guidely

E-MAGAZINE

September 2023

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.
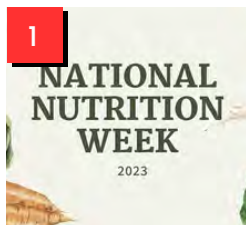
-Team Guidely

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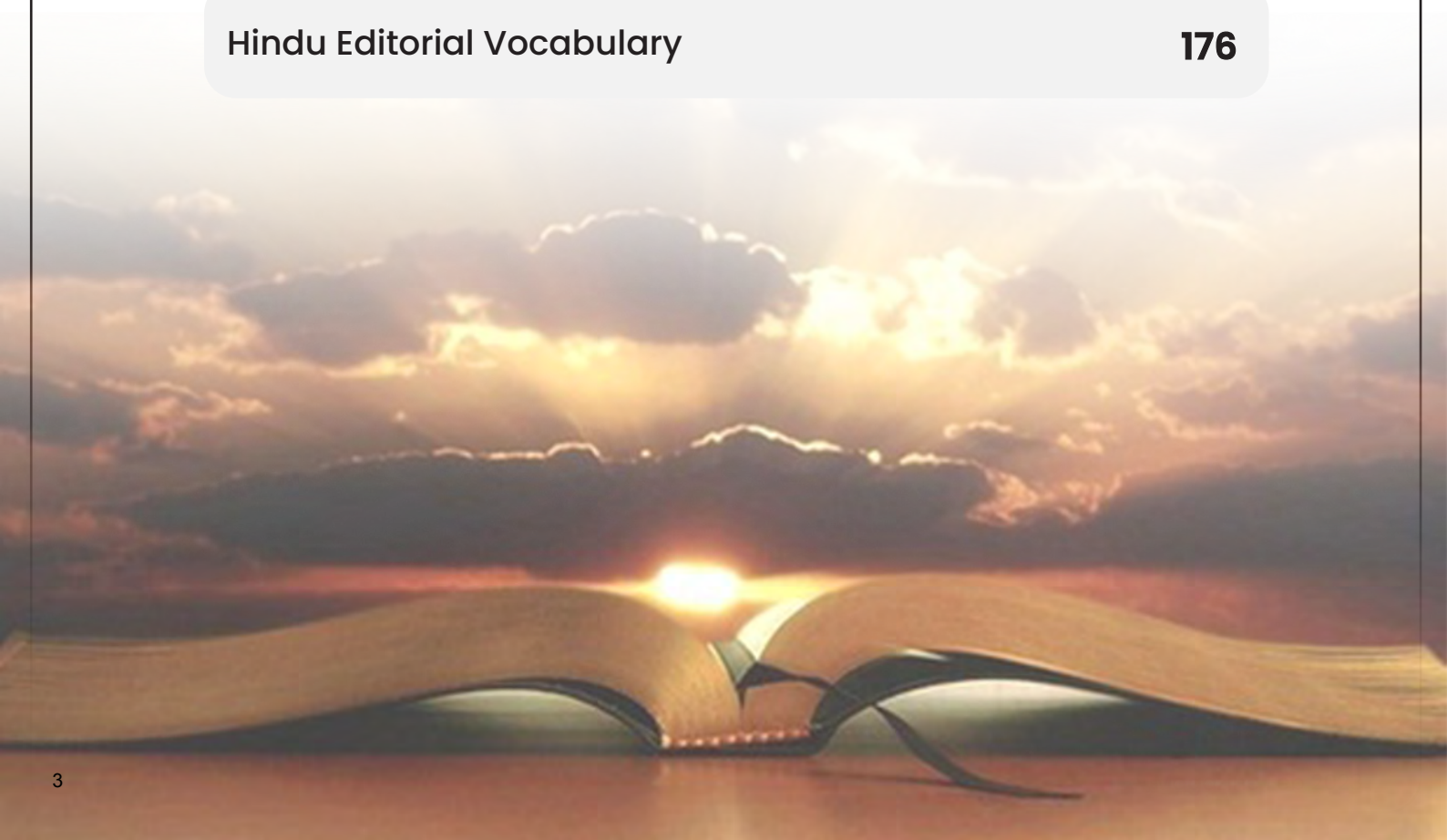
BOOSTER DOSE
SEPTEMBER 2023

1 National Nutrition Week is observed from September 1 to September 7 every year & the theme is "Healthy Diet Gawing Affordable for all".

2 The Indian Institute of Technology-Bombay (IIT-B) has partnered with Hong Kong and Shanghai Banking Corporation (HSBC) to pursue technological advancements towards making green hydrogen production more efficient, cost-effective, and scalable.
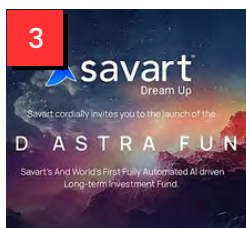
3 Savart, one of India's largest investment advisors, launched its maiden and flagship Portfolio Management Service (PMS) called, The Ad Astra Fund -World's First Fully Automated Investment Fund, in Hyderabad, Telangana

4 Mastercard, a global technology company in the payments industry, has introduced an ALT ID (Alternate Identifier) solution for guest checkout transactions.
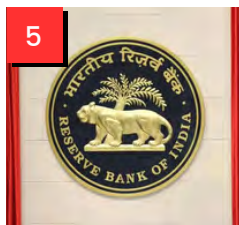
5 The Reserve Bank of India's (RBI) liberalised remittance scheme (LRS) has displayed remarkable growth, with a 50.64% surge in outward remittances, reaching $9.1 billion in the first quarter of fiscal year 2023-24.

6 The Securities and Exchange Board of India (SEBI) has instructed Market Infrastructure Institutions (MIIs) to establish and operate a unified Online Dispute Resolution Portal (ODR Portal).
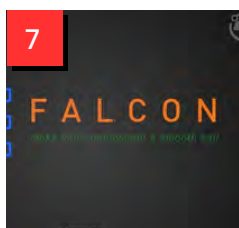
7 The National Payments Corporation of India (NPCI) has introduced 'Falcon,' an open-source project designed to simplify the management and utilization of blockchains based on 'Hyperledger Fabric' and supported on Kubernetes clusters

8 Reserve Bank of India (RBI) Governor Shaktikanta Das has been awarded an 'A+' rating in the Global Finance Central Bank Report Card 2023

9 The State Bank of India (SBI) has introduced UPI interoperability with its Digital Rupee (eRupee), also known as Central Bank Digital Currency (CBDC) to enhance customer convenience.

10 Bajaj Auto Consumer Finance Limited (BACFL), a wholly-owned subsidiary of Bajaj Auto has received a certificate of registration from the Reserve Bank of India (RBI) to carry out operations as a non-deposit taking non-banking financial company (NBFC).

11 State-owned Punjab National Bank (PNB) has launched the PNB GST Sahay App, a mobile application based on the Goods and Services Tax (GST) Sahay scheme, an end–to-end digital product under which lending can be done using GST invoices.

12 Indian Bank has partnered OneCard to introduce mobile-first, contactless and metal-co-branded credit cards.

13 President Draupadi Murmu launched the state-level program of "Year of Positive Change" at Prajapita Brahmakumari Ishwariya Vishwavidyalaya in Raipur, Chhattisgarh.

14 The Kathmandu-Kalinga Literary Festival, spanning 3 days, concluded in Lalitpur, Nepal.

15 India has built the world's first disaster hospital that can be airlifted, packed in 72 cubes

16 Kerala Chief Minister (CM) Shri Pinarayi Vijayan has launched the statewide membership card of Kerala Startup Mission (KSUM) 'LEAP (Launch,Empower, Accelerate, Prosper) Coworks' and also inaugurated the refurbished headquarters of KSUM in Thejaswini Building, Technopark Phase 1, Thiruvananthapuram, Kerala.

**17** Geetika Srivastava, an Indian Foreign Service (IFS) officer of the 2005 batch, has created history by becoming the first-ever female Charge d'Affaires (CDA) at the Indian High Commission in Islamabad, Pakistan.

18 N Valarmathi, the renowned Indian Space Research Organisation (ISRO) scientist known for her voice during rocket launch countdowns, passed away in Chennai, Tamil Nadu (TN).

19 Teenager Grandmaster D. Gukesh has replaced the legendary Viswanat-han Anand as India's top chess player after more than three decades.
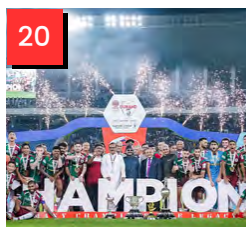
20 Mohun Bagan clinched the Durand Cup 2023 trophy beating East Bengal 1-0 at the Salt Lake Stadium in Kolkata.

21 Amul will be the Official Sponsor of the Indian Contingent for the XIX Asian Games 2022 to be held in Hangzhou, China from September 23 to October 8 2023.

22 India and Kenya agreed to further deepen cooperation in maritime security in the Indian Ocean region.
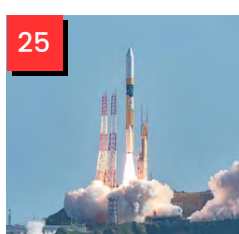
23 Hyderabad-based company Grene Robotics has initiated the demonstration of its weapons platform 'Indrajaal,'the world's only autonomous wide area anti-drone, Counter-Unmanned Aircraft System (C-UAS), in Hyderabad.

24 World Literacy Day or International Literacy Day is observed each year on the 8th of September.

25 Japan prepares to launch a dual-purpose mission from one rocket, deploying SLIM or Smart Lander to investigate the Moon to showcase precise moon landing techniques and XRISM for enhanced celestial analysis

26 The Union Cabinet, chaired by the Hon'ble Prime Minister approves the Scheme for Viability Gap Funding (VGF) for the development of Battery Energy Storage Systems.

27 The Union government has released draft guidelines to curb "dark patterns" used by online platforms.

28 The Union Cabinet chaired by Prime Minister Shri Narendra Modi has approved the eCourts Project Phase III as a Central Sector Scheme spanning four years (2023 onwards) with a financial outlay of Rs.7210 crore.
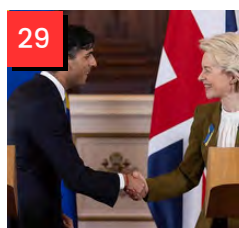
29 United Kingdom (UK) government has officially announced its decision to rejoin Horizon Europe, the European Union's research funding program with a budget of €95 billion.

30 Indonesia has introduced a 'golden visa' program aimed at attracting foreign individuals and corporate investors to stimulate its national economy.

31 The Assam government has established a 3 - member committee to draft a law aimed at ending polygamy within Assam.

32 Odisha's 'Koraput Kalajeera Rice,' renowned for its unique aroma and nutritional value, has been officially recognized with Geographical Indications (GI) status.

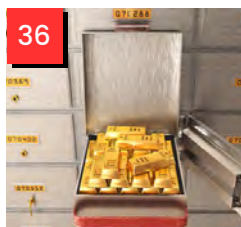**33** The Salem Starch and Sago Manufacturers Service Industrial Co-operative Society Limited, commonly known as SagoServe, has been conferred with the Geographical Indication (GI) tag for Salem Sago.

34 Nagaland has become the 1st State in the North Eastern Region to initiate Aadhaar Linked Birth Registration (ALBR).

35 Union Home Minister Shri Amit Shah chaired the 26th Western Zonal Council meeting held in Gandhinagar, Gujarat.

36 Sovereign Gold Bonds (SGB) opened for subscription which will remain open for buying till 15th September.

37 Hitachi Payment Services, a 100% subsidiary of Japan-based Hitachi Limited, has launched India's first Unified Payments Interface (UPI)-Automated Teller Machine (ATM) in collaboration with the National Payments Corporation of India (NPCI).
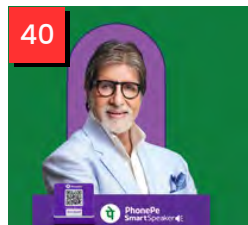
38 AU Small Finance Bank Limited has launched the 'Zenith + Super Premium Metal Credit Card' as an addition to its range of banking solutions.

39 State Bank of India, the country's largest bank, has introduced the 'Nation First Transit Card' with the primary goal of enhancing commuting experiences and promoting digital payment adoption.

40 PhonePe has launched a first-of-its-kind celebrity voice feature on its SmartSpeakers in collaboration with the iconic Indian actor Amitabh Bachchan.

41 Spice Money, a subsidiary of DiGiSPICE Technologies is a fintech building 'nano preneurs' for emerging India, has partnered with Wimbo, a company under PayU, to introduce 'Spice Pay,' an innovative UPI (Unified Payments Interface) solution aimed at empowering rural India.

