

In this sentence, "compromised" is used incorrectly. "Compromised" here implies damage or jeopardizing the crime scene, which is not the intended meaning. The detective should have preserved the crime scene, not compromised it. "The detective compromised the crime scene by collecting too much evidence," a more suitable word for describing what the detective did would be "contaminated" or "tainted." For example:

"The detective contaminated the crime scene by collecting too much evidence."

98. Answer: C

Here are explanations for option I and option III:

"In addition to having a natural defense system against external threats, another example of such an animal is the armadillo, whose 'bulletproof' body is truly a marvel."

Option I: start with "In addition to," which effectively introduces the concept of animals having natural defense systems against external threats. It then smoothly transitions

to the specific example of the armadillo and describes its 'bulletproof' body as a marvel. The sentence structure is clear and logical.

Option III: "Moreover, in the realm of animals with natural defense systems against external threats, the armadillo whose 'bulletproof' body is truly a marvel."

Option III begins with "Moreover," which signals the addition of information to the previous statement or discussion. It then addresses the topic of animals with natural defense systems, focusing on the armadillo as an example. This creates a logical progression in the explanation.

99. Answer: B

The correct answer is option b - only II

"70 percent road accident deaths in India during the last year and of the total road accident deaths, a majority were due to over-speeding."

This statement correctly combines the two pieces of information: 70 percent of road accident deaths and the majority being due to over-speeding. It accurately represents the relationship between these two facts.

100. Answer: E

Option I: Furthermore, resembling a strawberry, a new creature possesses a captivating appearance that could easily be mistaken for a jewel or gem in the unexplored world of unfamiliar creatures found in the ocean.

"Furthermore" to introduce an additional point or idea related to the ocean's fascination.

Option II: Moreover, resembling a strawberry, a new creature possesses a captivating appearance that could easily be mistaken for a jewel or gem in the unexplored world of unfamiliar creatures within the ocean.

"Moreover" to convey the meaning of the abundance in the creatures of the ocean. It tells about the new creature which looks like a jewel or gem.

SBI Clerk Prelims Memory Based Paper
(Memory Based Paper held on 19th November 2022)

Reasoning Ability

1. If in the given word "SURNAME", the third, fourth, sixth and seventh letters are taken to form a meaningful word (one letter is used only once), then what will be the second letter from the right end of the newly formed word? If no such word can be formed then mark "X" as the answer. If more than one such word is formed then mark Z as the answer.

A.R

B.M

C.N

D.X

E.Z

Direction (2-6): Study the following information carefully and answer the below questions

Seven persons viz., A, B, C, D, E, F and G are working in an organization at different designations. The designations are in decreasing order such as General Manager (GM), Assistant General Manager (AGM), Senior Manager (SM), Manager (MG), Senior Clerk (SCL), Clerk (CL) and Office Assistant (OA).

Note: General Manager (GM) is the seniormost designation and Office Assistant (OA) is the juniormost designation.

E is junior to more than four persons. Only three persons are designated between E and G, who is immediately junior to A. As many persons senior to A as junior to C. B is immediately junior to G. D is neither Manager nor holds the seniormost designation. Not more than three persons are junior to F.

2. Who among the following person is the clerk?

A.B

B.C

C.F

D.D

E.E

3. D is designated in which of the following designation?

A.Office Assistant

B.General Manager

C.Assistant Manager

D.Senior Clerk

E.Clerk

4. How many persons are designated between G and C?

A.One

B.As many persons designated between A and E

C.Three

D.Five

E.As many persons designated between F and B

5. Which of the following statement is true with respect to the final arrangement?

A.Only three persons are designated between A and F

B.D is immediately junior to B

C.C is the Office Assistant (OA)

D.All are true

E.None of the statements are true

6. Who among the following person is designated three persons senior to E?

A.C

B.A

C.B

D.G

E.F

Direction (7-11): Study the following information carefully and answer the below questions

F G J E S T O Y A L A N P Q Z X U M C O L K E H S

7. How many letters which come before O in the English alphabetical series are between the letters which are eighth from both left and right end as per the given series?

A.Three

B.One

C.Two

D.Four

E.More than four

8. How many meaningful words can be formed from the sixth and ninth letters from the left end and third letter from the right end in the given series?

A.Three

B.One

C.Two

D.Four

E.More than four

9. Which of the following letter is eighth to the right of the seventeenth letter from the right end?

A.P

B.E

C.L

D.Z

E.U

10. If all the letters of the given series are written in reverse order, then which of the following letter is fourth to the left of the tenth letter from the right end?

A.X

B.Y

C.Q

D.M

E.C

11. If all the vowels are dropped from the given series, then which of the following letter is the twelfth from the right end?
A.N
B.L
C.Y
D.T
E.S

12. How many such pairs of letters are there in the word "SHAMBLE" each of which has as many letters between them in the word as in the English alphabetical series (both forward and backward directions)?
A.Five
B.Two
C.Three
D.Four
E.One

Direction (13-15): Study the following statements and then decide which of the given conclusions logically follows from the given statements disregarding the commonly known facts.
13. Statements:
Some jugs are bottles
Only a few bottles are boxes
All bags are jugs
Conclusions:
I) Atleast some bags are boxes

II) Some bottles are not jugs
A.If only conclusion I follows
B.If both conclusions I and II follow
C.If neither conclusion I nor II follow
D.If only conclusion II follows
E.If either conclusion I or II follow

14. Statements:
No black is blue
Only a few blue is red
All brown is black
Conclusions:
I) No brown is blue
II) Atleast some red is blue
A.If only conclusion I follows
B.If both conclusions I and II follow
C.If neither conclusion I nor II follow
D.If only conclusion II follows
E.If either conclusion I or II follow

15. Statements:
Only a few animals are birds
Only a few birds are mammals
Conclusions:
I) Atleast some animals are mammals
II) No mammal is animal
A.If only conclusion I follows
B.If both conclusions I and II follow
C.If neither conclusion I nor II follow
D.If only conclusion II follows
E.If either conclusion I or II follow

Direction (16-20): Study the following information carefully and answer the below questions

Seven persons viz., P, Q, R, S, T, U and W are sitting around a circular table facing the center.

Only two persons sit between S and T(either from left or right). R sits second to the left of S. P sits third to the right of Q. P is not an immediate neighbour of R. W sits second to the left of Q.

16. Who among the following person is sitting third to the right of U?

A.U

B.Q

C.W

D.T

E.R

17. How many persons are sitting between P and Q when counted from the right of Q?

A.No one

B.One

C.Four

D.Two

E.Three

18. As many persons sit between P and R when counted from the right of R as between W and _____ when counted from the left of W.

A.T

B.P

C.Q

D.U

E.S

19. Who among the following person is sitting to the immediate left of S?

A.The one who sits second to the left of U

B.R

C.P

D.The one who sits third to the right of R

E.W

20. Which of the following statement is true with respect to the final arrangement?

A.Only three persons are sitting between S and R

B.W sits immediate right of U

C.T sits third to the left of S

D.All are true

E.None is true

Direction (21): Study the following information carefully and answer the below questions.

Point T is 13 to the east of point R which is 7m to the north of point S. Point G is 1m to the south of point S which is 5m to the west of point M.

21. If point Z is 9m to the north of point M, then point Z is in which direction with respect to point S?

A.Southwest

B.South

C.Southeast

D.Northeast

E.Northwest

22. If "his name is" is coded as "456" and "my name was" is coded as "763" in a certain code language, then how is "your name has" possibly coded in the language?

A.591

B.491

C.179

D.169

E.391

Direction (23-25): Study the following information carefully and answer the below questions

Six persons A, B, C, D, E and F are of different weights. D is heavier than E who is heavier than B. F is lighter than A who is lighter than C. B is heavier than F. C is lighter than D. Only two persons are heavier than E. B is not the third lightest person. The weights of the heaviest and the second lightest persons are 72kg and 45kg respectively.

23. Which of the following person is the third lightest?

A.A

B.C

C.F

D.D

E.B

24. What will be the possible weight of C?

A.44kg

B.73kg

C.84kg

D.80kg

E.70kg

25. If the sum of the weights of E and D is 140kg and the sum of the weights of F and B is 87kg, then what will be the sum of the weights of E and F?

A.130kg

B.110kg

C.120kg

D.100kg

E.90kg

Direction (26-27): In the given questions, the relationship between different elements is shown in the statements followed by some conclusions. Find the conclusion which is definitely true.

26. Statements:

H ≤ I = A ≥ Y > V; M ≥ Y ≥ G =U; T < G ≤ N

Conclusions:

I) A > G

II) A = G

A.Only conclusion I is true

B.Both conclusions I and II are true

C.Neither conclusion I nor II is true

D.Only conclusion II is true

E.Either conclusion I or II is true

27. Statements:

A > B ≥ C < Z; W = C ≤ M ≥ L; V < Y > M ≥ U

Conclusions:

I) Z > W

II) L < Y

A.Only conclusion I is true

B.Both conclusions I and II are true

C.Neither conclusion I nor II is true

D.Only conclusion II is true

E.Either conclusion I or II is true

Direction (28-30): Study the following information carefully and answer the below questions

R is the only son of H who is the son-in-law of Z. U is the mother of K who is the only sister-in-law of D. D is the only daughter of Z. K is unmarried. G is the grandfather of B who is the child of H. G is not married to Z who is a female.

28. How is D related to R?

A.Son-in-law

B.Daughter

C.Mother

D.Father

E.Son

29. If Z is married to P, then how is B related to P?

A.Niece

B.Son

C.Daughter

D.Granddaughter

E.Grandson

30. Who among the following is the daughter-in-law of G?

A.Z

B.K

C.B

D.H

E.D

Direction (31-35): Study the following information carefully and answer the below questions

Ten persons are sitting in two parallel rows and facing each other. In row 1 P, Q, R, S and T are seated and all of them are facing south while in row 2 A, B, C, D and E are seated and all of them are facing north.

T sits second to the right of P. Only two persons sit between D and the one who faces P. Only one person sits between D and C. B sits immediate right of C. The one who faces B sits immediate left of Q.A sits second to the right of E. R doesn't sit opposite to E.

31. Who among the following pair of persons sit at the extreme ends?

A.P, A

B.Q, D

C.S, B

D.A, S

E.T, D

32. Four of the following five are alike in a certain way based on the given arrangement and thus form a group. Which one of the following does not belong to the group?