42 ICICI Bank has received approval from the Reserve Bank of India (RBI) to make I-Process Services (India) Private Limited (I-Process) its wholly-owned subsidiary, subject to certain conditions, as per the bank's latest regulatory filing.
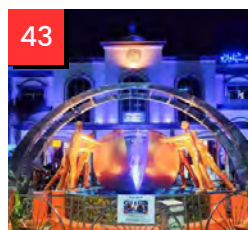
43 Vijayawada Railway Station was awarded the 'Green Railway Station' certification with the highest rating of Platinum by the Indian Green Building Council (IGBC).

44 Swaraj Tractors, an Indian indigenous tractor manufacturer, has selected the former Indian cricket captain, Mahendra Singh Dhoni, as its new brand ambassador.
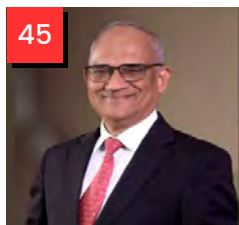
45 The Reserve Bank of India (RBI) has granted its approval for the appointment of Dipak Gupta as the interim Managing Director (MD) and Chief Executive Officer (CEO) of Kotak Mahindra Bank for a period of 2 months, commencing from September 2, 2023.

46 The Union Ministry of Education signed an agreement with global software major Adobe to help children develop creative expression in classrooms using the application Adobe Express.

47 A Memorandum of Understanding (MoU) to explore collaboration opportunities on 6G wireless technologies in India and other parts of the world was signed between Bharat 6G Alliance and Next G Alliance, an Alliance for Telecommunications Industry Solutions (ATIS) initiative.
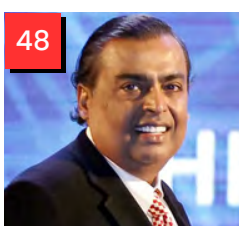
48 Mukesh Ambani, the founder of Reliance Industries (RIL), tops the Fortune India Rich List with a wealth of $99.7 billion.
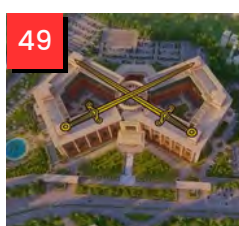
49 The Indian Army's upcoming Thal Sena Bhawan (TSB) is being constructed in adherence to GRIHA-IV (Green Rating for Integrated Habitat Assessment) norms.

50 The 2nd phase of the Indian-French bilateral naval exercise, Varuna 2023, took place in the Arabian Sea.

51 Every year World Ozone Day is observed on 16 September & the Theme 2023 is 'Montreal Protocol: fixing the ozone layer and reducing climate change'.
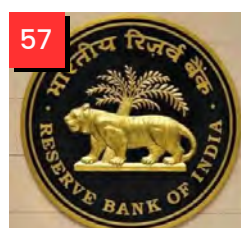
52 Every year World Alzheimers Day is observed on 21st September & the Theme is "Never too early, never too late".

53 Cashfree Payments, a prominent player in the payments and API banking solutions sector, has collaborated with the National Payments Corporation of India (NPCI) to introduce 'AutoPay on QR.'

54 Bank of Baroda announced the start of the "BOB Ke Sang Tyohaar Ki Umang" holiday campaign, which would last through December 31, 2023.

55 The World Bank has released findings included in its G20 document saying India has achieved financial inclusion targets in just 6 years which would otherwise have taken at least 47 long years.

56 IndusInd Bank introduced the 'Virtual Commercial Card', for cross-border transactions for corporations and travel agents.

57 The Reserve Bank of India released a list of fifteen NBFCs figuring in the 'upper layer' under the scale based regulation for these lenders for the financial year 2024.

58 MobiKwik, a digital banking platform, has introduced a new feature called "Lens" to assist users with their financial wellness.

59 Indian Bank has launched a financial inclusion solution called "IB SAATHI" (Sustainable Access and Aligning Technology for Holistic Inclusion).

60 Max Life Insurance, a private life insurer, has entered the health and wellness segment by launching a new insurance plan called "Secure Earnings & Wellness Advantage" (SEWA).

61 The 3rd All India Official Language Conference will be held on the 14th and the 15th of September in Pune.

62 Star Health and Allied Insurance Company Limited has introduced a UPI (Unified Payments Interface) QR code-based payment option for policy purchases and renewals

63 India has become the 13th country in the world that can issue Internationally Accepted OIML (International Organisation of Legal Metrology) Certificates.

64 The Fourth G20 Global Partnership for Financial Inclusion (GPFI) Meeting is being held in Mumbai.

65 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.

66 The 14th edition of the World Spice Congress (WSC) began at Vashi in Navi Mumbai.
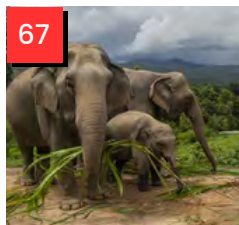
67 India has at least 150 elephant corridors spanning 15 range-states across four elephant-bearing regions, with West Bengal topping the list with 26 such land strips, according to a new Union Environment Ministry report.

68 Italian Prime Minister Mr Giorgia Meloni reportedly discussed Italy's intention to withdraw from the Belt and Road Initiative (BRI) with the Chinese Premier during a private meeting at the G20 Summit in 2023.

69 The World Bank and the United Nations International Children's Emergency Fund (UNICEF) conducted an assessment called "Global Trends in Child Monetary Poverty According to International Poverty Lines."

70 Assam Governor Shri Gulab Chand Kataria launched the 'Sarpanch Samvad' mobile app at Raj Bhavan in Guwahati, Assam.

71 Tamil Nadu (TN) Chief Minister (CM) Shri MK Stalin has inaugurated the 'Kalaignar Magalir Urimai Thittam' (Kalaignar Women's Rights Assistance Scheme), which provides a monthly assistance of Rs. 1,000 to women in TN.
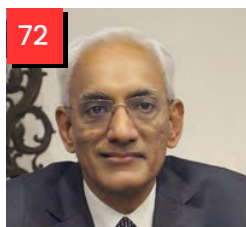
72 Srinivasan K Swamy, Executive Chairman of R K Swamy Hansa Group, has been elected as the Chairman of Audit Bureau of Circulations (ABC) for the year 2023-2024.

73 Rahul Navin, a 1993-batch Indian Revenue Service (IRS) officer, has been appointed as the in-charge director of the Enforcement Directorate (ED), succeeding the incumbent Sanjay Kumar Mishra.
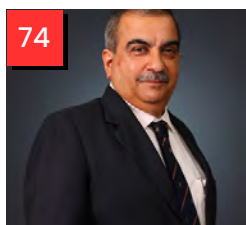
74 Senior nuclear scientist Vivek Bhasin has assumed the role of the 14th Director of Bhabha Atomic Research Centre (BARC).

75 Justice Qazi Faez Isa was sworn in as the 29th Chief Justice of Pakistan in a ceremony held at Aiwan-i-Sadr in Islamabad.

76 Vice President Jagdeep Dhankhar presented the one-time Sangeet Natak Akademi Amrit Awards to 84 artists from varied fields of performing arts.

77 Razorpay, a fintech platform based in Bengaluru, has acquired BillMe, a Mumbai-based digital invoicing and customer engagement startup

78 In a significant development, 15 countries, including China, Saudi Arabia, Singapore and Switzerland, signed the UN Convention on the International Effects of Judicial Sales of Ships.

79 The Border Roads Organisation (BRO) is set to construct the world's highest fighter airfield in the Nyoma region of Ladakh.

80 The Indian Air Force (IAF) has received the first C-295MW transport aircraft from Airbus in Seville, Spain
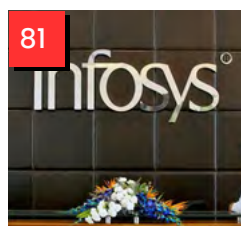
81 IT major Infosys is the only Indian company to feature in the top 100 list of the World's Best Companies of 2023 released by TIME Magazine and online data platform Statista.
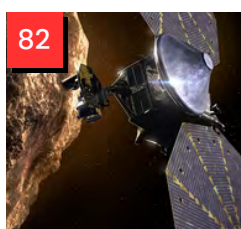
82 National Aeronautics and Space Administration's (NASA) Lucy spacecraft has captured its first images of the main belt asteroid Dinkinesh, marking the beginning of a 12-year voyage.
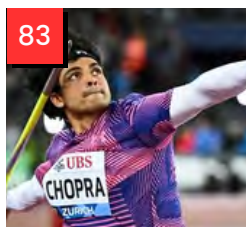
83 Indian javelin thrower Neeraj Chopra finished second in the men's event at the Diamond League Final in Eugene, Oregon, USA.

84 In Cricket, India demolished hosts Sri Lanka by registering a 10-wicket win in the final to lift the Asia Cup in Colombo.

85 Axis Bank announces the launch of 'NEO for Business', a distinctive Transaction Banking platform specially curated for Indian Micro, Small, and Medium Enterprises (MSMEs).

86 The State Bank of India (SBI) successfully raised ₹10,000 crore through the issuance of infrastructure bonds at an interest rate of 7.49%.
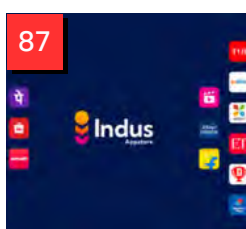
87 PhonePe, a Bengaluru-based digital payments company, has introduced its own app store platform called the "Indus Appstore Developer Platform to attract Android developers in India.

88 India has temporarily suspended visa services in Canada including E-visa.
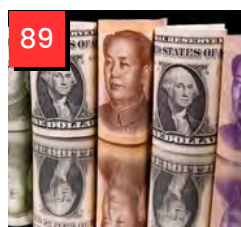
89 Afghanistan's currency has emerged as the world's best-performing unit in the September quarter, rallying 9 percent during the three-month period and 14 percent so far this year amid foreign aid flows and the US releasing funds to the war-torn country.

90 Worldline, a global leader in payment services, has released its India Digital Payments Report for the first half of 2023 (January to June 2023), offering insights into significant trends in the digital payments landscape.

91 Prime Minister Narendra Modi will visit Varanasi to inaugurate 16 Atal Awasiya Vidyalayas built across Uttar Pradesh.

92 India's leading airline, IndiGo, has announced new direct flights connecting Hyderabad and Colombo from November this year.

93 Tamil Nadu has become one of the largest manufacturers of Electric Vehicles (EV) sold this year, data from Ministry of Road Transport and Highways' Vahan Dashboard stated.

94 Petroleum and Natural Gas Minister Hardeep Singh Puri launched a first-of-its-kind Hydrogen Fuel Cell Bus from India Gate in New Delhi.

95 The Indian Army has inducted 600 indigenously manufactured self-neutralizing anti-tank mines known as "Vibhav."
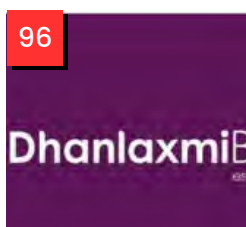
96 The Reserve Bank of India (RBI) has appointed KN Madhusoodanan as the part-time chairman of Dhanlaxmi Bank for a period of 3 years.

97 Indian cricket legend Virat Kohli is poised to receive a prestigious honor as he is set to be immortalized with a wax statue at the Madame Tussauds Museum in Singapore.

98 The World's largest flower - the Rafflesia - is nearing extinction. New research indicates that the Rafflesia, best known for its speckled red petals and "dead flesh" smell, may not exist a few years down the line.

99 World Environmental Health Day is celebrated every year on 26 September & the theme is Global Environmental Public Health: Standing up to protect everyone's Health each and every day."

100 National Aeronautics and Space Administration (NASA) successfully retrieved its first asteroid samples from deep space, with the capsule parachuting into the Utah desert.

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September 2023

National Nutrition Week 2023: September 1-7

National Nutrition Week is **observed from September 1** to September 7 every year. The theme of National Nutrition Week 2023 is **"Healthy Diet Gawing Affordable for All"**. National Nutrition Week 2023 is celebrated to raise awareness about the importance of consuming nutrition-rich food. National Nutrition Week was established in **1975** by the members of the A**merican Dietetic Association(ADA),** now known as the **Academy of Nutrition and Dietetics.**

World Coconut Day: September 2

World Coconut Day is celebrated on September **2 every year.** In **1998, the Asian and Pacific Coconut Community declared World Coconut Day** to bring awareness to the powerful nutrients and versatility of this superfood.

International Day of Charity 2023: September 5

International Day of Charity was observed on the **5th of September.** This day was constructed by a Hungarian civil society with the support of the Hungarian government. On **17 December 2012, the UN General Assembly** declared the 5th of September as the International Day of Charity.

National Teachers Day 2023: September 5

In India, every year 5th of September is celebrated as National Teachers Day to contribute to our teachers. In India, **the President, Dr. Sarevepalli Radhakrishnan's birthday is celebrated as Teacher's Day. Since 1962** every year the 5th of September has been celebrated as National Teachers Day in India.

World Physical Therapy Day: September 8

Every year **8th of September** is observed as **World Physical Therapy Day.** In ancient times, the first report of physical therapy came from Hippocrates. In India, **physiotherapy was first started in the year of 1952.** The first physiotherapy centre was started in Mumbai with the support of the Government and the support of the World Health Organisation(WHO).

World Literacy Day 2023: September 8

World Literacy Day or International Literacy Day is observed each year on the 8th of September. The theme of World Literacy Day 2023 is "Promoting literacy for a world in transition: Building the foundation for sustainable and peaceful societies". In 1966, UNESCO declared the 8th of September as World Literacy Day to remind the importance of literacy as a matter of dignity and human rights for people.

World Patient Safety Day 2023: September 17

Every year **September 17** is observed as **World Patient Safety Day**. The World Patient Safety Day **Theme in 2023 is "Engaging patients for patient safety",** to recognize the crucial role patients, families, and caregivers play in the safety of health care. Though this day was established in 2019, this **day was first observed in the year 2021.**

World Bamboo Day 2023: September 18

Every year the 18th **of September** is celebrated as **World Bamboo Day.** World Bamboo Day was recognized by the **World Bamboo Organization in the year of 2009.** World Bamboo Day was **founded by Kamesh Salam** who was the former president of the World Bamboo Organization.

International Day of Peace 2023: September 21

Every year the 18th **of September** is celebrated as **World Bamboo Day.** World Bamboo Day was recognized by the **World Bamboo Organization in the year of 2009.** World Bamboo Day was **founded by Kamesh Salam** who was the former president of the World Bamboo Organization.

World Alzheimers Day 2023: September 21

Every year **World Alzheimers Day** is observed on 21st September. Alzheimer's is a brain disorder that slowly destroys the memory and thinking skills of a person. World Alzheimers Day 2023 Theme is **"Never too early, never too late"**. Alzheimer's disease was **first diagnosed in an old German lady in 1901 by Alois Alzheimer, a German Psychiatrist.**

Hindi Diwas 2023: September 14

Every year **14th September** is celebrated as a **Hindi Diwas or hindi day**. In the year **1953, the first Hindi Diwas was celebrated**. This decision is also stated in Article 343 of Chapter 17 of the Constitution of India. The reason for celebrating Hindi Day on September 14 is that A Noble and Famous Hindi Literature Vyahar Rajendra Singha was born on 14th September.

Engineers Day in India 2023: September 15

Every year 15th September is celebrated as National Engineers Day in India. National Engineers Day is celebrated on 15th September in India, in order to pay tribute to our Indian engineer and Bharat Ratna **Sir Mokshagundam Viswesvaraya** on his birthday. In the year of 1968, the Government of India announced that **Sir M. Visvesvaraya's birth anniversary** was celebrated as **Engineers Day in India**.

World Ozone Day 2023: September 16

Every year **World Ozone Day is observed on 16 September**. In 1913, the French Physicists Charles Fabry and Henri Buisson discovered the Ozone Layer. The World Ozone Day **Theme 2023 is 'Montreal Protocol: fixing the ozone layer and reducing climate change'**. The **Montreal Protocol was first implemented on 1 January 1989**. In 1994, the United Nations General Assembly decided to organize World Ozone Day on the 16th of September.

International Red Panda Day 2023: September 17
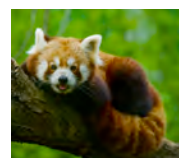
Every year the **third Saturday of September** is celebrated as **International Red Panda Day. The Red Pandas were first described in the year 1825**. In 2010, International Red Panda Day (IRPD) was launched by the Red Panda Network (RPN).The **first International Red Panda Day was observed on 18th September 2010.**

World Environmental Health Day 2023: September 26

World Environmental Health Day is celebrated every year on 26 September. The day is dedicated to create awareness about the impact of environmental health on our overall health and well-being.The theme of World Environmental Health Day 2023 is **"Global Environmental Public Health: Standing up to protect everyone's Health each and every day."**

World Maritime Day: September 28, 2023

World Maritime Day is celebrated on the last Thursday of September each year. This year it will be celebrated on Thursday, September 28, 2023. This year's World Maritime theme is **"MARPOL at 50 – Our commitment goes on".** The theme reflects the organization's long history of protecting the environment from the impact of shipping via a robust regulatory framework and emphasizes its ongoing commitment to this important work.

World Rabies Day 2023: September 28

World Rabies Day will be celebrated globally on September 28.This year we are celebrating the 17th World Rabies Day. And this year's theme is **"All for 1, One Health for All"**. World Rabies Day was established by the Global Alliance for Rabies Control in 2007 and later endorsed by the World Health Organization (WHO).

World Rose Day 2023: September 22

World Rose Day is observed on 22nd September of every year. Giving Someone hope for their life is the greatest thing of our life. This day is observed in order to remember a 12-year-old girl, **Melinda Rose.**

International Day of Sign Languages 2023: September 23

The International Day of Sign Languages is celebrated every year on **23rd September**. The **UN General Assembly** announced that the International Day of Sign Language is observed on 23rd September of every year. The International Day of Sign Languages was **first celebrated in the year of 2018.** September 23 is chosen to celebrate this day because on this date the **World Federation of the Deaf (WFD) was formed in the year of 1951.**

Antyodaya Diwas 2023: 25 September 2023

India celebrates Antyodaya Diwas annually on September 25 to commemorate the birth anniversary of Pandit Deendayal Upadhyaya. Antyodaya Diwas is celebrated annually in India to mark the birth anniversary of Indian leader Pandit Deendayal Upadhyaya. It is a day of remembrance and celebration of his life and legacy and he was one of the most prominent figures in **India's political history**. He was a **co-founder of the Bharatiya Jana Sangh (BJS) and a thinker of the Rashtriya Swayamsevak Sangh (RSS).**

World Tourism Day 2023: September 27

World Tourism Day is celebrated annually on **September 27** to promote and raise awareness about the importance of tourism, both economically and socially. The theme of **"Tourism and Green Investments"** reinforces the idea that tourism can be a force for positive change when it aligns with environmental and social sustainability goals.It was established by the **United Nations World Tourism Organization (UNWTO) in 1980** and has been celebrated every year since then.

International Day of Awareness of Food Loss and Waste 2023: September 29, 2023

The International Day of Awareness of Food Loss and Waste, which is observed on September 29 each year, represents a global commitment to tackle these critical issues head-on. Established by the United Nations General Assembly in 2020, this day aims to raise awareness about the staggering magnitude of food loss and waste and mobilize action at all levels to reduce it. The International Day of Awareness of Food Loss and Waste, with the 2023 theme **"Reducing food loss and waste: Taking Action to Transform Food Systems".**

BRICS+6 to control 30% of global GDP, 46% population – SBI Report

The **addition of 6 new members to the BRICS grouping** will see it **controlling 46%** of the **world's population and 30% of** its economic output. At the latest BRICS summit in Johannesburg, the present members -- **Brazil, Russia, India, China and South Africa decided to add Argentina, Egypt, Ethiopia, Iran, Saudi Arabia and the United Arab Emirates as new members** of the grouping. The new members will become part of BRICS effective **January 1, 2024.** The acronym BRICS was originally coined in 2001 by Goldman Sachs economists led by **Jim O'Neill.**

Shri Jyotiraditya M Scindia inaugurates Utkela Airport, and direct flight between Utkela and Bhubaneshwar

Minister of Civil Aviation, **Shri Jyotiraditya M Scindia** along with Gen. Vijay Kumar Singh (Rtd.) MoS, Ministry of Civil Aviation **inaugurated Utkela Airport and a direct flight between Utkela and Bhubaneshwar.Utkela Airport** is owned by the **Government of**

Odisha. It has been developed as a regional airport **under the UDAN scheme** of the Ministry of Civil Aviation, **Government of India at a cost of Rs. 31.07 Cr.**

President Draupadi Murmu launches "Year of Positive Change" in Raipur

President Draupadi Murmu launched the state-level program of **"Year of Positive Change"** at Prajapita Brahmakumari Ishwariya Vishwavidyalaya in Raipur, **Chhattisgarh.** Chhattisgarh Governor **Biswabhusan Harichandan** and Chief Minister

Bhupesh Baghel were also present on the occasion.

Sixth Rashtriya Poshan Maah begins

The **Sixth Rashtriya Poshan Maah begins** and the Government is celebrating it **throughout September this year.** The flagship initiative of the Central government, POSHAN Abhiyaan has been instrumental in advancing nutritional outcomes for pregnant women, lactating mothers, adolescent girls, and children under six years of age in a comprehensive manner.

India will host the 1st edition of 'Global IndiaAI 2023 ' in October 2023

The **Ministry of Electronics and Information Technology (MeitY)** will be organizing the **Global IndiaAI 2023,** scheduled for October 2023. Union Minister of State for Skill Development & Entrepreneurship and Electronics & IT, **Shri Rajeev Chandrasekhar chairs the conference's steering committee** which is entrusted with the task of shaping the contours of the **Global IndiaAI**

2023. It draws members from **MeitY's Digital Economy Advisory** group and other prominent leaders in the field of AI.

The combined Index of Eight Core Industries increased by 8.0% (provisional) in July 2023 as compared to the Index of July 2022

The **combined Index of Eight Core Industries (ICI) increased by 8.0 per cent (provisional) in July** 2023 as compared to the Index of July 2022. The production of Coal, Steel, Natural Gas, Cement, Electricity, Refinery Products, Fertilizers and Crude Oil increased in July 2023 over the corresponding month of last year. ICI measures combined and individual performance of production of eight core industries viz. Coal, Crude Oil, Natural Gas, Refinery Products, Fertilizers, Steel, Cement and Electricity. The **Eight Core Industries comprise 40.27 percent of the weight of items** included in the **Index of Industrial Production (IIP).**

Viacom18 secures BCCI TV and digital rights in ₹5,963-cr deal

Reliance-backed **five-year deal worth ₹5,963 crore.** and digital rights, in a **five-year deal worth ₹5,963 crore.** This further cements **Viacom's OTT bid, eroding Disney Star's digital supremacy** on the counter. The **cricket body had set the base price** for the bilateral rights to be ₹45 crore per match.

The Cabinet has approved a Rs. 5,000 crores PRIP scheme aimed at boosting research and innovation.

The Union Cabinet has given the green light to the **National Policy on Research and Development and Innovation** in the **Pharma-MedTech Sector.** This decision is accompanied by the approval of the Scheme for Promotion of Research and Innovation in **Pharma-MedTech Sector (PRIP),** with a substantial allocation of **Rs 5,000 crore for a 5-year period** spanning from FY24 to FY28. The scheme was rolled out earlier this month by the government with the belief that the **Indian pharmaceutical industry** has the potential to **increase its current 3.4% share** of the global market to **5% by the year 2030.** The National Policy focuses on **3 key areas:** strengthening the regulatory framework, incentivising investment in innovation, and enabling an ecosystem for innovation and research.

ASI to launch "Adopt a Heritage 2.0 programme" Indian Heritage app and e-permission portal on 4th September 2023

The **Archeological Survey of India (ASI) has 3696 monuments under protection,** which are spread throughout the country. These monuments not only exhibit the rich cultural heritage of India but also play a significant role in fostering economic growth. To this end and to further enhance the experience of visitors, ASI will be launching the **"Adopt a Heritage 2.0"** programme at Samvet Auditorium, IGNCA, New Delhi. The programme is a revamped version of the **earlier scheme launched in 2017** and clearly defines the amenities sought for different monuments as per **AMASR Act 1958.**

Union Power and NRE Minister and International Solar Alliance President inaugurates Nine Solar Demonstration Projects in Uganda, Comoros and Mali

The **International Solar Alliance (ISA) hosted its 5th regional meeting in Kigali, Rwanda** supported by the Government of Rwanda, with 36 countries and Ministers of 15 countries participating. At the meeting, the President, the International Solar Alliance and Union Minister for Power and New & Renewable Energy, Government of India, Shri R. K. Singh, who joined the meeting virtually from New Delhi, **inaugurated a total of nine solar power demonstration projects** in the Republic of **Uganda,** the Union of **Comoros** and the **Republic of Mali. Four** of these projects are in **Uganda, two in Comoros and three in Mali.**

Shri Parshottam Rupala lays the Foundation Stone for the establishment of Multi-Purpose Seaweed Park in Tamil Nadu

On the third day of the Sagar Parikrama Phase VIII, Minister of Fisheries, Animal Husbandry & Dairying, **Shri Parshottam Rupala laid the Foundation Stone** for the establishment of **Multi-Purpose Seaweed Park in Tamil Nadu**. This begins a new chapter and is seen as a key **strategic initiative to boost the seaweed sector in India.**

Shri Jyotiraditya M Scindia inaugurates International Aerospace Conference jointly organized by MoCA and CII

Shri Jyotiraditya M Scindia, Union Minister for Civil Aviation & Steel, inaugurated the **'International Aerospace Conference: Moving Towards Inclusive Global Value Chains'.** It was jointly organized by the Ministry of Civil Aviation and Confederation of Indian Industry (CII) on 1st and 2nd September 2023 in **Gwalior, Madhya Pradesh**. The International Aerospace Conference is a G20 initiative in the aerospace sector under G20 and B20 priority, focusing

Agri and financial sectors buoy GDP growth to 7.8% in April-June quarter

Good performance of agriculture and financial sectors helped the **Indian economy to grow by 7.8 per cent in the April-June quarter of fiscal year 2023-24** (Q1FY24), Statistics office reported. Though the government is optimistic about momentum, experts do not agree. Economic growth based on **GDP (Gross Domestic Product) growth rate was 13.1 per cent during April-June quarter** 2022-23 and **6.1 per cent during January-March quarter** of previous fiscal

(FY23).India's agriculture sector recorded growth of 3.5% in three months, up from 2.4% in the April-June quarter last year, according to the data released by the government-run National Statistical Office.