A.S
B.P
C.E
D.D
E.B

33. Who among the following person sits third to the left of S?
A.Q
B.P
C.R
D.T
E.S

34. Who among the following person sits opposite to R?
A.B
B.The one who sits second to the left of A
C.A
D.The one who sits immediate right of E
E.C

35. Which of the following statement(s) is/are true with respect to the final arrangement?
I) Both A and B are not immediate neighbours
II) R sits immediate left of T
III) Only two persons sit to the right of C
A.Only II and III
B.Only I
C.Only I and III
D.Only II

E.All I, II and III

Numerical Ability

Direction (36-40): Find out the wrong number in the following number series.

36. 11, 19, 31, 44, 61, 81
A.31
B.61
C.44
D.81
E.19

37. 8, 16, 24, 60, 180, 630
A.180
B.16
C.630
D.24
E.60

38. 19, 21, 25, 31, 39, 50
A.25
B.39
C.21
D.50
E.31

39. 12, 18, 30, 48, 72, 108
A.18
B.108
C.48
D.30
E.72

40. 9, 26, 45, 68, 96, 128

A.128

B.96

C.68

D.26

E.45

Direction (41-45): Study the following information carefully and answer the questions.

The given line graph shows the number of students who like cricket in four different schools i.e. L, M, N and O and also given the number of students who like tennis in four different schools and the number of students who like volleyball in four different schools.
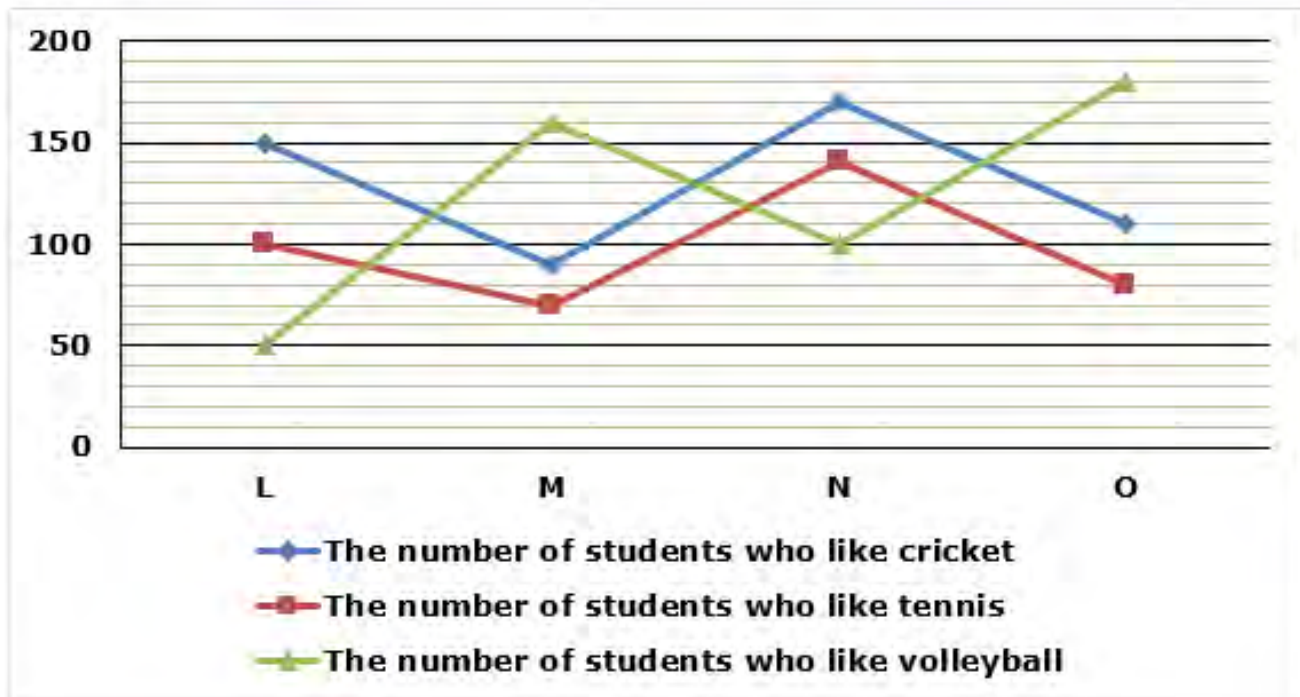
Note: All the students in each school likes only these three different sports i.e. cricket, tennis and volleyball.

41. Find the ratio of the number of students who like cricket and volleyball together in school L to the number of students who like tennis in school N?

A.3:1

B.5:2

C.10:7

D.9:5

E.None of these

42. Find the average number of students who like volleyball in school L, M and O together?

A.110

B.130

C.150
D.170
E.None of these

43. Out of the total number of students in school P, 25% of the students who like cricket and the ratio of the number of students who like tennis and volleyball is 5:4. If the total number of students in school P is 40 more than that of school M, then find the number of students who like tennis in school P?
A.150
B.100
C. 50
D.200
E.None of these

44. In school N, the number of boys who like cricket and Tennis is 102 and 84 respectively. If the ratio of the total number of boys and girls in school N is 3:2 and then find the number of boys who like volleyball in school N?
A.52
B.48
C.74
D. 60
E.None of these

45. The number of students who like cricket in school M and O together is what percentage more/less than the number of students who like volleyball in school M?
A.30% less
B.40% more
C.25% more
D.10% less
E.None of these

Direction (46-50): What value should come in the place of (?) in the following questions.
46. 45% of 360 + 120% of 90 = ?
A.240
B.250
C.270
D.230
E.210

47. $(\sqrt{1225} - \sqrt{625}) * 14 + 60 = ?^3 - 16$
A.6
B.7
C.11
D.9
E.5

48. $720 \div 4 + 48 * 5 = ? + 34 * 15$
A.-70
B.-80
C.-90
D.-100
E.-110

49. 20% of 1200 − 5 * 3^2 = $?^2$ − 30
A.5
B.10

C.15

D.20

E.None of these

50. 20% of 650 − 9 * 5 = ? * 17

A.4

B.9

C.5

D.7

E.2

Direction (51–55): What approximate value should come in the place of (?) in the following questions?

51. ?% of 499.90 + 149.95 = 24.57% of 999.90

A.30

B.15

C.50

D.20

E.45

52. $\sqrt[3]{342.50}$+ $\sqrt{899.70}$ = ?²−63.03

A.9

B.17

C.10

D.12

E.16

53. 509.70 ÷ 17.4 + 9.58² − ? = 85.32

A.45

B.20

C.75

D.50

E.30

54. $\sqrt{(70.77 + 25.15 * 4.75)}$ ÷ 2.02 = ?

A.11

B.7

C.9

D.14

E.10

55. 91.10 ÷ 13.30 * 20.20 = ? + 110.11

A.33

B.47

C.54

D.30

E.21

Direction (56–60): The following question contains two equations as I and II. You have to solve both equations and determine the relationship between them and give the answer as,

56.

I) x² − 28x + 192 = 0

II) y² − 20y + 96 = 0

A.x > y

B.x ≥ y

C.x = y or relationship can't be determined.

D.x < y

E.x ≤ y

57.

I) x² + 9x − 52 = 0

II) y² − 14y + 40 = 0

A.x > y

B.x ≥ y

C.x = y or relationship can't be determined.

D.x < y

E.x ≤ y

58.

I) $x^2 - 5x - 300 = 0$

II) $y^2 + 27y + 180 = 0$

A.x > y

B.x ≥ y

C.x < y

D.x ≤ y

E.x = y or relationship can't be determined.

59.

I) $x^2 + 13x + 42 = 0$

II) $y^2 + 18y + 80 = 0$

A.x > y

B.x ≥ y

C.x < y

D.x ≤ y

E.x = y or relationship can't be determined.

60.

I) $x^2 + 4x - 45 = 0$

II) $y^2 - 17y + 60 = 0$

A.x > y

B.x ≥ y

C.x < y

D.x ≤ y

E.x = y or relationship can't be determined.

61. A and B started a business with an investment in the ratio of 9:10 and the investment time period of A and B is 25 months and 12 months respectively. If the difference between the profit share of A and B is 1540, then find the total profit of the business?

A.Rs.4400

B.Rs.7200

C.Rs.3800

D.Rs.5060

E.None of these

62. If the average of 8 numbers is 39.5 and when two new numbers added, then the average of the numbers decreased by 2.5. If the ratio of the two new numbers is 2: 1, then find the value of greater number in the two new numbers?

A.28

B.18

C.27

D.36

E.None of these

63. Arun bought a weighing machine for Rs.3100 from Amazon and marked it to a certain price and then sold the machine to his neighbor after giving two consecutive discounts of 10% and 20%. Find the marked price of the weighing machine, if he had a profit of Rs.500 in this sale.

A.Rs.4500
B.Rs.5000
C.Rs.7500
D.Rs.8400
E.None of these

64. A and B together can build a wall in 10 days and the efficiency of B is twice the efficiency of A. C can destroy the same wall in 20 days. Find the total time taken to build the wall, if A, B and C are working together.
A.40 days
B.15 days
C.30 days
D. 20 days
E.None of these

65. Two vessels contain a mixture of milk and water. The vessel A contains 120 liters of mixture and the ratio of milk and water is 2:1 and the ratio of milk and water in vessel B is 3:2. If both vessel's mixtures are mixed, then the ratio of milk and water becomes 7:4, then find the total quantity of mixture in vessel B?
A.80 liters
B.150 liters
C.90 liters
D.100 liters
E.None of these

66. Train A leaves from Delhi to Chennai at 6.00 am and the speed of train A is x km/hr and reaches Chennai at 10.00 pm. If the speed of train A is increased by 15 km/hr and then the train A reaches Chennai in 4 hours before the original time taken, then find the value of x?
A.75
B.90
C.60
D.45
E.None of these

67. 4 years ago, the ratio of the age of A to B is 11:3. If the present age of A is two times more than the present age of B, then find the age of B 10 years hence.
A.42 years
B.30 years
C.55 years
D.26 years
E.None of these

68. The income of Gokila is 25% less than that of Shri and the expenditure of Gokila is 12.5% more than that of Shri. If the savings of Shri and Gokila is Rs.6000 and Rs.3000 respectively, then find the expenditure of Gokila.
A.Rs.4500
B.Rs.6300
C.Rs.5400
D.Rs.3600

E.None of these

69. A train crosses 240 m platform in 20 seconds and the same train crosses 80 m tunnel in 15 seconds. Find the time taken by the train to cross a pole.
A.12.5 seconds
B.20 seconds
C.16 seconds
D.17.4 seconds
E.None of these

70. A boat covers a certain distance upstream in 9 hours and the boat covers the same distance downstream in 6 hours. If the speed of the stream is 4 km/hr, then find the distance covered by the boat in still water in 6 hours.
A.360 km
B.120 km
C.240 km
D.180 km
E.None of these

English Language

Direction (71–80): Read the given passage carefully and answer the questions that follow:

India is a diverse nation with many different cultures. Although there are some eating habits that are considered staples of Indian cuisine, these habits may not be practiced by all the cultures of India. Cuisine differs across India's diverse regions as a result of variation in local culture, geographical location (proximity to sea, desert, or mountains), and economics. It also varies seasonally, depending on which fruits and vegetables are ripe. Also, Middle Eastern and Central Asian influences have occurred on North Indian cuisine from the years of Mughal rule. Indian cuisine is still **evolving**, as a result of the nation's cultural interactions with other societies.