Shri Amit Shah launched the Amrit Kalash Yatra under the 'Meri Maati-Mera Desh' campaign in New Delhi

The Union Home Minister and Minister of Cooperation, Shri Amit Shah, launched the Amrit Kalash Yatra under the **'Meri Mati-Mera Desh'** campaign in New Delhi. Amrit Kalash Yatra will be organized across the country and under this, soil of seven and a half thousand kalash will be brought from all the regions of

the country to Amrit Vatika in Delhi. Amrit Vatika will be built near the **National War Memorial**, symbolizing a commitment to Ek Bharat Shrestha Bharat.

Shri Parshottam Rupala will chair a one-day "National Conference on KCC for Fisheries" in Mumbai

Union Minister of Fisheries, Animal Husbandry and Dairying, **Shri Parshottam Rupala will chair a one-day "National Conference on KCC** for Fisheries" at Yashwantrao Chavan Centre in Mumbai, Maharashtra. The Conference is being jointly organized by the **Department of Fisheries (DoF)**

and the Department of Animal Husbandry Dairying (DAHD) to resolve pressing on-ground issues.

on developing inclusive global value chains for Global trade and Investment and aims to promote and strengthen trade and investment among the G20 countries.

NCERT gets deemed university status, announces Education Minister Dharmendra Pradhan

The **government has granted deemed university status to the National Council of Educational Research and Training (NCERT).**This announcement was made by **Education Minister Dharmendra Pradhan** while attending the **63rd Foundation Day Celebration Programme of NCERT in New Delhi.** Bal Bhavan is an autonomous institute headquartered in New Delhi. Prime Minister Jawaharlal Nehru founded it in 1956.Education Minister Dharmendra Pradhan inaugurated an Augmented Reality (AR) and Virtual Reality (VR) Laboratory.

'Green Hydrogen Pilots in India' Conference held in the run-up to G20 Summit

In the run-up to the 18th G20 Summit, a day-long conference on **"Green Hydrogen Pilots in India"** was held in New Delhi. The conference showcased various Green Hydrogen Pilots being implemented by both India's public and private sector companies. National Green Hydrogen Mission are the pilot projects, which have been allocated **Rs. 1,466 crores.** The

G20 Technical Workshop on Climate Resilient Agriculture begins at Hyderabad in Telangana

The three-day **G20 technical workshop on Climate Resilient Agriculture** was inaugurated by the union Minister of State for Agriculture and Farmers Welfare Ms Shoba Karandlaje at Shamshad in Hyderabad. The event is being attended by over 100 delegates including from India and abroad from G20 countries and invited countries. The Minister said several initiatives were launched by the

country in climate change like the N**etwork Project on Climate Change (NPCC), National Action Plan on Climate Change** (NAPCC) with long-term and integrated strategies for achieving key goals in the context of climate change.

MoS for Culture Meenakshi Lekhi launches Adopt a Heritage 2.0 programme in New Delhi

Minister of State for Culture **Meenakshi Lekhi launched Adopt a Heritage 2.0** programme in **New Delhi to enhance the visitor experience at the Heritage Site**. The programme is envisioned by the **Archaeological Survey of India to collaborate with the private sector companies, trusts and NGOsIt** aims to engage corporate stakeholders

in enhancing the amenities at three thousand 697 protected monuments spread across the country, showcasing India's rich cultural legacy.

Shri Dharmendra Pradhan launches 3-year partnership with Meta, Education to Entrepreneurship: Empowering a generation of students, educators and entrepreneurs

Union Minister for Education and Skill Development & Entrepreneurship **Shri Dharmendra Pradhan launched a 3-year partnership "Education to Entrepreneurship: Empowering a Generation of Students, Educators and Entrepreneurs"** between the Ministry of Education, Ministry Skill Development & Entrepreneurship

and Meta in New Delhi. 3 Letters of Intent (LoI) were **exchanged between Meta and NIESBUD, AICTE and CBSE.**

conference, hosted by NTPC Ltd., also presented pioneering innovative pilots and progress in green hydrogen technology.

NTPC Limited to Inaugurate India's 1st Green Hydrogen Fueling Station in One Month

NTPC Limited, a state-owned power producer, is set to commission **India's 1st inaugural Green Hydrogen fueling station in Ladakh** within the coming month. **Green Hydrogen Production and Usage** : The project is designed to generate **80 kilograms per day** of exceptionally pure Hydrogen, measuring at 99.97% purity. This Hydrogen will undergo compression, storage, and dispensation for various applications, including fueling. **Hydrogen Fuel Cell Buses in Ladakh :** NTPC intends to introduce 5 Hydrogen fuel cell buses in the Ladakh region.

Health Minister Mansukh Mandaviya inaugurates Amrita Patel Centre of Public Health in Gujarat

Union Health Minister **Mansukh Mandaviya inaugurated the Amrita Patel Centre of Public Health in Anand in Gujarat.** The Government is stressing holistic health to **strengthen the health infrastructure in the country.**

Jal Jeevan Mission Achieves Milestone of 13 Crore Rural Households Tap Connections

The **Jal Jeevan Mission** (JJM) achieved another milestone of providing tap water connections to 13 Crore rural households. Working with 'speed and scale', the life changing mission has **increased the rural tap connection coverage from only 3.23 Crore households** at the start of the Mission in August 2019 to 13 crore in just 4 years. The Jal

Jeevan Mission was announced by the Prime Minister, Shri Narendra Modi from the ramparts of the Red Fort on 15th August 2019 as the country celebrated its 73rd Independence Day.

India Unveils the First Portable Hospital in the World, the Arogya Maitri Cube

India has built the world's first disaster hospital that can be airlifted, packed in **72 cubes**.It has been named as **'Aarogya Maitri Cube'.** Aarogya Maitri Cube is the world's first disaster hospital that can be airlifted. It has been developed indigenously **under**

Project BHISHM (Bharat Health Initiative for Sahyog Hita and Maitri).

Cabinet approves additional fund requirement under Industrial Development Scheme, 2017 for Himachal Pradesh and Uttarakhand

The Cabinet chaired by Hon'ble PM Shri Narendra Modi has approved an amount of **Rs. 1164.53** cr. for the **Industrial Development Scheme** (IDS), 2017 for **Himachal Pradesh and Uttarakhand.** The government of India announced the Industrial Development Scheme, 2017, in 2018 vide Notification

No.2(2)/2018-SPS dated 23rd April 2018 for the state of Himachal Pradesh and Uttarakhand. Under this scheme, the **total financial outlay was Rs.131.90 crore.**

Ministry of Tourism to launch national competition on 'Tourism for Tomorrow'

The Ministry of Tourism will launch a national competition on **'Tourism for Tomorrow'** to identify best practices and case studies aligned with **five priorities of the G20 Goa roadmap.** The competition will be launched on **World Tourism Day on the 27th of September.** The New Delhi Leaders Declaration which was

adopted during the G20 Summit underlined the significance of the 'Goa Roadmap for Tourism as a vehicle for achieving Sustainable Development Goals.

PM Modi announces launch of Global Biofuel Alliance

India announced the launch of the Global Biofuel Alliance and urged **G-20 nations** to join the initiative with a plea to take **ethanol blending with petrol** globally to **20%**. The Alliance was launched by Mr. Modi along with a host of global leaders including **U.S. President Joe Biden, Brazilian President Luiz Inacio Lula da Silva, Bangladesh Prime Minister Sheikh Hasina and Italian Prime Minister Giorgia Meloni** on the sidelines of the G-20 Summit. Besides India, the initiating members include **Argentina, Bangladesh, Brazil, Italy, Mauritius, South Africa, the UAE and the U.S.**, while Canada and Singapore are observer countries.

Cabinet approves eCourts Phase III for 4 years

The Union Cabinet chaired by **Prime Minister Shri Narendra Modi** has approved the **eCourts Project Phase III** as a Central Sector Scheme spanning four years (2023 onwards) with a financial outlay of Rs.7210 crore. In line with the vision of Hon'ble Prime Minister Shri Narendra Modi ji's **"Sabka Sath, Sabka Vikas and Sabka Vishwas"**, eCourts Mission Mode Project is the prime mover for improving access to justice

Cabinet approves the Scheme titled Viability Gap Funding for Development of Battery Energy Storage Systems (BESS)

The Union Cabinet, chaired by the Hon'ble Prime Minister **approves the Scheme for Viability Gap Funding** (VGF) for the **development of Battery Energy Storage Systems (BESS)**. The approved scheme envisages **development of 4,000 MWh of BESS projects by 2030-31**, with a financial support of up to 40% of the capital cost as budgetary support in the form of **Viability**

Gap Funding (VGF). A watershed moment in the long list of pro-environment measures taken by the Government, the move is expected to bring down the cost of battery storage systems increasing their viability.

FSSAI officially recognises Mithun as a food animal

The **Food Safety and Standards Authority of India** (FSSAI) has recently recognised **Mithun, a semi domesticated bovine animal** as a food animal paving the **way for the promotion** of its consumption and commercial rearing on the hills of Northeast. Mithun has been included in the **Domestic Animal Diversity Information System** (DADIS)

database.
Found in altitudes ranging between 300 to 3,000 meters, mithuns have traditionally been part of the culture of various tribes in **Arunachal Pradesh, Nagaland, Manipur and Mizoram.**

Union Government tightens 'beneficial owner' rules under PMLA

The **Union government** has further **tightened rules for the ultimate beneficiary and fine tuned** the definition of reporting entity under the **Prevention of Money Laundering Act (PMLA)**. The amendments aim to give **more power to the agency** under the PMLA Act and enlarge the type and nature of individuals who can come under the ambit of the Act. The **Finance Ministry** has notified **changes in the**

Prevention of Money Laundering (Maintenance of Records) Rules, 2005. Accordingly, a person having ownership of more than 10% of the capital or profits of a partnership will be brought within the ambit of the sub rule 3 as a 'beneficial owner'.

using technology. As a part of the National eGovernance Plan, the e-Courts Project has been under implementation since 2007 for ICT enablement of the Indian Judiciary Phase II which will conclude in 2023.

PM Modi addresses the ASEAN- India summit at Jakarta

PM Modi addressed the **20th ASEAN-India summit at Jakarta** in Indonesia. He presented a **12-point proposal to strengthen India-ASEAN cooperation**. He informed us that the **India-ASEAN partnership has reached the fourth decade**. He informed me it is an honour for him to **co-chair the Summit**. PM Modi informed ASEAN is the central pillar of India's Act East policy. He informed along with history and geography, shared values, regional integration, and the shared belief in peace, prosperity and a multipolar world unite India and ASEAN.

Cabinet approves signing of an MoU between India and Antigua & Barbuda on cooperation in the field of sharing successful Digital Solutions implemented at the Population Scale for Digital Transformation

The Union Cabinet, chaired by the Hon'ble Prime Minister approves the signing of the Memorandum of Understanding (MoU) between the **Ministry of Electronics & Information Technology of the Republic**

Cabinet approves foreign investment of up to Rs.9589 crore in M/s Suven Pharmaceuticals Limited

The **Cabinet Committee on Economic Affairs** chaired by the Prime Minister, Shri Narendra Modi approved the **FDI proposal for foreign investment of up to Rs.9589 crore in M/s Suven Pharmaceuticals Limited by M/s Berhyanda Limited, Cyprus.** The approval is for the **acquisition of up to 76.1% equity** shares of M/s Suven Pharmaceuticals Limited, a public limited Indian pharmaceutical company listed on the National Stock Exchange of India Limited and the Bombay Stock Exchange Limited, by M/s Berhyanda Limited, Cyprus, by

way of transfer of shares of from existing promoter shareholders and public shareholders through mandatory Open Offer. The aggregate foreign investment may **increase up to 90.1% in M/s Suven Pharmaceuticals Limited.** The proposal has been evaluated by **SEBI, RBI, CCI** and other relevant agencies.