Historical incidents such as foreign **invasions**, trade relations, and colonialism have played a role in introducing certain foods to the country. For instance, potato, a staple of the diet in some regions of India, was brought to India by the Portuguese, who also introduced chilies and breadfruit. Indian cuisine has shaped the history of international relations; the spice trade between India and Europe was the primary catalyst for Europe's Age of Discovery. Spices were bought from India and traded around Europe and Asia. Indian cuisine has influenced other cuisines across the world, especially those from Europe, the Middle East, North Africa, sub-Saharan Africa, Southeast Asia, the British Isles, Fiji, and the Caribbean.

Indian food is _____ in flavour. However, spices do more than flavour a dish; They are also used to cool and warm the body during hot or cold weather. Yogurt is commonly used to flavour dishes or as a sauce to chill spicy dishes. Many Indian dishes are cooked in vegetable oil, but peanut oil is popular in northern and western India, mustard oil in eastern India, and coconut oil along the western coast, especially in Kerala. Gingelly (sesame) oil is common in the south since it imparts a fragrant, nutty aroma. In recent decades, sunflower, safflower, cottonseed, and soybean oils have become popular across India. Butter-based ghee, or deshi ghee, is used frequently, though less than in the past.

Many types of meat are used for Indian cooking, but chicken and mutton tend to be the most commonly consumed meats. Fish and beef consumption are prevalent in some parts of India, but they are not widely consumed except for coastal areas, as well as the north east. Some leaves commonly used for flavouring include bay leaves (tejpatta), coriander leaves, fenugreek leaves, and mint leaves. The use of curry leaves and roots for flavouring is typical of Gujarati and South Indian cuisine. Sweet dishes are often seasoned with cardamom, saffron, nutmeg, and rose petal essences.

Eating is usually with family and friends, with the homemaker on the table keeping an eye on the table, bringing and offering more food. In larger group meals or celebrations, a volunteer or attendant may not eat with the group, and dedicate himself or herself to bringing meal courses, feeding and serving the group. Asking for water, salt and helping oneself to items is accepted and cheered. ***Special requests such as less or more heat, yoghurt and other items is usually welcomed.*** Sometimes the group may eat silently, but asking questions to a loved one, catching up about one's day and conversations are common.

71. Why does the cuisine differ across various regions as per the passage?

A. The different beliefs and religions across regions create the distinction

B. It depends on the availability of seasonal fruits and vegetables across regions

C. The variation in geographical location, economy and culture of the place influences the cuisine

D. There are some eating habits that are considered staples of Indian cuisine

E.Both (b) and (c)

72. How according to the author did the food from outside come to our country?
A.European food came under the influence of Mughal rule
B.Foreign invasions, colonialism etc. brought certain foods to India
C.Spice trade between India and Europe made way for Indian cuisine travel abroad
D.Different varieties of oils in India made their way to other countries
E.All of the above

73. What do the spices do more than just adding flavours to the dish?
A.They help in balancing the temperature of the foods as per the weather
B.They impart a fragrant and a nutty aroma to the food
C.They are used for seasoning sweet dishes in Southern parts of India
D.They help in cooling or warming the body during the hot and cold weather
E.They are used in sauces to lessen the effect of heat in the dishes

74. What is eating like usually as per the author?
A.Sitting and silently eating on the table

B.Carrying out conversations with the loved ones while eating
C.Helping oneself to the items needed
D.The homemaker keeping an eye on the needs of the ones eating
E.All the given statements

75. Which of the following options are not true as per the passage?
A.The specialty of Bengali food lies in the perfect blend of sweet and spicy flavours.
B.Cutlery is not traditionally used to eat food in the Indian culture.
C.The use of curry leaves and roots for flavouring is typical of Gujarati and South Indian cuisine.
D.Both (a) and (b)
E.Indian cuisine has influenced other cuisines across the world

76. The given passage mainly discusses…
A.Indian Eating habits, Food and Custom
B.Spice trade and the history of food
C.India and its neighbours
D.Food connects the world
E.Various ingredients that make India unique

77. Choose the part of the sentence from the passage that needs improvement.
A.Special requests such

B. as less or more heat,
C. yoghurt and other items
D. is usually welcomed.
E. No Error

78. Which of the given words would complete the blank given in the passage?

A. Low
B. Rich
C. Bland
D. Hot
E. Spicy

79. Choose the opposite of the word '*invasion*' from the given options.

A. Conquering
B. Violation
C. Withdrawal
D. Influx
E. Encroachment

80. Which of the given words is the correct synonym for the word '*evolving*'?

A. Developing
B. Regressing
C. Stuck
D. Constant
E. Stagnant

Direction (81-85): The following questions carry sentences that have been divided into five parts one of which might contain an error in it. You must read the same carefully and choose the respective part as your answer.

81. It is not that (A)/ India has not (B)/ suffered devastation (C)/ due for global warming (D)/ No Error (E).

A. A
B. D
C. E
D. B
E. C

82. Proper frisk (A)/ of suspects and (B)/ complete search of (C)/ houses was done (D)/ No Error (E).

A. B
B. E
C. A
D. D
E. C

83. Rescue operations (A)/ started as construction (B)/ workers are reportedly (C)/ trapped over the debris (D)/ No Error (E).

A. A
B. B
C. E
D. C
E. D

84. Online education has (A)/ became mainstream (B) / post the onset (C)/ of Corona topped (D)/ by the lockdown (E).

A.D
B.A
C.E
D.C
E.B

85. The course launched (A)/ by the Army encompasses (B)/ various computer skills, and (C)/ basic computer knowledge (D)/ No Error (E).
A.A
B.D
C.C
D.E
E.B

Direction (86-90): he questions given below carry blanks that can be filled with the help of the words given in the options. You must choose the most appropriate from the same as your answer.

86. London is a _____ of global business and a great location for part-time jobs and internships.
A.Pith
B.Centre
C.Zone
D.Area
E.Interior

87. A train to Gujarat _____ local delicacies like dhokla and Vada Pav for Maharashtra.
A.will have

B.would sell
C.to having
D.is keeping
E.will kept

88. Babil said he'll _____ all kinds of films and will "improvise with what life throws" at him.
A.Watch
B.Act
C.Explore
D.Search
E.Direct

89. The animals, both female, _____ to the Sanjay Gandhi National Park for medical examination.
A.Will be sending
B.Was sent
C.Has been sending
D.Have been sent
E.Had to be send

90. Journalism degree has topped the rankings at 87% with some job seekers _____ at the choice being bad for their careers.
A.Considering
B.Choosing
C.Looking
D.Understanding
E.Defining

Direction (91-95): The given sentences carry words that have

been highlighted as these might not be in their correct positions. You must choose an option that carries the correct pair of words that should be swapped in order to make a meaningful sentence.

91. He is one of the most (A) sought-after match- (B)winners, given the (C) rounder that he is an all- (D) fact.

A.A-D

B.B-C

C.A-C

D.C-D

E.No swapping needed

92. At least 10 (A) targeted and cities were (B) regions in strikes which (C) included missile (D) attacks.

A.B-D

B.A-C

C.C-D

D.A-D

E.A-B

93. Our (A) ancestors had (B) faith that everyone should (C) stick to their (D) taught.

A.B-C

B.A-D

C.A-B

D.B-D

E.No swapping needed

94. This year, as the (A) tourism sector's (B) recovery gets (C) underway, the focus and theme of the year is to re-think travel (D) experiences.

A.A-D

B.B-D

C.A-C

D.B-C

E.No swapping needed

95. Home to New Zealand's (A) reserve astronomical (B) research centre, the (C) premier is one of only eight in the (D) world.

A.B-D

B.A-C

C.A-B

D.B-C

E.No swapping needed

Direction (96-100): The sentences given below have been taken from a paragraph but they are not in their proper order. You must rearrange these in a proper order before answering the questions based on the same.

A). Or an Ayurvedic massage therapies to harness the positive energy of the nature to the body.

B). Therefore, it is important that we take out some hours off to pamper ourselves

C). One of the most preferred and suggested way to unwind and pamper your body is to go for a spa

D). If not on weekdays, then weekends or holidays.

E). The hustle and bustle of the city that never sleeps, 'Amchi Mumbai' allows no spare time to take good care of ourselves.

96. Which of the given options provides the best sequence for the sentences given above?

A.DECBA

B.EBDCA

C.CEBAD

D.ADEBC

E.ECDBA

97. Which of the given sentences would come last after rearrangement?

A.A

B.E

C.D

D.C

E.B

98. Which of the given sentences would come third after rearrangement?

A.D

B.E

C.B

D.C

E.A

99. Choose the pair which does not carry consecutive sentences.

A.EB

B.CA

C.BD

D.DC

E.EA

100. Choose the best introduction for the paragraph after rearrangement.

A.A

B.E

C.D

D.B

E.C

ANSWER WITH EXPLANATION

1. Answer: D

No words can be formed using these letters.

Direction (2-6):

2. Answer: E

3. Answer: D

4. Answer: B

5. Answer: C

6. Answer: C

Final arrangement:

Designation	Name
GM	A
AGM	G
SM	B
MG	F
SCL	D
CL	E
OA	C

We have,

- E is junior to more than four persons.
- Only three persons are designated between E and G, who is immediately junior to A.