Cabinet approves signing of an MoU between India and Armenia on cooperation in the field of sharing successful Digital Solutions implemented at the Population Scale for Digital Transformation

The Union Cabinet, chaired by the Hon'ble Prime Minister approves the signing of the Memorandum of Understanding (MoU) between the **Ministry of Electronics & Information Technology** of the Republic of India and the **Ministry of High-Tech Industry of the Republic of Armenia** on Cooperation in the field of **sharing successful Digital Solutions implemented at Population Scale for Digital Transformation**. The MoU shall come into effect from the date

of signature of the Parties and shall remain in force for a **period of 3 years.** Both G2G and B2B bilateral Cooperation in the field of **Digital Public Infrastructure (DPI) will be enhanced**. The activities contemplated in this MoU would be financed through their administration's regular operating allocations.

of India and the Ministry of Information, Communications Technologies, Utilities and Energy of the Antigua & Barbuda on Cooperation in the **field of sharing successful Digital Solutions implemented at Population Scale for Digital Transformation.** The MoU shall come into effect from the date

of signature of the Parties and shall remain in force for a **period of 3 years. Both G2G and B2B bilateral Cooperation** in the field of Digital Public Infrastructure (DPI) will be enhanced. The activities contemplated in this MoU would be financed through their administration's regular operating allocations.

Cabinet approves scheme for release of grant to support LPG connections to Women under Pradhan Mantri Ujjwala Yojana

The Union Cabinet, chaired by Prime Minister **Shri Narendra Modi**, has approved the **extension of Pradhan Mantri Ujjwala Yojana** (PMUY) for the release of **75 lakh LPG connections** over three years from **Financial Year 2023-24 to 2025-26. The total financial implication will be Rs.1650 crore** per connection.
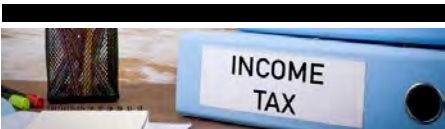
The average processing time of Income Tax Returns reduced to 10 days

Average processing time of **Income Tax Returns** (ITR) has been **reduced to ten days** in the Assessment Year **2023-24**. The average processing time of ITR was **82 days in the Assessment Year 2019-20, and 16 days** in Assessment **Year 2022-23.**

India becomes 13th country that can issue internationally accepted OIML Certificates

India has become the 13th country in the world that can **issue Internationally Accepted OIML (International Organisation of Legal Metrology) Certificates.** Now Indian manufacturers or their agents can obtain OIML

Cabinet approves signing of an MoU between India and Sierra Leone on cooperation in the field of sharing successful Digital Solutions implemented at Population Scale for Digital Transformation

The Union Cabinet, chaired by the Hon'ble Prime Minister approves the signing of the Memorandum of Understanding (MoU) between the **Ministry of Electronics and Information Technology of the Republic of India and the Ministry of Information and Communications of the Republic of Sierra Leone on Cooperation in the field of sharing successful Digital Solutions implemented at Population Scale for Digital Transformation**. The MoU shall come into effect from the date of signature of the Parties and shall remain in force for a **period of 3 years. Both G2G and B2B bilateral Cooperation** in the field of Digital Public Infrastructure (DPI) will be enhanced. The activities contemplated in this MoU would be financed through their administration's regular operating allocations.

PM to launch rail sector projects worth more than six thousand crore rupees in Chhattisgarh:

In Chhattisgarh, Prime Minister **Narendra Modi will dedicate important rail sector projects to the nation**. The Prime Minister's emphasis on improving connectivity across the country will get a boost with the dedication to the nation of important rail sector **projects worth more than Rs. 6 thousand crores** in the public programme in Raigarh. These projects include

Chhattisgarh East Rail Project Phase-I, **3rd rail line** between Champa to Jamga, 3rd rail line between Pendra Road to Anuppur and the Merry-Go-Round system connecting **Talaipalli Coal Mine to NTPC Lara Super Thermal Power Station.**

PM lays the foundation stone of the Petrochemical Complex at BPCL Bina Refinery in MP

Prime Minister Shri Narendra **Modi,** laid the foundation stone of Downstream Petrochemical Complex and Refinery Expansion Project, at **BPCL's Bina Refinery in Bina, Madhya Pradesh**. This state-of-the-art refinery, which will be developed at a **cost of about Rs. 49,000 crore,** will produce about **1200 KTPA** (Kilo-Tonnes Per Annum) of ethylene and propylene, which are a vital component for various sectors like textiles, packaging, pharma, among others.

Certificates for their measuring instruments from the **Indian OIML Issuing Authority which is the Legal Metrology Division, Department of Consumer Affairs.**

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.**

All reported births, and deaths are to be digitally registered from October 1, 2023

According to a **government notification, all reported births and deaths** in the country will be **digitally registered on the Centre's portal from October 1. The Registration of Births and Deaths** (Amendment) Act, 2023 paves way for digital birth certificates It will be compulsory for States to register births and deaths on the **Centre's Civil Registration System (CRS) portal** and share data with the **Registrar General of India** (RGI).

Cabinet approves foreign investment of up to Rs.9589 crore in M/s Suven Pharmaceuticals Limited

The Cabinet Committee on Economic Affairs chaired by the Prime Minister, **Shri Narendra Modi approved the FDI** proposal for foreign investment of up to **Rs.9589 crore in M/s Suven Pharmaceuticals Limited by M/s Berhyanda Limited, Cyprus**. The approval is for the **acquisition** of up to **76.1% equity shares of M/s Suven Pharmaceuticals Limited,** a public limited Indian pharmaceutical company listed on the National Stock Exchange of India Limited and the Bombay Stock Exchange Limited, by M/s Berhyanda Limited, Cyprus, by way of transfer of shares of from existing promoter shareholders and public shareholders through mandatory Open Offer. The

aggregate foreign investment may increase up to **90.1% in M/s Suven Pharmaceuticals Limited. About Advent Funds** : The Advent Funds are managed by Advent International Corporation, an entity incorporated in the USA. Advent International Corporation, set up in 1984 has made investments of about USD 75 billion in 42 countries. Advent India started investments in India in 2007 and so far it has invested about Rs 34000 crores in 20 Indian companies across healthcare, financial services, industrial manufacturing, consumer goods and IT services sectors.

3rd All India Official Language Conference to be held in Pune

The **3rd All India Official Language Conference** will be held on the 14th and the 15th of September in Pune. Ms. Arya announced Pune is a popular city and has a historical tradition, hence, Pune has been chosen for the **third All India Official Language Conference**. The Conference will be attended by learned **speakers and scholars of the Hindi language**. Some

of the topics to be discussed during the conference include **Rajbhasha@2047: Linguistic Panorama of Developed India** (including artificial intelligence), Role of Media in Development of Hindi, and Indian Cinema and Hindi among others.

Government rolls out UPAg, a unified portal for agri statistics

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.**

The 14th edition of the World Spice Congress begins in Navi Mumbai

The **14th edition of the World Spice Congress** (WSC) began at **Vashi in Navi Mumbai.** World Spice Congress (WSC) was planned and conceived in **1990 as a forum** for discussion and **interaction between the importers and exporters of spices**. The **theme** of the WSC 2023 is **VISION 2030: S-P-I-C-E-S, which stands for sustainability, productivity, innovation, collaboration, excellence and safety**

G-20 Global Partnership Meeting for Financial Inclusion underway in Mumbai

The **Fourth G20 Global Partnership for Financial Inclusion** (GPFI) Meeting is being held in Mumbai. More than 50 delegates from G20 member countries, special invitee countries and **International Organisations** are participating in the meeting. The GPFI members are holding discussions related to GPFI work regarding the implementation of **G20 GPFI High-Level Principles for Digital Financial Inclusion,** Update of National Remittance Plans and SME best practices and innovative instruments to overcome common constraints in SME financing.

Education Ministry asks States to bring all data under one platform

Under the **National Digital Education Architecture** (NDEAR), the Ministry of Education is pushing States to **open Vidya Samiksha Kendras** (VSKs).Vidya Samiksha Kendra (VSKs) is a data repository that will have data from all schemes run by the **Ministry of Education (MoE)**.The control rooms of these Kendras will collect data to track key performance indicators as well as analyze data collated from **govt**

schemes 'using AI & machine-learning.'**EkStep Foundation**, which is a non-profit organization co-founded by former Chairman of Unique Identification Authority of India, Nandan Nilekani, is on board in an advisory role for implementing the VSK project.

Govt relaxes domestic content requirement for solar cells under PM-KUSUM till March 2024

The **Ministry of New & Renewable Energy (MNRE) has relaxed the domestic content requirement (DCR) norms** for solar cells under Component C of the **PM KUSUM scheme till March 2024.PM-KUSUM or the Pradhan Mantri Urja Suraksha Evam Utthaan Mahabhiyaan** is a demand-driven scheme and, therefore, quantities or capacities are allocated under the three components of the scheme based on demand received from the states. For agriculture feeder solarisation, **central financial assistance (CFA) of ₹1.05 crore per MW is provided. About PM KUSUM** : The PM-KUSUM Scheme

was launched in 2019.The Scheme consists of three components. Component A: 10,000 MW of solar capacity through the installation of small Solar Power Plants of individual plants of capacity up to 2 MW.Component B: Installation of 20 lakhs standalone Solar Powered Agriculture Pumps. Component C: Solarisation of 15 Lakh Grid-connected Agriculture PumpsNodal Ministry: Ministry of New and Renewable Energy (MNRE).

India has 150 elephant corridors spanning 15 range-states, West Bengal tops list

India has at least **150 elephant corridors spanning** 15 range-states across four elephant-bearing regions, with **West Bengal topping the list** with 26 such land strips, according to a new **Union Environment Ministry report**. The central government's 2010 **Elephant Task Force report** (Gajah report) listed **88 corridors** in the country. The latest report, titled **"Elephant Corridors of India",** also highlights that the

intensity of elephant use has increased in 59 of these corridors, remained stable in 29 and decreased in 29 others. West Bengal leads with the highest number of elephant corridors in India, accounting for over 17 per cent of the total such land patches in the country.

Union Minister of Civil Aviation inaugurates 'Udaan Bhawan' at Delhi's Safdarjung Airport

With the inauguration of' **Udaan Bhawan,'** an Integrated Office Complex at **Delhi's Safdarjung Airport** which was inaugurated by **Shri Jyotiraditya M. Scindia, Union Minister of Civil Aviation and Steel,** in the august presence of General (Dr.) Vijay Kumar Singh (Retd.), Union Minister of State for Road Transport & Highways & Civil Aviation and Shri Vumlunmang Vualnam, Secretary, MoCA.

Shri Jyotiraditya M Scindia to inaugurate new infrastructure at Tezu airport on 24th September 2023

Shri Jyotiraditya M Scindia, Minister for Civil Aviation and Steel, along with Shri **Pema Khandu, Chief Minister of Arunachal Pradesh will inaugurate** the newly developed **infrastructure of Tezu Airport**. Tezu Airport is a domestic airport located in the town of Tezu which operates through a single runway. The airport is developed on 212 acres of land and is capable of handling operations for **ATR 72 type of aircraft. The works undertaken for Rs. 170 Cr.** include the extension of the runway (1500m x 30m) and the construction of a new apron for 02 nos.

Shri Parshottam Rupala inaugurates the Second Edition of ICAR-CIBA's Shrimp Farmers Conclave-2023 at Navsari, Gujarat

Union Minister of Fisheries, Animal Husbandry and Dairying, **Shri Parshottam Rupala inaugurated Second Edition of ICAR-CIBA's** (ICAR-Central Institute of Brackish water Aquaculture) Shrimp Farmers Conclave-2023 at the Navsari Agricultural University Campus **in Gujarat.** Shri Parshottam Rupala conveyed his gratitude to Prime Minister Shri Narendra Modi, for approving the **Pradhan Mantri Matsya Sampadan Yojana** with the financial **outlay of Rs. 20,050 crores** for the sustainable development of fisheries and aquaculture sector. This paved the way for developing a project **implemented by ICAR-CIBA** on "Genetic improvement program of Penaeus indicus (Indian

white shrimp)-Phase-I" with an outlay of Rs.25 crores under the Pradhan Mantri Matsya Sampada Yojana (PMMSY) to establish a National Genetic Improvement Facility for shrimp breeding. **Two Memorandums of Understanding (MoU) were signed between CIBA and National Fisheries Development Board** (NFDB); CIBA and Fish Farmers Producer Organization (FFPO) of Gujarat respectively for implementing the crop insurance for aquaculture with premium subsidy offered by the NFDB and technology support for the FFPO.

Shri Dharmendra Pradhan launches 'Skills on Wheels' initiative with NSDC and IndusInd Bank to promote skilling

Union Minister for Education and Skill Development & Entrepreneurship, **Shri Dharmendra Pradhan** and Speaker, Lok Sabha, **Shri Om Birla launched 'Skills on Wheels' initiative with NSDC and IndusInd Bank** with a flagging off ceremony. Under the partnership, 60,000 youth will be empowered over a period of five years with the objective of improving the livelihood of rural households by

providing relevant skills training to its youth population. Aligned with this mission, this **partnership with IndusInd Bank is aimed at empowering the youth of the nation through the 'Skills on Wheels' project.**

Law Minister Arjun Ram Meghwal introduces Women's Reservation Bill in Lok Sabha

The **government has introduced the Women's Reservation Bill** in the Lok Sabha. The Bill has been **named Nari Shakti Vandan Adhiniyam**. Union Law Minister **Arjun Ram Meghwal introduced the 128th Amendment Bill,** 2023 in this regard. The **old**
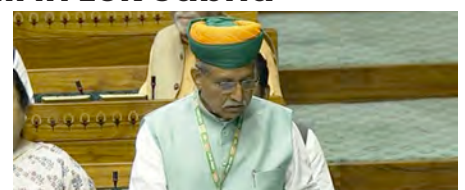
Parliament House has been renamed as Samvidhan Sadan.

Coal India to invest Rs 24,750 crore in 61 eco-friendly projects

Coal India Limited (CIL) has planned a **capital investment of about Rs. 24,750 crore in the next few years on 61 First Mile Connectivity** (FMC) projects. To come up in three phases, these projects combined will have a **capacity of 763.5 million tonnes per annum (MTPA) when completed.** 35 FMC projects under the first phase having 414.5 MTPA capacity account for Rs. 10,750 crore. The **second and third phase projects account for 9 and 17 respectively.**

PM Narendra Modi to inaugurate 16 Atal Awasiya Vidyalayas built across UP

Prime Minister Narendra Modi will visit **Varanasi to inaugurate 16 Atal Awasiya Vidyalayas built across Uttar Pradesh.** These are built at **a cost of over 11 hundred crore rupees** to further enhance access to quality education for children of labourers, construction workers and orphans due to COVID-19 pandemic. Prime Minister Modi will also lay the **foundation stone of the International Cricket Stadium in Varanasi.**

10th meeting of India-Malaysia Joint Sub-Committee on Defence Science, Technology and Industry Cooperation held in New Delhi

The 10th meeting of the **India-Malaysia Joint Sub-Committee on Defence Science, Technology** and Industry Cooperation was held in **New Delhi**. The meeting was co-chaired by Joint Secretary (Naval Systems), Department of Defence Production, Ministry of Defence Shri Rajeev Prakash

and Under Secretary, Defence Industry Division, Ministry of Defence, Malaysia Mr Eris Jemadi bin Tajudin.

Centre launches three game-changing initiatives for farmers focusing on agri-credit and crop insurance

The **government will launch a series of transformative initiatives, aimed at revolutionizing agriculture** in the country in New Delhi. The transformative initiatives include **Kisan Rin Portal (KRP), Door to Door KCC Campaign, and Weather Information Network Data Systems** (WINDS) Manual. These initiatives will be launched by Finance Minister **Nirmala Sitharaman** and Union Minister of Agriculture & Farmers' Welfare, **Narendra Singh Tomar. The Kisan Rin Portal** (KRP), developed

in collaboration with multiple government departments, is poised to revolutionize access to credit services under the Kisan Credit Card (KCC). This digital platform offers a comprehensive view of farmer data, loan disbursement specifics, interest subvention claims, and efficient agriculture credit.

The 14th edition of Global Skills Summit begins, to focus on empowering youth and creating future

The **14th edition of the Global Skills Summit has begun in Delhi.** The theme of the two-day Summit is **building skills, empowering youth, and creating a future.** The Summit aims to focus on **creating a road map**

for a high-quality industry-led skilling ecosystem in India.

PM to inaugurate 'International Lawyers' Conference 2023' on 23rd September in New Delhi

Prime Minister Shri Narendra Modi will inaugurate the **'International Lawyers' Conference 2023'** at Vigyan

Bhawan, **New Delhi.** International

Lawyer's Conference 2023 is being organised by the Bar Council of India on the **theme 'Emerging Challenges in Justice Delivery System'** .

Health Ministry reduces qualifying percentile for NEET PG Counselling to zero across all categories this year(2023)

The **Ministry of Health and Family Welfare has reduced the cut-off percentile for Postgraduate courses (Medical/Dental) for NEET PG** Counselling 2023. Now, the qualifying percentile has been **reduced to 'zero'** across all categories. This was announced in a notification issued by the **Medical Counselling Committee (MCC)**.All candidates who appeared for the NEET PG 2023 exam will now qualify to participate in the postgraduate medical counselling rounds. Medical aspirants can check out the official notice on the **official website: mcc.nic.in.**

40% electric vehicles sold in India are manufactured in Tamil Nadu

Tamil Nadu has become one of the **largest manufacturers of Electric Vehicles (EV) sold** this year, data from Ministry of Road Transport and Highways' Vahan Dashboard stated.Out of the **10 lakh EVs sold in India this year (2023), over 4 lakh** were manufactured in Tamil Nadu. **According to the Vahan Dashboard data, as many as 10,44,600 EVs were registered**

India wins bid to host 17th International Congress on the Chemistry of Cement

India has won the bid to host the prestigious **International Congress on the Chemistry of Cement (ICCC) in New Delhi in 2027.**India's leading research and academic institutes, the **National Council for Cement and Building Materials (NCCBM), and IIT Delhi** successfully presented India's bid before the Steering Committee members of the Conference during the ongoing 16th **ICCC at Bangkok, Thailand.** Besides

India, other bidders were from **Switzerland and the UAE. The 9th Congress was organized in New Delhi in 1992 by NCCBM** and the present 16th ICCC is being held in Bangkok, Thailand from 18-22 September 2023.

IndiGo announces new direct flights connecting Hyderabad and Colombo from November 2023

India's leading airline, **IndiGo, has announced new direct flights connecting Hyderabad and Colombo from November this year. The development marks a significant milestone as IndiGo becomes the first Indian carrier to establish direct connectivity between the two vibrant cities.** Connectivity between India and

Sri Lanka has improved over the last one year with flights having resumed **between Jaffna and Chennai** which have now been made daily.

India temporarily suspends visa services including E-visa for Canadian citizens citing security threats

India has **temporarily suspended visa** services in **Canada including E-visa**. Addressing media in New Delhi, **External Affairs Ministry spokesperson Arindam Bagchi** informed that the decision was taken **due to the incitement of violence and inaction of Canadian authority and creating an environment** that disrupts

the functions of the Indian High Commission and Consulates in Canada. He also stated that Canadian citizens in a **third country will not be able to apply for an Indian visa.**

with RTOs from January until September 20. Of this, Tamil Nadu sold 4,14,802 EVs manufactured based on registration of all EVs across the state's RTOs. Leading original equipment manufacturers (OEMs) -- Ola Electric, TVS Motor, Ather Energy,

and Ampere Vehicles –have their EV manufacturing facilities in the state and now it expects investments worth Rs 50,000 crore in this space by 2025 and the creation of 150,000 jobs.

Raksha Mantri Rajnath Singh inaugurates Bharat Drone Shakti 2023

The first C-295 MW transport aircraft formally inducted in the presence of Raksha Mantri Rajnath Singh at the Indian Air Force airbase in Hindan, Ghaziabad, Uttar Pradesh. Air Chief Marshal VR Chaudhari and other dignitaries were also present during the induction ceremony. Earlier, Mr. Singh inaugurated the two-day Bharat Drone Shakti - 2023.India has formalized the acquisition of **56 Airbus C-295 aircraft** to replace the Indian Air Force AVRO fleet. The Indian Air Force received the **first C-295 MW transport aircraft at Seville in Spain** on the 13th of September which was attended by Air Chief Marshal VR Choudhari.

14th edition of the Global Skills Summit begins in New Delhi

The **14th edition** of the Global Skills Summit has begun in Delhi. The theme of the two-day Summit is **building skills, empowering youth, and creating a future. Aim of the Summit:**The Summit aims to focus on creating a road map for a high-quality industry-led skilling ecosystem in India.

Shri Kailash Choudhary Launches AI Chatbot for PM-KISAN Scheme

The Union Ministry of Agriculture & Farmers Welfare, **Government of India launched an AI Chatbot for the Pradhan Mantri Kisan Samman Nidhi (PM-KISAN) Scheme** in New Delhi. The **AI Chatbot launch marks** a significant step towards **enhancing the efficiency and reach of the PM-KISAN scheme, and also providing farmers prompt, clear, and accurate responses to their queries.** The Pradhan Mantri Kisan Samman Nidhi (PM-KISAN) is a central sector scheme launched in February 2019 to support the

financial needs of land-holding farmers in India. The scheme offers an annual financial benefit of Rs 6,000/- in three equal instalments to eligible farmers' families through Direct Benefit Transfer (DBT) mode. Since its inception, over Rs. 2.61 Lakhs Crores disbursed to more than 11 Crore farmers so far, it stands as one of the largest DBT schemes globally.

Prime Minister Modi to lay foundation stone of International Cricket Stadium in Varanasi

Prime Minister Narendra Modi will lay the foundation stone of an International Cricket Stadium in Uttar Pradesh's Varanasi . Chief Minister Yogi Adityanath has spent **Rs 121 crores** on land acquisition to construct the stadium while the Board of Control for Cricket in India (BCCI) has earmarked

a budget of **Rs 330 crores** for the stadium's construction. The stadium will have a capacity of **30,000 spectators**.

Union Home Minister Amit Shah to preside over 31st meeting of Northern Zonal Council

In Punjab, Union Home Minister and Minister of Cooperation **Shri Amit Shah** will preside over the **31st meeting of the Northern Zonal Council in Amritsar.** Northern Zonal Council comprises the states of **Punjab, Haryana, Rajasthan, Himachal Pradesh, and the Union Territories of Delhi, Jammu and Kashmir, Ladakh, and Chandigarh. Issues Discussed:** This Northern Zonal Council will discuss a wide range of issues in this meeting. These issues include Bhakra Beas Management Board, affiliation to Punjab University, road

construction work under Pradhan Mantri Grameen Sadak Yojana PMGSY, Canal projects, and water sharing, issues related to reorganization of states, development of infrastructure, land acquisition, environmental and forest-related clearance, regional connectivity under the UDAN scheme and other issues of common interest at the regional level.

Shri Manoj Ahuja launches Innovative Mobile Application and Web Portal for General Crop Estimation Survey (GCES) to Revolutionize Farming Practices

Shri Manoj Ahuja, Secretary, Department of Agriculture and Farmers Welfare (DA&FW) launched the **mobile application and the web portal for GCES (General Crop Estimation Survey)**. This revolutionary portal and mobile application have been designed to transform agricultural practices across the nation. Shri Ahuja emphasized the need for **real-time estimates and technology in agriculture.**

Union Minister SP Singh Baghel Presides Over AIIMS Delhi 68th Foundation Day Celebrations

All India Institute of Medical Sciences (AIIMS), New Delhi has celebrated the 68th Foundation Day on the campus grounds, which was attended by Union Minister of State for Health and Family Welfare, Professor S P Singh Baghel.On this occasion, Prof. S P Singh Baghel visited the AIIM's exhibition organized on the theme **"AIIMS: Leading India's Health Care Security"**. After

AI Chatbot for PM-KISAN Scheme launched

The Union Ministry of Agriculture & Farmers Welfare in India has unveiled an AI Chatbot for the **Pradhan Mantri Kisan Samman Nidhi (PM-KISAN) Scheme**, marking a significant milestone in enhancing the scheme's efficiency and reach. The **AI Chatbot** will provide farmers with quick, accurate, and clear responses to their queries, offering a user-friendly interface to engage with the program effectively. The Chatbot will facilitate access to scheme information and grievance resolution, with plans to expand its services to **include weather updates, soil conditions, and bank transactions. It is the first AI Chatbot integrated** with a major government flagship program and is set to empower farmers with accessible information, transparency, and informed

decision-making. Currently available in five languages, it will soon expand to cover all **22 languages** of the country. **Pradhan Mantri Kisan Samman Nidhi** (PMKISAN) is an initiative by the government of India that gives farmers up to ₹6,000 per year as minimum income support. The initiative was announced by Piyush Goyal during the **2019** Interim Union Budget of India on 1 February 2019. The scheme was first conceived and implemented by the government of Telangana as the **Rythu Bandhu scheme**, where a certain amount is given directly to eligible farmers.