From the above conditions, there are two possibilities

	Case 1	Case 2
Designation	Name	Name
GM	A	
AGM	G	A
SM		G
MG		
SCL		
CL	E	
OA		E

Again we have,

- As many persons senior to A as junior to C.
- B is immediately junior to G.

	Case 1	Case 2
Designation	Name	Name
GM	A	
AGM	G	A
SM	B	G
MG		B
SCL		
CL	E	C
OA	C	E

Again we have,

- D is neither Manger nor holds the seniormost designation.
- Not more than three persons are junior to F.

F can only be placed in the seniormost position in case 2. So case 2 gets eliminated, hence case 1 shows the final arrangement.

	Case 1	~~Case 2~~
Designation	Name	Name
GM	A	
AGM	G	A
SM	B	G
MG	F	B
SCL	D	D
CL	E	C
OA	C	E

7. Answer: D

F G J E S T O Y A L A N P Q Z X U M C O L K E H S

F G J E S T O **Y** A L A N P Q Z X U **M** C O L K E H S

A, L, A and N

8. Answer: A

F G J E S **T** O Y **A** L A N P Q Z X U M C O L K **E** H S

ATE, EAT and TEA

9. Answer: E

F G J E S T O Y A L A N P Q Z X **U** M C O L K E H S

10. Answer: C

F G J E S T O Y A L A N P Q Z X U M C O L K E H S

S H E K L O C M U X Z **Q** P N A L A Y O T S E J G F

11. Answer: B

F G J E S T O Y A L A N P Q Z X U M C O L K E H S

F G J S T Y **L** N P Q Z X M C L K H S

12. Answer: B

SHAMBLE
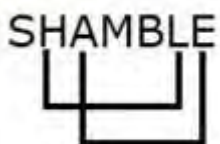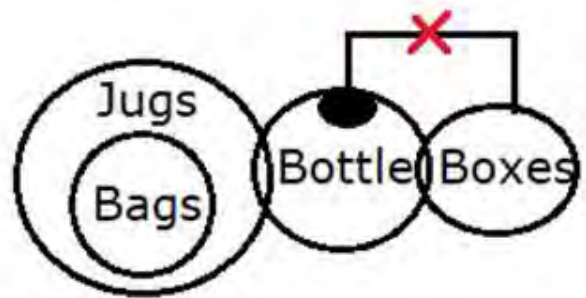
13. Answer: C

14. Answer: B
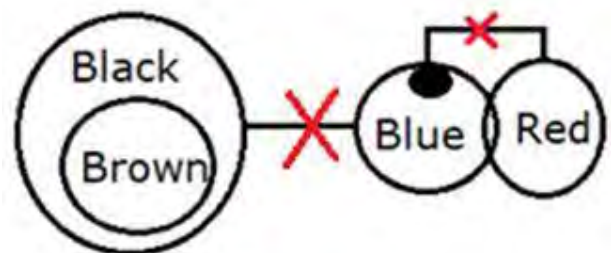
15. Answer: E
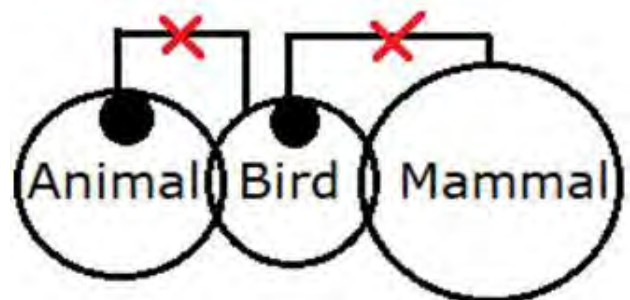
Direction (16-20):
16. Answer: C
17. Answer: D
18. Answer: E
19. Answer: A
20. Answer: E
Final arrangement:
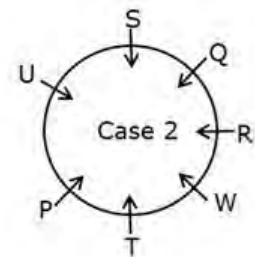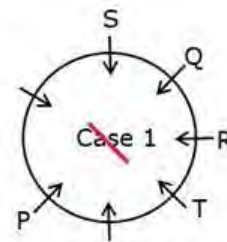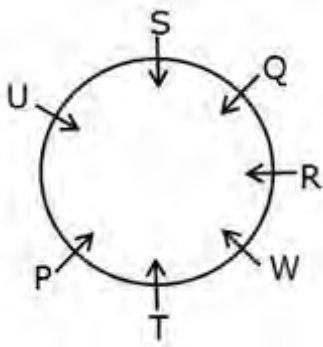
We have,

- Only two persons sit between S and T(either from left or right).
- R sits second to the left of S.

From the above conditions, there are two possibilities
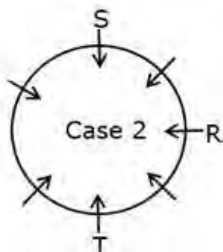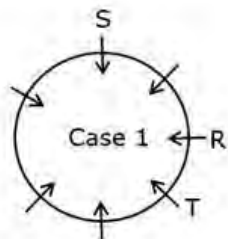
Again we have,

- P sits third to the right of Q.
- P is not an immediate neighbour of R.
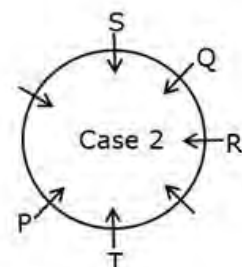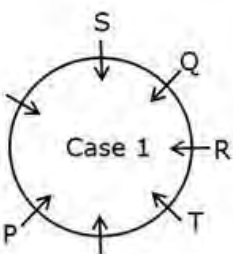
Again we have,

- W sits second to the left of Q.

W cannot be placed in case 1. So case 1 gets eliminated. hence case 2 shows the final arrangement.

21. Answer: D
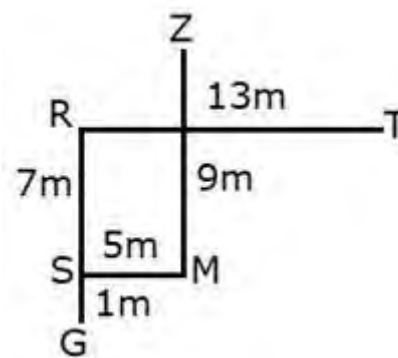
22. Answer: D
Name is coded as 6

Direction (23-25):
23. Answer: A
24. Answer: E
25. Answer: B
D (72) > C > E > A > B (45) > F

26. Answer: E
H ≤ I = A ≥ Y > V; M ≥ Y ≥ G =U; T < G ≤ N
Conclusions:
I). A > G : False (As A ≥ Y ≥ G)
II). A = G : False (As A ≥ Y ≥ G)
By combining I and II, either I or II is true

27. Answer: B

A > B ≥ C < Z; W = C ≤ M ≥ L; V < Y > M ≥ U

Conclusions:

I). Z > W : True (As Z > C = W)

II). L < Y : True (As Y > M ≥ L)

Direction (28–30):

28. Answer: C

29. Answer: D

30. Answer: E
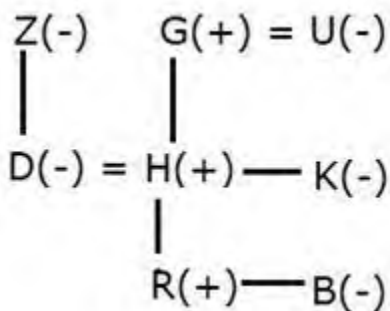
Direction (31–35):

31. Answer: C

32. Answer: D (All of them sit at the extreme ends except option d)

33. Answer: A

34. Answer: D

35. Answer: B

Final arrangement
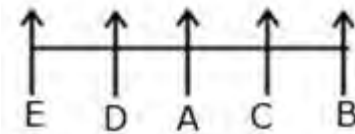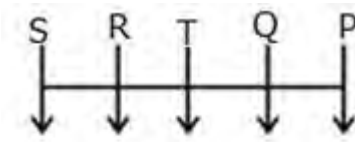
We have,

- T sits second to the right of P.
- Only two persons sit between D and the one who faces P.

From the above conditions, there are two possibilities
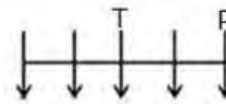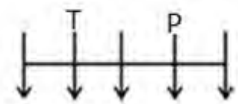
Case-1   Case-2

Again we have,

- Only one person sits between D and C.
- B sits immediate right of C.
- The one who faces B sits immediate left of Q.
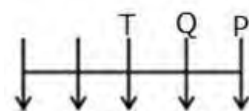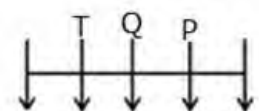
Case-1   Case-2

Again we have,

- A sits second to the right of E.
- R doesn't sit opposite to E.