One Nation One Election Committee headed by former President Ramnath Kovind meets in New Delhi

Taking the issue of **one nation one election** forward, the high-level committee headed by former President **Ramnath Kovind** held in New Delhi. It has decided to go in for larger consultations with various stakeholders like political parties and the Law Commission on the issue of holding synchronized polls in the country. The government had notified the **8-member committee on September 2** to examine and make recommendations for holding simultaneous elections

at all levels. Congress leader **Adhir Ranjan Chowdhury had earlier declined** to be part of the committee saying the Leader of the Opposition in Rajya Sabha Mallikarjun Kharge was excluded from the panel whereas **Mr Azad**, a former Congress leader, was **included**.

this, Dr. V K Paul delivered the Diamond Jubilee Oration on the occasion. Dr VK Paul shared the COVID-19 Vaccination Journey, titled the story of **"Atmanirbharta" and "Atmavishwas".** India has achieved success in manufacturing both indigenous

vaccines and foreign vaccines under technology transfer during the pandemic.

PM Modi Remembers Lata Mangeshkar On Her Birth Anniversary:

Prime Minister Narendra Modi paid tributes to singing legend Lata Mangeshkar on her 94th birth anniversary. Born on September 28, 1929, the contribution of the 'Nightingale of India' to music is unforgettable. **Awards won by Mangeshkar:** She received the **Dadasaheb Phalke Award**. She was awarded the **Bharat Ratna in 2001**. In 2007, France made her an Officer of the **National Order of the Legion of Honour,** the country's highest civilian award. She was the recipient of **three National Film Awards, 15 Bengal Film Journalists' Association Awards, four Filmfare Best Female Playback Awards, before declining further ones, two Filmfare Special Awards, the Filmfare Lifetime Achievement Award** amongst others. In **1974**, she became the first Indian playback singer to perform at the Royal Albert Hall in London, England.

28% GST rate on online gaming from October 1

India is set to implement a **28 per cent** Goods and Service Tax on online gaming from October 1, 2023.The announcement was made by Central Board of Indirect Taxes and Customs chairperson **Sanjay Agarwal**. The announcement comes nearly

President Droupadi Murmu in the fourth edition of ISAC 2022

The Union Ministry of Housing and Urban Affairs is organizing the two-day **India Smart Cities Conclave 2023 at Indore, Madhya Pradesh**. President Droupadi Murmu will be felicitating the winners of the **4th edition of the India Smart Cities Award Contest (ISAC) 2022.** The India Smart Cities Award Contest (ISAC) is organized under the Smart Cities Mission, Ministry of Housing and Urban Affairs, Government of India. The ISAC 2022 award had a two-stage submission process consisting of 'Qualifying Stage', which involved

overall assessment of the city's performance, and the 'Proposal Stage' which required the smart cities to submit their nominations for six award categories as follows: Project Awards: 10 different themes, Innovation Awards: 2 different themes ,National/Zonal City Awards, State Awards, UT Award, and Partners Awards, 3 different themes

Modified FCRA rules: NGOs to give details of assets created from foreign funds

The Home Ministry has modified rules pertaining to filing of annual returns by Non-Government Organisations NGOs registered under the Foreign Contribution Regulation Act FCRA asking them to provide details of moveable and immovable assets created by them using foreign funds every year. The Ministry in a gazette notification stated that in exercise of the powers conferred by **section 48 of the Foreign Contribution (Regulation) Act, 2010,** the Central Government hereby makes the rules further to amend the Foreign Contribution (Regulation) Rules, 2011. The Home Ministry also decided to extend the validity of FCRA licence of those entities, whose licences were expiring on 30th of this month (September 2023) and renewal was **pending till 31st**

March next year (2024). Foreign Contribution (regulation) Act, 2010 :The Foreign Contribution (regulation) Act, 2010 is an act of the Parliament of India, by the 42nd Act of 2010. It is a consolidating act whose scope is to regulate the acceptance and utilisation of foreign contribution or foreign hospitality by certain individuals or associations or companies and to prohibit acceptance and utilisation of foreign contribution or foreign hospitality for any activities detrimental to the national interest and for matters connected therewith or incidental thereto.

two months after the Lok Sabha had passed amendments to **two GST law**s with a voice vote. The amendments are related to the insertion of provision in the third schedule of **CGST Act, 2017** to provide clarity on the taxation

of supplies in the **casinos, horse racing and online gaming**. On the other hand, amendment in the **IGST Act** relates to inserting a provision to impose GST liability on **online money gaming provided by offshore entities.**

United Kingdom Re-enters European Union's €95.5 Billion Horizon Research Programme

The **United Kingdom (UK) government** has officially announced its decision to **rejoin Horizon Europe, the European Union's research funding program with a budget of €95 billion.** With this move, UK scientists will now have access to a significant source of funding. In addition to Horizon Europe, the UK will also rejoin the European Union's Earth observation program, known as Copernicus.

G20 Leaders Approve Goa Roadmap and "Travel for LiFE" Program for Significant Boost to Tourism Sector

Group of Twenty (G20) leaders have unanimously endorsed the "Goa Roadmap for Tourism" as a significant step toward achieving Sustainable Development Goals (SDGs).The **"Goa Roadmap"** is an outcome of India's G20 Tourism Track and serves as a blueprint for promoting sustainable global tourism.This roadmap aligns with the theme of India's G20 Presidency and emphasises the role of tourism in society, the economy, and environmental sustainability.

Kathmandu-Kalinga Literary Festival concludes in Lalitpur, Nepal

The **Kathmandu-Kalinga Literary Festival,** spanning 3 days, concluded in **Lalitpur, Nepal.** The festival was inaugurated by Nepal's Minister for Foreign Affairs, **NP Saud. Participating Countries:** Literature from several South Asian countries was showcased during the festival, including India,

Nepal, Bhutan, Bangladesh, and Sri Lanka. The festival showcased literature, music, dance, poetry and other art forms.

Memorandum of Understanding Signed for India-Middle East-Europe Economic Corridor (IMEC) at G20 Summit

During the G20 Summit in New Delhi, a Memorandum of Understanding (MoU) was signed among the governments of **India, the United States (US), Saudi Arabia, the European Union (EU), the United Arab Emirates (UAE), France, Germany, and Italy to establish the India - Middle East - Europe Economic Corridor (IMEC). The IMEC project is part of the PGII** (Partnership for Global Infrastructure Investment), which

is a **Western-led initiative** aimed at **funding infrastructure projects worldwide.** It is considered a response to **China's Belt and Road Initiative (BRI).**

Indonesia Introduces 'Golden Visa' Program to Attract Foreign Investors

Indonesia has introduced a **'golden visa' program** aimed at attracting foreign individuals and corporate investors to stimulate its national economy. The golden visa offers an extended residence permit for a duration of **5 to 10 years**, providing a long-term stay option for eligible applicants. To qualify for a 5-year golden visa, an individual must establish a company in Indonesia with a

minimum investment of **$2.5 million**. For a 10-year visa, the required investment increases to **$5 million.**

Italy Reportedly Considering Withdrawal from China's Belt and Road Initiative

Italian Prime Minister **Mr Giorgia Meloni** reportedly discussed **Italy's intention to withdraw from the Belt and Road Initiative (BRI)** with the Chinese Premier during a private meeting at the G20 Summit in 2023.Italy is the **sole G7 country** that joined the BRI in 2019, setting it apart from other major Western economies. China's Belt and Road Initiative (also known as **One Belt, One Road (OBOR))** envisages the construction of a maze of road, rail and port projects through a number of countries .It aims to strengthen Beijing's economic leadership through a vast program of infrastructure building throughout China's neighbouring regions. The BRI is often referred to as the **"21st Century Silk Road"** due to its aim of enhancing connectivity and trade routes.

Foreign ministers of Quad nations meet on sidelines of UN General Assembly

The foreign ministers of Quad group -- **which includes India, Australia, Japan and the United States**—met on the sidelines of the United Nations General Assembly (UNGA) session in New York.The meeting was attended

by External Affairs Minister **S Jaishankar,** US Secretary of State **Antony Blinken,** Australian Foreign Minister **Penny Wong**, and Japan's new Foreign Minister **Yoko Kamikawa.**

UK Prime Minister Rishi Sunak Extends Ban on New Petrol and Diesel Cars by 5 Years in Net Zero Reset

Rishi Sunak, the British Prime Minister (PM), has announced a delay of **5 years in the ban on petrol and diesel cars** until 2035.The delay is attributed to a cost-of-living crisis in the UK, and Sunak characterized it as a shift toward a more **"pragmatic, proportionate, and realistic path."** Despite the delay, the UK

remains committed to its goal of achieving net-zero carbon emissions by **2050.**'Net zero emissions' refers to achieving an **overall balance between greenhouse gas emissions (GHGs) production and greenhouse gas emissions** to the atmosphere.

Dubai Unveils Comprehensive Guide to Generative AI in Media at the 21st Arab Media Forum

In a significant move towards harnessing the power of **Artificial Intelligence (AI)** in the media landscape, the **UAE Ministry of Artificial Intelligence, Digital Economy and Remote Work Applications, i**n collaboration with the Dubai Media Council, has officially launched a groundbreaking guide titled **'100 Practical Use Cases of Generative AI in Media.** It also underscores the nation's aspiration to elevate its global stature as a hub for **AI applica-**

tion development, leveraging such innovations to foster sustainable development, enhance productivity and efficiency, and catalyze paradigm shifts in vital sectors.

G20 Leaders' Summit in New Delhi Highlights Climate Change in the New Delhi Leaders' Declaration

The **G20 Leaders' Summit** took place in **New Delhi on September 9 and 10, 2023**.The New Delhi Leaders' Declaration adopted during the summit prominently highlighted climate change on the global geopolitical agenda. The New Delhi Declaration also underscores inadequacies in addressing **climate change, expressing**

concern that global ambition and implementation of the Paris Agreement commitments to address climate change, remain insufficient. The G20 leaders reiterated their commitment to achieving **global net-zero greenhouse gas emissions** or carbon neutrality by or around mid-century.

African Union Granted Permanent Membership in G20

The **African Union** has officially become a **member of the G20 group**, and this inclusion was made at the invitation of Indian Prime Minister Shri Narendra Modi, who was hosting the G20 Summit. A Leaders Declaration is expected to be adopted at the conclusion of the **18th G20 Summit,** which is being held at the state-of-the-art Bharat Mandapam Convention Centre in Pragati Maidan, **New Delhi. The theme of India's G20 presidency is "Vasudhaiva Kutumbakam - One Earth, One Family, One Future."**

UNDP India Collaborates with NABARD to Promote Data-Driven Agricultural Innovations

The **United Nations Development Programme (UNDP)** and the **National Bank for Agriculture and Rural Development (NABARD) have signed a 5-year Memorandum of Understanding (MoU).Aim** : To co-create data-driven digital public goods, including **DiCRA (Data in Climate Resilient Agriculture)**, with a focus on building sustainable agricultural practices and securing livelihoods, especially for small farmholders, including women. The MoU was signed by **Mr. Sanjeev Rohilla,** Chief General Manager of NABARD, and **Ms. Isabelle Tschan**, UNDP Deputy Resident Representative.

PM Modi Unveils Global Biofuel Alliance at G20 Summit

Prime Minister Shri Narendra Modi announced the establishment of the **Global Biofuels** Alliance (GBA).It's an India-led initiative aimed at creating an alliance among governments, international organisations, and industry players to promote the adoption of biofuels.· **Membership and Founding Countries :** The GBA has garnered support from **19 countries,** including G20 members and non-member nations.A total of 19 countries and **12 international organisations** have so far agreed to join the alliance, including both G20 members and non-member countries.Founding members of the alliance include I**ndia, Brazil, and the United States.**

Prime Minister of India Shri Narendra Modi Unveils India-Middle East-Europe Mega Economic Corridor

The Prime Minister of India Shri Narendra Modi has announced the commencement of the **India-Middle East-Europe Mega Economic Corridor (IMEC). Participating Countries :** The IMEC project involves several countries, including India, the **UAE, Saudi Arabia, the European Union, France, Italy, Germany, and the United States. Objective :** The primary goal of the project is to facilitate **increased trade** among the participating countries, with a specific focus on trading energy products. **Components of IMEC :** IMEC consists of 2 main corridors: an Eastern Corridor connecting India to the Gulf region and a Northern Corridor connecting the Gulf region to Europe.

India and the UK Conduct the 12th Economic and Financial Dialogue (EFD) Meeting in New Delhi

The **12th Round of Ministerial India-United Kingdom (UK) Economic and Financial Dialogue** took place in New Delhi. The Indian delegation was led by **Smt. Nirmala Sitharaman,** Union Minister for Finance and Corporate Affairs, and the UK delegation was led by **Rt. Hon. Mr. Jeremy Hunt, MP,** Chancellor of the Exchequer, U.K. The **11th**

India-United Kingdom Economic and Financial Dialogue (EFD) was held on **September 02, 2021** virtually chaired by Indian Union Minister for Finance & Corporate Affairs Smt. Nirmala Sitharaman and the United Kingdom Treasury Chancellor Mr. Rishi Sunak.