After applying the above conditions, case-2 gets eliminated since, there is no possibility to place A, hence case-1 shows the final arrangement
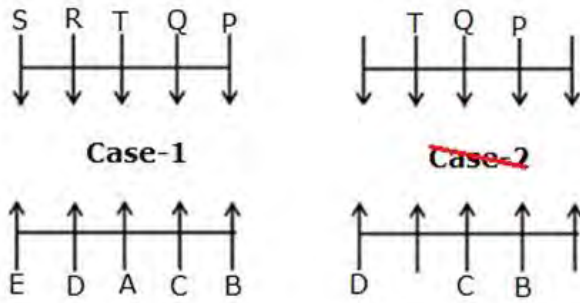
36. Answer: A

11 + 8 = 19

19 + 11 = **30**

30 + 14 = 44

44 + 17 = 61

61 + 20 = 81

37. Answer: B

8 * 1.5 = **12**

12 * 2 = 24

24 * 2.5 = 60

60 * 3 = 180

180 * 3.5 = 630

38. Answer: D

19 + 2 = 21

21 + 4 = 25

25 + 6 = 31

31 + 8 = 39

39 + 10 = **49**

39. Answer: B

12 + (3 * 2) = 18

18 + (3 * 4) = 30

30 + (3 * 6) = 48

48 + (3 * 8) = 72

72 + (3 * 10) = **102**

40. Answer: B

9 + 17 = 26

26 + 19 = 45

45 + 23 = 68

68 + 29 = **97**

97 + 31 = 128

41. Answer: C

The number of students who like cricket and volleyball in school L = 150 + 50 = 200

The number of students who like tennis in school N = 140

Required ratio = 200:140 = 10:7

42. Answer: B

Required average = (50 + 160 + 180)/3 = 390/3=130

43. Answer: A

The total number of students in school M = 90 + 70 + 160 = 320

The total number of students in school P = 320 + 40 = 360

The number of students who like cricket in school P = 360 * 25/100 = 90

The number of students who like tennis and volleyball in school P = 360 − 90 = 270

The number of students who like tennis in school P = 270 * 5/(5+4) = 150

44. Answer: D
The total number of students in school N = 170 + 140 + 100 = 410
The total number of boys in school N = 410 * 3/(3+2) = 246
The number of boys who like volleyball in school N = 246 − 102 − 84 = 60

45. Answer: C
The number of students who like cricket in school M and O = 90 + 110 = 200
The number of students who like volleyball in school M = 160
Required percentage = (200 − 160)/160 * 100 = 40/160 * 100 = 25% more

46. Answer: C
45% of 360 + 120% of 90 = ?
162 + 108 = ?
? = 270

47. Answer: A
$(\sqrt{1225} - \sqrt{625}) * 14 + 60 = ?^3 − 16$
$(35 − 25) * 14 + 60 = ?^3 − 16$
$?^3 = 216$
? = 6

48. Answer: C
720 ÷ 4 + 48 * 5 = ? + 34 * 15

180 + 240 = ? + 510
? = −90

49. Answer: C
$20\% \text{ of } 1200 − 5 * 3^2 = ?^2 − 30$
$=> 240 − 45 = ?^2 − 30$
$=> 195 + 30 = ?^2$
$=> 225 = ?^2$
=> 15

50. Answer: C
20% of 650 − 9 * 5 = ? * 17
130 − 45 = ? * 17
? = 5

51. Answer: D
?% of 499.90 + 149.95 = 24.57% of 999.90
? * 500/100 + 150 = 25 * 1000/100
? * 5 = 250 − 150
? = 100/5
? = 20

52. Answer: C
$\sqrt[3]{342.50} + \sqrt{899.70} = ?^2 − 63.03$
$\sqrt[3]{343} + \sqrt{900} = ?^2 − 63$
$?^2 = 7 + 30 + 63$
$?^2 = 100$
$?^2 = 10^2$
? = 10

53. Answer: A
$509.70 ÷ 17.4 + 9.58^2 − ? = 85.32$
$510 ÷ 17 + 10^2 − ? = 85$
30 + 100 − ? = 85
? = 130 − 85

? = 45

54. Answer: B
$\sqrt{(70.77 + 25.15 * 4.75)} \div 2.02 =?$
$\sqrt{(71 + 25 * 5)} \div 2 =?$
$? = \sqrt{(71 + 125)} \div 2$
$? = \sqrt{196} \div 2$
$? = 14 \div 2$
$? = 7$

55. Answer: D
$91.10 \div 13.30 * 20.20 = ? + 110.11$
$91 \div 13 * 20 = ? + 110$
$7 * 20 = ? + 110$
$? = 140 - 110$
$? = 30$

56. Answer: B
$x^2 - 28x + 192 = 0$
$x^2 - 16x - 12x + 192 = 0$
$x(x - 16) - 12(x - 16) = 0$
$x = 16, 12$
$y^2 - 20y + 96 = 0$
$y^2 - 12y - 8y + 96 = 0$
$y(y - 12) - 8(y - 12) = 0$
$y = 12, 8$
x ≥ y

57. Answer: E
$x^2 + 9x - 52 = 0$
$x^2 + 13x - 4x - 52 = 0$
$x(x + 13) - 4(x + 13) = 0$
$x = -13, 4$
$y^2 - 14y + 40 = 0$
$y^2 - 10y - 4y + 40 = 0$
$y(y - 10) - 4(y - 10) = 0$

$y = 10, 4$
x ≤ y

58. Answer: E
$x^2 - 5x - 300 = 0$
$x^2 - 20x + 15x - 300 = 0$
$x(x - 20) + 15(x - 20) = 0$
$x = + 20, - 15$
$y^2 + 27y + 180 = 0$
$y^2 + 15y + 12y + 180 = 0$
$y(y + 15) + 12(y + 15) = 0$
$y = - 15, - 12$
The relationship can't be determined

59. Answer: A
$x^2 + 13x + 42 = 0$
$x^2 + 7x + 6x + 42 = 0$
$x(x + 7) + 6(x + 7) = 0$
$x = - 7, - 6$
$y^2 + 18y + 80 = 0$
$y^2 + 10y + 8y + 80 = 0$
$y(y + 10) + 8(y + 10) = 0$
$y = - 10, - 8$
Hence, x > y

60. Answer: D
$x^2 + 4x - 45 = 0$
$x^2 + 9x - 5x - 45 = 0$
$x(x + 9) - 5(x + 9) = 0$
$x = - 9, + 5$
$y^2 - 17y + 60 = 0$
$y^2 - 12y - 5y + 60 = 0$
$y(y - 12) - 5(y - 12) = 0$
$y = + 12, + 5$
Hence, x ≤ y

61. Answer: D

Let the investment of A = 9x

And the investment of B = 10x

The ratio of the profit share of A to B = (9x * 25):(10x * 12) = 15:8

The total profit of the business = 1540 * (15 + 8)/(15 − 8) = 1540 * 23/7 = Rs.5060

62. Answer: D

Sum of 8 numbers = 39.5 * 8 = 316

Sum of 10 numbers = (39.5 − 2.5) * 10 = 370

Sum of new numbers = 370 − 316 = 54

Greater number = 54 * 2/3 = 36

63. Answer: B

CP = Rs.3100

SP = 3100 + 500 = Rs.3600

Marked price = 3600 * 1/0.90 * 1/0.80 = Rs.5000

64. Answer: D

Efficiency ratio of A and B = 1:2

Time taken ratio of A and B = 2:1

1/2x + 1/x = 1/10

(1 + 2)/2x = 1/10

x = 15 days

Time taken by A alone to build the wall = 2 * 15 = 30 days

Time taken by B alone to build the wall = 15 days

1/A + 1/B − 1/C = 1/30 + 1/15 − 1/20 = (2 + 4 − 3)/60 = 1/20

Total time taken to build the wall = 20 days

65. Answer: D

Milk in vessel A = 120 * 2/(2+1) = 80 liters

Water in vessel A = 120 − 80 = 40 liters

Milk in vessel B = 3x

Water in vessel B = 2x

(80 + 3x)/(40 + 2x) = 7/4

320 + 12x = 280 + 14x

2x = 40

x = 20 liters

The total quantity of mixture in vessel B = (3 + 2) *20 = 100 liters

66. Answer: D

Original time taken by train A = 10.00 pm −6.00 am = 16 hours

The speed of the train A is increased by 15 km/hr and the new time taken by train A = 16 − 4 = 12 hours

x * 16 = (x + 15) * 12

16x = 12x + 180

4x = 180

x = 45 km/hr

The original speed of train A = 45 km/hr

67. Answer: D

(11x + 4)/(3x + 4) = 3/1

11x + 4 = 9x + 12

2x = 8

x = 4

The age of B 10 years hence = 3 * 4 + 4 + 10 = 12 + 14 = 26 years

68. Answer: A
The ratio of the income of Gokila to Shri = 75:100 = 3:4
The ratio of the expenditure of Gokila to Shri = 112.5:100 = 9:8
$3x - 9y = 3000$ ---(1)
$4x - 8y = 6000$ ---(2)
From (1) and (2),
$12x - 36y = 12000$
$- 12x + 24y = - 18000$
$12y = 6000$
$y = 500$
The expenditure of Gokila = 9 * 500 = Rs.4500

69. Answer: A
Let the speed of the train = x m/sec
And the length of the train = y meters
$240 + y = x * 20$ ---(1)
$80 + y = x * 15$ ---(2)
From (1) and (2),
$160 = 5x$
$x = 32$
$240 + y = 32 * 20$
$y = 640 - 240$
$y = 400$
Required time = 400/32 = 12.5 seconds

70. Answer: B

The ratio of the downstream to the upstream speed of the boat = 9:6 = 3:2
$(3x - 2x)/2 = 4$
$x = 8$
The speed of the boat in still water = $(3 * 8 + 2 * 8)/2 = (24 + 16)/2 = 40/2$ = 20 km/hr
Required distance = 20 * 6 = 120 km

71. Answer: E
The following question can be answered through the first paragraph. The first option can be eliminated as beliefs are still okay but religion has no where been quoted in the paragraph. So, this eliminates the first option.
The fourth statement can be taken as incorrect as it has been partially quoted from the first line of the passage. Also, the question is about the diversity and not the staple (uniformity of) food habits which helps us eliminate the options other than (e)

72. Answer: B
Middle and Central-Eastern food came to India under the Mughal rule and not European food. This helps us cancel the first option.
The second option has been given in the second paragraph. Spice trade enabled that spices were purchased from India and sold in the countries

outside which makes (c) incorrect as it does not answer our question. The fourth option is vague and can be eliminated.

Thus, the best would be to mark option (b) as the answer.

73. Answer: D

It has been clearly mentioned in the third paragraph that the spices do a lot more than merely adding flavour to the food. It has been mentioned that they help in cooling and warming the body during the changing weather.

So, option (d) explains the same clearly.

74. Answer: E

The given question takes the fifth option as the answer as all the given points in the statement find their mention in the last paragraph of the passage.

Therefore, the best would be to mark option (e) as the answer.

75. Answer: D

Bengali food and Cutlery have not been specifically discussed anywhere in the passage which makes the given two options irrelevant as per the passage. The third option finds its mention in the fourth paragraph towards the end.

The fifth option can be found in the second paragraph towards the end. Therefore, it would be the best to go with option (d) as the answer.

76. Answer: A

The first option provides the correct theme as the passage discusses various food habits and their influences across the country and the way in which it has been influenced over time.

The second option restricts itself to just spice which is an incomplete theme. The third and the fourth options are too vague and general. The fifth option is also vague.

So, the best would be to mark option (a) as the answer.

77. Answer: D

The fourth option carries an error as it uses the wrong verb corresponding to the subject **requests** which is plural.

The correct verb in place of **is** should be **are.**

Thus, the best would be to go with option (d) as the answer.

78. Answer: B

The words low, hot, spicy, and bland do not fit the blank appropriately as these distort the meaning of the sentence. Indian food cannot just be **spicy** or **bland**.

The word that encompasses all the different variations of flavour can be **rich.**
Therefore, the best would be to go with option (b) as the answer.

79. Answer: C
The word **invasion** can be understood as "forcefully getting into someone's territory with an intention to seize or capture the same." The words **conquer**, **violate**, **influx** and **encroach** are all synonyms of the same.
The opposite of the same will be **withdrawal** as it means to "retreat or go back."
Therefore, the correct answer is option (c).

80. Answer: A
Evolving means "growing or developing." The word **regressing** is "going backward." This is a good antonym to evolving and is not needed. The words in (c), (d) and (e) mean the same ie; staying as it is with no forward or backward progress.
This makes option (a) the most appropriate answer.

82. Answer: B
The fourth part of the given sentence carries an error. The phrase '**due for**'

has wrongly been used in the sentence.
The correct usage will be '**due to**' which would mean '**because of**'
Thus, the best would be to mark option (b) as the answer.

82. Answer: C
The word **frisk** is a verb so the usage of '**done**' after that would be repetitive. **Something** (the name of that thing) was done so, '**frisking**' should be used instead. '**Proper frisking of suspects**' is the correct usage of the given phrase.
Thus, the correct answer is option (c).

83. Answer: E
The fourth part of the sentence needs an improvement as the preposition **over** is incorrect in the context. People cannot be trapped over the debris rather, they can be trapped **under** the same.
So, the correct answer is option (e).

84. Answer: E
The given sentence is in the present perfect tense which means that the correct usage should be '**has + verb (3rd form)**'
In the sentence above **became** (2nd form) has been used after '**has**' in part A. It should be replaced with '**become**'

Thus, the best would be to go with option (e) as the answer.

85. Answer: D
The given sentence is error-free and needs no improvement.
So, the correct answer is option (d).

86. Answer: B
London is a place where one can get access to global business, jobs and internships. This means it is a hub or a centre for these things.
The word **pith** has a different context altogether. **Area** and **zone** are similar so can be eliminated. **Interior** is out of context as well.
So, the best would be to mark option (b) as the answer.

87. Answer: A
The sentence simply hints that the said train will be carrying (having) local delicacies from places. Options (c), (d) and (e) are all grammatically inappropriate and can be ruled out. A train is not a shop so, better than the word sell would be 'have' like 'having options'
So, the correct answer is option (a).

88. Answer: C
We don't **watch roles** or **act roles,** so these options can be eliminated.
Explore means to "investigate or analyse something in order to learn from the same." The actor is supposed to be doing the same as per the contents of the sentence.
The words **search** and **direct** are not better than the word **explore.**
This makes option (c) the best answer.

89. Answer: D
The given sentence can correctly take the phrase given in the fourth option as the other options are grammatically misfit for the sentence.
So, the best would be to mark option (d) as the answer.

90. Answer: C
The blank in the sentence is followed by '**at**' which makes most word in the options grammatically incorrect. (a), (b), (d) and (e) can all be ruled out based on this logic alone.
Thus, the best would be to go with option (c) as the answer.

91. Answer: D
The word **rounder** fits at the end meaning '**all-rounder**' one who can perform multiple actions.
This tells us that the words in C and D need to interchange.
Thus, option (d) is the correct answer.

92. Answer: E

The words **regions** and **targeted** are in the wrong places and need to be interchanged.

10 regions and **targeted in strikes** will make the best sense.

Therefore, the most appropriate option is (e).

93. Answer: D

Only the word in (d) can give us a hint because **taught** does not fit in the sentence. '**Stick to their faith**' will also be more appropriate.

So, interchanging the words in B and D will correct the sentence.

Thus, the best would be to go with option (d).

94. Answer: E

The sentence uses all the words correctly and these have all been correctly used as well.

Therefore, the correct answer is option (e).

95. Answer: B

The words given in A and C need to be swapped because **premier** does not fit in C. If A and C are swapped, the sentence becomes clearly understood.

So, the best would be to mark option (b) as the answer.

96. Answer: B

The paragraph talks about taking off time for ourselves to take care even if having a tough schedule. This idea starts in sentence **E** which says that the dynamic city life makes it difficult for pampering self. Then it is continued in **B** that by mentioning that it becomes important that we take time out of our schedules continued further in **D**. Out of A and C, A should follow C as A is a continuation of the given sentence. This makes **EBDCA** the best sequence for the given paragraph. Option (b) should hence, be marked as the correct answer.

97. Answer: A

The paragraph talks about taking off time for ourselves to take care even if having a tough schedule. This idea starts in sentence **E** which says that the dynamic city life makes it difficult for pampering self. Then it is continued in **B** that by mentioning that it becomes important that we take time out of our schedules continued further in **D**. Out of A and C, A should follow C as A is a continuation of the given sentence. This makes EBDC**A** the best sequence for the given paragraph. Option (a) should hence, be marked as the correct answer.

98. Answer: A

The paragraph talks about taking off time for ourselves to take care even if having a tough schedule. This idea starts in sentence **E** which says that the dynamic city life makes it difficult for pampering self. Then it is continued in **B** that by mentioning that it becomes important that we take time out of our schedules continued further in **D**. Out of A and C, A should follow C as A is a continuation of the given sentence. This makes EB**D**CA the best sequence for the given paragraph. Option (a) should hence, be marked as the correct answer.

99. Answer: E

The paragraph talks about taking off time for ourselves to take care even if having a tough schedule. This idea starts in sentence **E** which says that the dynamic city life makes it difficult

for pampering self. Then it is continued in **B** that by mentioning that it becomes important that we take time out of our schedules continued further in **D**. Out of A and C, A should follow C as A is a continuation of the given sentence. This makes **E**BDC**A** the best sequence for the given paragraph. Option (e) should hence, be marked as the correct answer.

100. Answer: B

The paragraph talks about taking off time for ourselves to take care even if having a tough schedule. This idea starts in sentence **E** which says that the dynamic city life makes it difficult for pampering self.
Option (b) should hence, be marked as the correct answer.

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Vocabulary

1. Pummel (verb)

To hit someone or something repeatedly

Synonyms- Belabor, Batter, Bash
Antonyms- Surrender, Fail

Example- He pummeled the intruder

2. Calamity (noun)

A terrible event that causes a lot of damage or harm

Synonyms- Disaster, Catastrophe, Tragedy
Antonyms- Godsend, Blessing

Example- Emergency measures may be necessary in order to avert a calamity

3. Preclude (verb)

To prevent something from happening or somebody from doing something

Synonyms- Rule out, Debar, Interdict
Antonyms- Encourage, Include, and Add

Example- The secret nature of his work precluded official recognition

4. Paradox (noun)

A self-contradictory statement that at first seems true

Synonyms- Incongruity, Contradiction
Antonyms- Harmony, Accord, Alikeness

Example- In a strange paradox, the medicine made Harry sick before it cured him

5. Wrangling (verb)

To argue or dispute, especially in a noisy or angry manner

Synonyms- Argument, Squabble, Tussle
Antonyms- Agreement, Agree

Example- An insurance wrangle is holding up compensation payments

6. Reckoning (noun)

The action or process of calculating or estimating something

Synonyms- Computation, Summation
Antonyms- Doubting, Challenging, Opposing

Example- The team is still in the reckoning

7. Impetus (noun)

Something that makes a process or activity happen or happen more quickly

Synonyms- Motivation, Stimulus, Incentive
Antonyms- Block, Hindrance

Example- Each new rumor added fresh impetus to the smear campaign

8. Sovereignty (noun)

The power that a country has to control its own government; supreme power or authority

Synonyms- Supremacy, Jurisdiction
Antonyms- Subservience, Subjection

Example- It attacks us in our national sovereignty

9. Garnered (verb)

To obtain or collect something such as information or support

Synonyms- Accumulate, Amass
Antonyms- Distribute, Spread

Example- The police struggled to garner sufficient evidence

10. Bear Out\ Borne Out(phrasal verb)

To support the truth of something

Synonyms- Confirm, Corroborate
Antonyms- Contradict, Falsify

Example- This assumption is not borne out by any evidence

11. Delicate (adjective)

Easy to damage or break/ frequently ill or hurt

Synonyms- Fragile, Breakable
Antonyms- Strong, Durable

Example- He had delicate hands

12. Astute (adjective)

Very clever; Good at judging people or situations

Synonyms- Shrewd, Sharp, Brilliant
Antonyms- Stupid

Example- An astute businessman

13. Botched (verb)

To do something badly; to make a mess of something

Synonyms- Flawed, Imprecise, Defective
Antonyms- Reliable, Perfect, Ample

Example- A botched attempt to steal a car

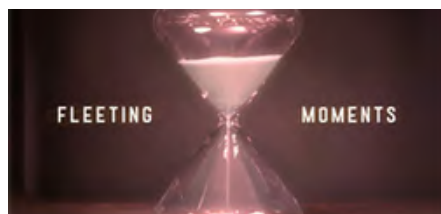## 14. Fleeting(adjective)

Lasting for a very short time

Synonyms- Brief, Transient, Swift
Antonyms- Lasting

Example- For a fleeting moment I saw the face of a boy

15. Play Havoc with(phrase)

To make a situation much more difficult or confusing

Synonyms- Disrupt, Disturb, Disorder, Mayhem
Antonyms- Calm, Peace, Harmony

Example- The snowstorm is really playing havoc with rush-hour traffic

16. Rigorous(adjective)

Done very carefully and with great attention to detail; (of a rule, system) strictly applied or adhered to

Synonyms- Meticulous, Punctilious
Antonyms- Lax, Slapdash

Example- The rigorous testing of consumer products

17. Perpetrators(noun)

A person who carries out a harmful, illegal, or immoral act

Synonyms- Offenders, Assassin, Malefactor
Antonyms- Victim, Abusee
Example- The perpetrators of this horrific crime must be brought to justice

18. Estranged(adjective)

No longer friendly or in contact with somebody who was close to you

Synonyms- Alienate, Antagonize, Disaffect
Antonyms- Attract, Unite

Example- He is estranged from his father but has a close relationship with his uncle

19. Grapple with(phrasal verb)

To try hard to deal with or understand something difficult

Synonyms- Struggle, Contend, Wrestle
Antonyms- Agree, Offer, Surrender

Example- The new government has yet to grapple with the problem of air pollution
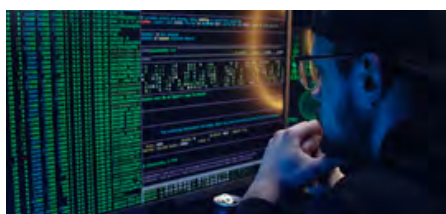
20. Frivolous(adjective)

Not having any serious purpose or value

Synonyms- Silly, Flippant, Waggish
Antonyms- Serious, Practical

Example- There is always the danger of frivolous complaints being at times

21. Contraction(noun)

The process of becoming or of making something become smaller or shorter

Synonyms- Shrinking, Decline, Dwindling
Antonyms- Expansion, Growth
Example- The general contraction of the industry did further damage to morale

22. Precarity(noun)

A situation in which someone's job or career is always in danger of being lost; the state of being precarious or uncertain

Synonyms- Instability, Insecurity
Antonyms- Fixedness, Stability, Steadiness

Example- The precarity of the housing market

23. Vagaries(noun)

An unpredictable or erratic action, occurrence, course, or instance

Synonyms- Quirk, Peculiarity, Caprice
Antonyms- Accuracy, Actuality

Example- The vagaries of the weather

24. Maverick(noun)

An unorthodox or independent-minded person

Synonyms- Individualist, Rebel, Dissident
Antonyms- Conformist

Example- He is always had a maverick streak

25. Plaguing(verb)

To cause somebody/something a lot of troubles

Synonyms- Afflict, Bedevil
Antonyms- Aid, Assuage, Appease

Example- He has been plagued by ill health

26. Replenish(verb)

Fill (something) up again

Synonyms- Refill, Recharge, and Reload
Antonyms- Empty, Exhaust, Use up

Example- He replenished glass with mineral water

27. Brooked(verb)

Tolerate or allow (something, typically dissent or opposition)

Synonyms- Tolerate, Allow, Abide
Antonyms- Prohibited, Forbidden

Example- He would brook no interference with his plans

28. Pedantic(adjective)

Too worried about rules or details

Synonyms- Scrupulous, Punctilious
Antonyms- Imprecise, Plain, Informal

Example- His analyses are careful and even painstaking, but never pedantic

29. Rejuvenation(noun)

The act or process of making someone look or feel young energetic again

Synonyms- Refresh, Renovate, Renew
Antonyms- Death, Expiration

Example- Plans for the rejuvenation of the area

30. Sagacity(noun)

The quality of having or showing understanding and the ability to make good judgments

Synonyms- Wisdom, Intelligence
Antonyms- Stupidity

Example- A man of great political sagacity

31. Extraditing(verb)

To send a person who may be guilty of a crime from the country in which he/she is living to the country which wants to put him/her on trial for the crime

Synonyms- Deport, Expel
Antonyms- Accept, Keep, Embrace
Example- Brazil refused to extradite him to Britain

32. Fugitive(noun)

A person who is running away or escaping

Synonyms- Absconder, Refugee, Renegade
Antonyms- Permanent, Long-lasting

Example- Fugitives from justice

33. Derogatory(adjective)

Expressing a lack of respect for, or a low opinion of something

Synonyms- Disparaging, Deprecatory, Pejorative
Antonyms- Complimentary, Flattering
Example- She tells me I am fat and is always making derogatory remarks

34. Panacea(noun)

A solution or remedy for all ills or difficulties

Synonyms- Heal-all, Catholicon
Antonyms- Aggravate, Worsen, and Spoil

Example- The panacea for all corporate ills

35. Supersede(verb)

To replace something older, less effective, or less important or official

Synonyms- Supplant, Oust, Displace
Antonyms- Accept, Retain
Example- The older models of car have now been superseded

36. Fathom(verb)

To understand something

Synonyms- Comprehend, Perceive
Antonyms- Ignore, Neglect

Example- The locals could not fathom out the reason behind hid new-found prosperity

37. Mishap(noun)

A small accident or piece of bad luck that does not have serious results

Synonyms- Trouble, Misfortune, Woe, Adversity
Antonyms- Miracle, Boon, Luck

Example- We experienced the usual mishaps of a family vacation

38. Peril (noun)

Serious andimmediate danger

Synonyms- Jeopardy, Risk, Hazard
Antonyms- Safety, Security

Example- You could well place us both in peril

39. Formidable(adjective)

Difficult to deal with; needing a lot of effort; inspiring fear or respect through being impressively

Synonyms- Intimidating, Forbidding
Antonyms- Comforting, Easy, Weak

Example- A formidable opponent

40. Sporadic(adjective)

Not done or happening regularly; occurring at irregular intervals or only in a few places

Synonyms- Occasional, Infrequent
Antonyms- Regular, Steady, Frequent

Example- Sporadic fighting broke out

41. Fervent(adjective)

Having or showing very strong feelings about something

Synonyms- Zealous, Passionate, Eager
Antonyms- Apathetic

Example- A fervent supporter of the revolution

42. Assassination(noun)

The murder of someone famous or important

Synonyms- Butchery, Killing, Slaughter
Antonyms- Resurrect, Resuscitate

Example- The action of assassinating someone

43. Harks back(Phrase)

Mention or remember something from the past

Synonyms- Recall, Reproduce, Reminisce
Antonyms- Lose, Forget, Ignore

Example - He always harks back to the good old days of his youth

44. Absurd(adjective)

Not at all logical or sensible; ridiculous

Synonyms- Preposterous, Farcical
Antonyms- Reasonable, Sensible

Example - The allegations are patently absurd

45. Coherently(adverb)

Clearly and in a way that is easy to understand

Synonyms- Valid, Sensible, Logical
Antonyms- Irrational, Illogical, Weak

Example - In times of distress, it can be difficult to speak coherently

46. Spurred(verb)

To encourage somebody or make him/her work harder or faster

Synonyms- Stimulate, Encourage
Antonyms- Discourage, Repress, Dissuade

Example - The changes spurred fresh debates over crooning and morale

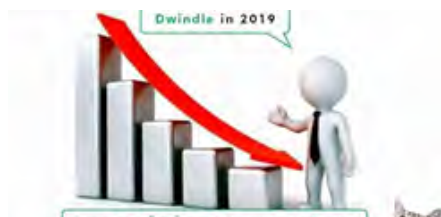## 47. Recede(verb)

To become smaller or less strong

Synonyms- Diminish, Subside, and Dwindle
Antonyms- Grow, Intensify

Example- The prospects of an early end to the war receded

48. Impasse(noun)

A situation in which progress is impossible

Synonyms- Deadlock, Stalemate
Antonyms- Solution, Boon

Example- The current political impasse

November Vocabulary

49. Perverse(adjective)

Wrong or different in a way that others feel is strange or offensive

Synonyms- Contrary, Illogical
Antonyms- Reasonable, Cooperative

Example- In two general elections the outcome was quite perverse

50. Reluctance(noun)

An unwillingness or disinclination to do something

Synonyms- Hesitation, Diffidence
Antonyms- Willingness, Eagerness

Example- She sensed his reluctance to continue

51. Repugnant(adjective)

Making you feel disgust

Synonyms- Abhorrent, Revolting, Foul
Antonyms- Attractive, Agreeable

Example- I find your attitude towards these women quite repugnant

52. Unleashed(verb)

To suddenly release a violent force that cannot be controlled

Synonyms- Express, Free, Let go
Antonyms- Confine, Restrain

Example- At worst, nuclear war could be unleashed

53. Quashing(verb)

To say that an official decision is no longer true or legal

Synonyms- Cancel, Reverse, Rescind
Antonyms- Validate

Example- His conviction was quashed on appeal

54. Purview(noun)

The range of vision, insight, or understanding

Synonyms- Acumen, Attitude, Cognizance
Antonyms- Blindness, Ignorance

Example- This case falls outside the purview of this particular court

55. Exploitative(adjective)

Making use of a situation or treating others unfairly in order to gain an advantage or benefit

Synonyms- Ruthless, Improper, Corrupt
Antonyms- Charity, Humanity, Kindness

Example- An exploitative form of labor

56. Stipulated(verb)

To say exactly and officially what must be done

Synonyms- Specify, Set down, and Demand
Antonyms- Refuse, Decline, Confuse

Example- He stipulated certain conditions before their marriage

November Vocabulary

57. Entrenched(adjective)

(Of an attitude, habit, or belief) Firmly established and difficult to change

Synonyms- Established, Confirmed, Ingrained
Antonyms- Superficial

Example- An entrenched resistance to change

58. Lucrative(adjective)

Allowing somebody to earn a lot of money

Synonyms- Profitable, Gainful, Remunerative
Antonyms- Unprofitable

Example- A lucrative career as a stand-up comedian

59. Exorbitant(adjective)

Much more expensive than it should be; (of a price or amount charged) unreasonably high

Synonyms- Extortionate, Outrageous
Antonyms- Reasonable, Competitive

Example- Some hotels charge exorbitant rates for phone calls

60. Starvation(noun)

Suffering or death because there is not enough food

Synonyms- Famine, Malnourishment
Antonyms- Affluence, Abundance

Example- Thousands died of starvation

61. Embodiment(noun)

Someone or something that represents a quality or an idea exactly

Synonyms- Personification, Epitome
Antonyms- Unreality, Nothingness
Example- She seemed to be a living embodiment of vitality

62. Plummeted(verb)

To fall suddenly and quickly from a high level or position

Synonyms- Plunge, Hurtle, Nosedive
Antonyms- Arise Climb, Skyrocket

Example- Stock prices plummeted 40 percent during the scandal

63. Consolation(noun)

A thing or person that makes you feel better when you are sad

Synonyms- Solace, Comfort, Succor
Antonyms- Callousness, Heartlessness

Example- It was a joy in times of prosperity and a consolation in times of trouble

64.Anguished(adjective)

Having or showing extreme physical or mental suffering

Synonyms- Agonized, Tormented
Antonyms- Happy, Contented

Example- He gave an anguished cry

November Vocabulary

65. Indomitable(adjective)

Very brave and determined

Synonyms- Invincible, Unconquerable, Unassailable
Antonyms- Submissive, Weak

Example- A woman of indomitable spirit

66. Cantankerous(adjective)

Bad-tempered, argumentative, and uncooperative

Synonyms- Irascible, Irritable
Antonyms- Good-natured, Affable
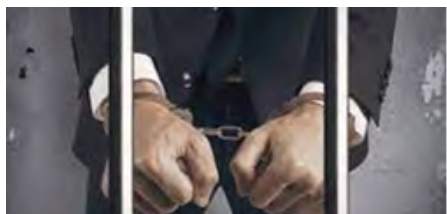
Example- He can be a cantankerous old fossil at times

67. Punitive(adjective)

Inflicting or intended as a punishment

Synonyms- Severe, Corrective, Harsh
Antonyms- Rewarding, Beneficial

Example- The federal government will take punitive action against the company that polluted the river

68. Retardation(noun)

Slowness in development or progress

Synonyms- Deceleration, Slowdown
Antonyms- Acceleration, Quickening

Example- The goals of treatment include retardation of disease progression

69. Obsolete(adjective)

No longer useful because something better has been invented
Synonyms- Outdated, Disused, Superannuated
Antonyms- Current, Modern

Example- The disposal of old and obsolete machinery

70. Looming on(adjective)

(Of something unwanted or unpleasant) About to happen soon and causing worry

Synonyms- Emerge, Appear, and Materialize
Antonyms- Distant, Remote

Example- The looming there at of social unrest

71. Ratcheting up(phrasal verb)

To increase something over a period of time

Synonyms- Increase, Maximize
Antonyms- Decrease, Minimize

Example- The debate should ratchet up awareness of the problem among members of the general public

72. Strangled(verb)

To prevent something from developing; having died as a result of having the squeezed
Synonyms- Asphyxiate, Strangulate
Antonyms- Free, Start, Allow

Example- There is a great deal of fear that the new restrictions might strangle the country's economy

November Vocabulary

73. Helmed(verb)

To be headed or guided by someone; manage an organization

Synonyms- Guide, Induce, Influence
Antonyms- Prevent, Neglect

Example- A new dean is at the helm of the medical school

74. Doughty(adjective)

Brave and persistent

Synonyms- Fearless, Dauntless, Determined
Antonyms- Timid

Example- His doughty spirit kept him going

75. Pragmatism(noun)

Thinking about solving problems in a practical and sensible way rather than by having fixed ideas

Synonyms- Logical, Realistic, Practical
Antonyms- Impractical, Inefficient

Example- The pragmatic approach is to let them get on with it

76. Toppled(verb)

To become less steady and fall down; remove (a government or person in authority) from power

Synonyms- Tumble, Overturn, Oust
Antonyms- Rise, Ascend

Example- She toppled over when I touched her

77. Repercussions(noun)

An unpleasant effect or result of something you do

Synonyms- Consequence, Result, Effect
Antonyms- Remoteness, Inconsistency

Example- The move would have grave repercussions for the entire team

78. Conflagration (noun)

A large fire which burns a lot of buildings, land, forests, etc.

Synonyms- Blaze, Flames, Firestorm
Antonyms- Pacification, Peace

Example- They burn in the conflagration of their times

79.Provocative(adjective)

Serving or tending to provoke, excite, or stimulate

Synonyms- Annoying, Exasperating
Antonyms- Soothing, Calming

Example- A provocative article

80. Festering(adjective)

To become more unpleasant because you do not deal with it successfully

Synonyms- Fevered, Infected, Sore
Antonyms- Flourish, Grow, Delight

Example- They had ignored festering social problems

81. Bolster(verb)

To support or encourage somebody/something; to make something stronger

Synonyms- Strengthen, Buttress, Supplement
Antonyms- Undermines

Example- For a fleeting moment I saw the face of a boy

82. Fraternity(noun)

A group of people who share the same work or interests

Synonyms- Profession, Solidarity, Companionship
Antonyms- Isolation, Antagonism

Example- Members of the hunting fraternity

83. Impinge on(phrasal verb)

To have a bad effect on something

Synonyms- Encroach, Infringe, Trespass
Antonyms- Dodge, Miss

Example- Her work is impinging on her social life

84. Pugnacious(adjective)

Eager or quick to argue, quarrel or fight

Synonyms- Encroach, Infringe,
Antonyms- Dodge, Miss

Example- Her work is impinging on her social life

85. Discretion(noun)

The freedom and power to make decisions by yourself

Synonyms- Choice, Option, Judgment
Antonyms- Indiscretion

Example- Local authorities should use their discretion in setting the charges

86. Evocatively(adverb)

In a way that makes you remember or imagine something pleasant

Synonyms- Reminiscent, Redolent, Vivid
Antonyms- Unmindful, Heedlessness

Example- He writes evocatively about his upbringing

87. Expunged(verb)

Obliterate or remove completely (something unwanted or unpleasant)

Synonyms- Delete, Remove, Erase
Antonyms- Restore, Insert, Forge

Example- The kind of man that could expunge an unsatisfactory incident from his memory

88. Disparagingly(adverb)

A critical or unkind way that shows you do not respect someone or something

Synonyms- Adversely, Critically
Antonyms- Approvingly, Agreeably

Example- She denied they had a relationship but she never spoke disparagingly of him

November Vocabulary

89. Grappled with(phrase)

To try to deal with or understand a difficult problem or subject

Synonyms- Struggle, Contend, Cope
Antonyms- Unbalance, Refuse, and Cancel

Example- Two officers grappled with the gunman

90. Rubble(noun)

Pieces of broken brick, stone, etc

Synonyms- Debris, Remains, Ruins
Antonyms- Cleanliness, Possessions

Example- Rescue workers managed to pull two injured people out of the rubble

91. Imperative(adjective)

Very important or urgent; giving an authoritative command

Synonyms- Peremptory, Commanding
Antonyms- Unimportant, Optional

Example- Immediate action was imperative

92. Retaliating(verb)

To get revenge; make an attack in return for a similar attack

Synonyms- Fight back, React
Antonyms- Mercy, Forgiveness

Example- The blow stung and she retaliated immediately

93. Circumspection(noun)

The quality of being wary and unwilling to take risks

Synonyms- Prudence, Caution
Antonyms- Recklessness, Incaution

Example- Circumspection is required in the day-to-day exercise of administrative powers

94. Ceasefire(noun)

An agreement between two groups to stop fighting each other

Synonyms- Armistice, Truce, Peace
Antonyms- War, Conflict

Example- The latest ceasefire seems to be holding

95. Despicable(adjective)

Deserving hatred and contempt

Synonyms- Contemptible, Reprehensible, Degrading
Antonyms- Respectable, Reputable

Example- A despicable crime

96. Herald(verb)

To be a sign that something is going to happen soon

Synonyms- Harbinger, Precursor
Antonyms- Conceal, Suppress
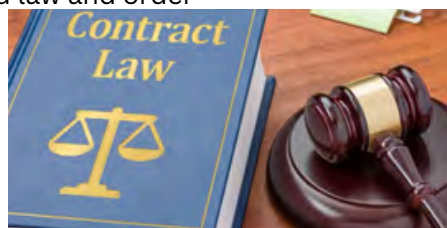
Example- The early flowers are heralds of spring

MUMBAI RAINS:
RED ALERT

97. Abrogation(noun)

The act of formally ending a law, agreement, or custom

Synonyms- Repudiation, Revocation, Repeal
Antonyms- Institution, Introduction

Example- He seemed to abrogate his duty to withhold law and order

98. Sanctity(noun)

The quality of being very important and deserving respect

Synonyms- Holiness, Piety, Virtue
Antonyms- Wickedness

Example- The builders did not care about the sanctity of life

99. Labyrinth(noun)

An intricate or confused matter or condition

Synonyms- Complexity, Intricacy, Perplexity
Antonyms- Simplistic, Simplified, Uncomplicated

Example- A labyrinth of conflicting political interpretations

100. Morbid(adjective)

Relating to or characterized by disease

Synonyms- Ghoulish, Diseased, Pathologic
Antonyms- Wholesome, Healthy

Example- A morbid condition of some part of the body

November Vocabulary

Current Affairs CROSSWORD ANSWERS PUZZLE

The completed crossword grid reads:

- 7 Across: SERENA WILLIAMS
- 8 Across: CHINA
- 9 Across: CHILE
- 10 Across: DEENAN THRAJPUT (Deenanth Rajput)
- 12 Across: MANIPUR
- 13 Across: LIC
- 14 Across: UAE
- 1 Down: AUSTRALIA
- 2 Down: PAYTM
- 3 Down: FIVE
- 4 Down: VASUDEVA
- 5 Down: SB
- 6 Down: VHAANT / Vishwanathan
- 11 Down: ADB

ACROSS

7. Who has been honoured with the Council of Fashion Designers of America (CFDA) Fashion Icon Award at the 2023 CFDA Fashion Awards?

8. Which country retained top-most position in QS World University Rankings:Asia 2024.?

9. Which country has become the 95th member of the International Solar Alliance (ISA).?

10. Who received the prestigious Second Rohini Nayyar Prize for his exceptional dedication to rural development?

12. Where is Mera Houchongba festival celebrated?

13. Which organisation achieved its highest ever half-yearly profit in the first half of FY24, reporting a net profit of ₹17,469 crore?

DOWN

1. Which country clinched the ICC Men's Cricket World Cup 2023 in the final at the Narendra Modi Stadium in Ahmedabad?

2. Which company has been designated as the official sponsor for the 37th National Games held in Goa?

3. PM Modi has announced an extension of the Pradhan Mantri Garib Kalyan Anna Yojana (PMGKAY) free ration scheme for another _ _ _ _ _ years.

4. Who was appointed as the new head of the Reserve Bank of India's (RBI) fintech department?

5. Which bank has increased its dollar bond issue size to $1 billion from $750 million, with plans to secure the funds in the first week of December?

14. Which country has inaugurated the world's largest single-site solar power plant ahead of the upcoming United Nations Climate Change Conference (COP28). ?

6. Who won the Wildlife Photographer of the Year (WPY) competition in the under-10 category?

11. India signed a $400 million policy-based loan agreement with the _ _ _ _ _ _ _ _ _ _ _ _ _ to create high-quality urban infrastructure, improve service delivery, and promote efficient governance systems