Pakistan's General Elections To Be Held In January 2024:

Pakistan's election commission announced that the general elections in the country will take place in the **last week of January 2024**. General elections are scheduled to be held in Pakistan **within 90 days** after the dissolution of the National Assembly, which was prematurely dissolved on August 9, 2023.
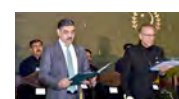
Myanmar is not allowed to chair the 2026 Association of Southeast Asian Nations (ASEAN) meet

Southeast Asian leaders decided that Myanmar would not chair the **Association of Southeast Asian Nations (ASEAN) 2026 meeting** due to military seizure of power in the country. ASEAN Summit is the **highest policy-making body** in ASEAN comprising the Heads of State of ASEAN Member States. ASEAN Summit meetings are held **twice annually,** determined by the Chair of the ASEAN Summit in consultation with other member States. The **first ASEAN Summit was held in Bali, Indonesia, in 1976.**

UNESCO Releases Inaugural Guidance on the Application of Artificial Intelligence (GenAI) in Education

The **United Nations Educational, Scientific and Cultural Organization (UNESCO)** has published its **1st guidance on the use of Generative AI (GenAI)** in education, emphasising the importance of regulating this technology. UNESCO calls on governmental agencies to regulate the use of GenAI in education. This includes measures to **protect data privacy** and the **implementation of an age limit for users.** The guidance highlights the emergence of GenAI chatbots like **ChatGPT,** launched by Microsoft-backed OpenAI in November.

United Kingdom commits $2 billion to Green Climate Fund

The **United Kingdom (UK)** has pledged **$2 billion to the Green Climate Fund (GCF)** in the wake of G20 leaders' commitment to addressing climate change and ensuring developed nations contribute to climate funds for developing countries. This commitment is regarded as one of the largest funding pledges made by the UK to **combat climate change.** The commitment follows the UK Prime Minister's announcement at **Conference of the Parties (COP27)** that the UK would triple

its funding for climate adaptation. The GCF was established by **194 countries** following the Copenhagen Accord at COP15. The GCF is the world's largest global fund dedicated to supporting developing nations in reducing global emissions and helping communities adapt to the impacts of climate change

10th Session of Intergovernmental Science-Policy Platform on Biodiversity and Ecosystem Services Plenary Takes Place in Bonn, Germany

The **10th session of the Plenary of the Intergovernmental Science-Policy Platform on Biodiversity and Ecosystem Services (IPBES)** is being held in **Bonn, Germany,** from August 28 to 2 September, 2023.What is IPBES? The IPBES is an **independent inter-governmental body** established by States to strengthen the science-policy interface for biodiversity and ecosystem services for the conservation and
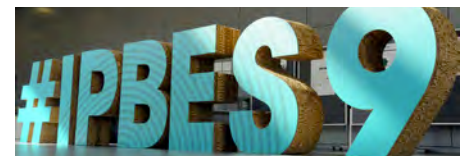
sustainable use of biodiversity, long-term human well-being and sustainable development. IPBES was established on **April 21, 2012,** in Panama City, with the participation of 94 governments. The **9th session** of the Plenary of IPBES 9 was held in Bonn, Germany, from **3 to 9 July 2022.**

World Bank & UNICEF Assessment Reveals 52 Million Children in Extreme Poverty in India

The World Bank and the **United Nations International Children's Emergency Fund (UNICEF)** conducted an assessment called **"Global Trends in Child Monetary Poverty According to International Poverty Lines.** "According to the assessment, India has approximately 52 million children living in extreme poverty. The report highlights that every second person living in extreme poverty globally is a child. The assessment indicates that the majority of poor children are


concentrated in **two regions: sub-Saharan Africa and South Asia**. Among children, the highest poverty rate is observed in the **0–5 year age group.** In this age group, approximately **18.3%**, equivalent to 99 million children, lived in extremely poor households. According to the assessment, 5% of children in India live in extremely poor households.

ADB predicts 6.5 per cent GDP growth for Bangladesh in FY 2024

The Asian Development Bank (ADB) has projected Bangladesh's gross domestic product (GDP) growth to be 6.5 per cent in the fiscal year 2024, compared to an estimated growth of 6 percent in fiscal 2023. The projection was made in the latest ADB report, 'Asian Development Outlook (ADO) September 2023,' released. ADB also predicted that Inflation in Bangladesh will ease from 9.0% in FY2023 to 6.6% in FY2024.
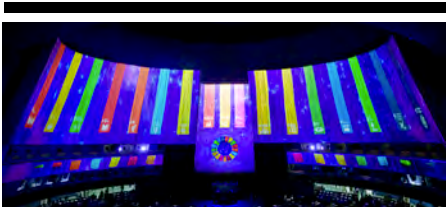
SDG Summit 2023 Initiates Accelerated Progress Toward Sustainable Development Goals (SDGs) in New York

The SDG Summit 2023 was a significant international event held in **New York.** The summit marked the beginning of a new phase focused on accelerating progress toward achieving the Sustainable Development Goals (SDGs). The primary aim of the SDGs is to **promote global prosperity, address inequalities, and protect the environment while pursuing sustainable development.** There are a total of **17 Sustainable Development Goals,** each addressing different aspects of global challenges, including poverty, inequality, climate change, and more.

Indian Prime Minister Shri Narendra Modi Invites US President Joe Biden as Chief Guest for Republic Day 2024

Indian Prime Minister (PM) Shri Narendra Modi has extended an invitation to United States (US) President **Joe Biden** to be the **Chief Guest for India's Republic Day celebrations** on January 26, 2024.The invitation was made during a bilateral meeting between PM Modi and President Biden on the sidelines of the G20 summit in Delhi, which took place on September 8, 2023.If President Biden accepts the invitation,

he will become the **second US President** to serve as the Chief Guest at India's Republic Day celebrations. The first US President to attend this event was **Barack Obama** in 2015.In the 2022 Republic Day celebrations, the Chief Guest was **Egyptian President Abdel Fattah El-Sisi.**

India-US 2 plus 2 Intersessional Dialogue held in Washington

India-US 2 plus 2 Intersessional Dialogue was held in Washington. Underscoring the transformative momentum in the India-US relationship, the two countries held discussions on opportunities to further strengthen interoperability and logistics cooperation. The Indian delegation was led by Additional Secretary in External Affairs Ministry **Vani Rao** and Joint Secretary in the Defence Ministry

Vishwesh Negi. The American side was led by Assistant Secretary of Defense for Indo-Pacific Security Affairs **Dr. Ely Ratner** and Assistant Secretary of State for South and Central Asian Affairs **Donald Lu.**

India, US, UAE, and Israel Collaborate on Joint Space Venture to Address Environmental Issues and Climate Change

Israel, India, the **United Arab Emirates (UAE)**, and the United States have jointly announced a new space venture during the **78th United Nations General Assembly session in New York.** These countries are members of the I2U2 group, also known as the West Asia Quad. The group was

founded in **October 2021** by the foreign ministers of these nations to promote collaboration in various sectors, including **water, energy, transportation, space, health, and food security.**

Singapore is now the world's freest economy

Singapore has dethroned **Hong Kong** to become the world's freest economy, according to a report released by **Canadian think tank Fraser Institute**. For the first time since the Economic Freedom of the World Index

started in 1970, Hong Kong slipped to second place from the number one spot and its score is about to drop even further.

Assam Government Establishes 3-Member Committee to Draft Anti-Polygamy Legislation

The Assam government has established a **3 -member committee** to draft a law aimed at **ending polygamy within Assam**. The committee consists of prominent individuals, including Advocate-General Devajit Saikia, Legal Remembrancer **Kuntal Sharma Pathak,** and Director-General of Police **Gyanendra Pratap Singh**. The newly formed committee has been tasked with preparing the draft for an anti-polygamy Bill within a stipulated period of **45 days.**

Jharkhand Cabinet approves Rs 1000 pension for transgender community & inclusion in backward classes category

The Jharkhand Cabinet, led by Chief Minister (CM) Hemant Soren, has approved the inclusion of the transgender community in the state's universal pension scheme, known as **"Mukhyamantri Rajya Samajik Suraksha Pension**

Uttar Pradesh Leads in Electric Vehicle Registrations with the Highest Number

Uttar Pradesh (UP) has emerged with the **highest adoption rate of electric vehicles** in the country, with **1,70,269 electric vehicles** registered in the state. According to data from Vahan, which tracks vehicle registrations, there has been a 4.9% increase in the overall number of electric vehicles registered in India. Between January and September of CY23, a total of **10,24,781 electric vehicles** were registered in India. As per the statistics, after UP, **Maharashtra** registered the highest number of electric vehicles with **1,24,558** and Karnataka with **1,00,235.**

Delhi Government Launches Portal 'E-Vanlekh' To Empower Citizens To Protect Forests, Wildlife

Delhi Environment and Forest Minister Gopal Rai launched a portal evanlekh.eforest. delhi.gov.in to enhance public awareness about the forest and wildlife sanctuary areas that need protection. Also, users can generate **KML (formerly known as Keyhole Markup Language)** files on the portal. KML is an **XML (eXtensible Markup Language)** based file format for displaying information in a **geographic contex**t in an Earth browser such as Google Earth.

Tamil Nadu Chief Minister M. K. Stalin to Introduce Multilingual 'Speaking for India' Podcasts

Dravida Munnetra Kazhagam (DMK) President and Chief Minister of Tamil Nadu, M.K. Stalin, has initiated a series of podcasts titled **"Speaking for India"** as part of his campaign against the BJP-led Union government. These podcasts will be made available in **multiple languages,** including English and various Indian languages, through translations. The audio series aims to shed light on how the BJP-led government, which is expected to conclude in 2024, has impacted India.

Yojana." Under this scheme, transgender individuals will receive a monthly pension of Rs 1,000.To qualify for the pension scheme, transgender individuals must obtain a certificate from the deputy commissioner's office.

Eligibility criteria include being **18 years of age** or older and possessing a voter ID card.

Goa CM Pramod Sawant Unveils Initiatives to Empower Homemakers and Entrepreneurs

The **Griha Adhar scheme** has been launched to **empower the homemakers of Goa**.Goa Chief Minister **Shri Pramod Sawant** distributed Griha Adhar sanction orders to numerous beneficiaries.The initiative is organised by the **Directorate of Women and Child Development** with the aim of providing financial support to homemakers to enhance their quality of life and promote their independence.

Tamil Nadu Chief Minister MK Stalin Unveils the Kalaignar Women's Rights Fund Scheme

Tamil Nadu (TN) Chief Minister (CM) **Shri MK Stalin has inaugurated the 'Kalaignar Magalir Urimai Thittam' (Kalaignar Women's Rights Assistance Scheme),** which provides a monthly assistance of **Rs. 1,000** to women in TN. The scheme would be launched on September 15, 2023, coinciding with the birth anniversary of **C N Annadurai.** The choice of the launch date holds historical significance, as it marks the birth anniversary of C N Annadurai, the first Chief Minister of Tamil Nadu and a prominent Dravidian leader.

Odisha signs MoU with six banks for giving banking services in unbanked gram panchayats

The Odisha government signed a memorandum of understanding (MoU) **with six public sector banks for providing banking services** in all unbanked gram panchayats (GPs) of the **state through customer service point (CSP) Plus banking outlets.** These banks were the **State Bank of India, Punjab National Bank, Union Bank of India, UCO Bank, Bank of India and Bank of Baroda.**

The scheme will be implemented in a phased manner to cover **unbanked GPs of the state within the current financial year 2023-24.**Odisha is the first state in the entire country to adopt such a model for providing banking services to all GPs.

Assam Governor Gulab Chand Kataria Introduces 'Sarpanch Samvaad' Mobile App

Assam Governor **Shri Gulab Chand Kataria** launched the **'Sarpanch Samvad' mobile app at Raj Bhavan in Guwahati, Assam**. The 'Sarpanch Samvad' app has been developed by the **Quality Council of India (QCI).Objective:** To provide comprehensive support to sarpanchs (village heads) and

promote their growth as leaders. **Aim** : To connect approximately **2.5 lakh sarpanchs** across India & serves as a holistic platform for networking, knowledge dissemination, and collaboration among sarpanchs.

Haryana Chief Minister Manohar Lal Khattar launches 'e-Bhoomi' Portal for land purchase

Haryana Chief Minister **Shri Manohar Lal Khattar** launched the **e-Bhoomi portal** with an aim to simplify the **land purchase process** for government projects with the consent of landowners. The government aims at purchasing land in a transparent manner with the consent of the landowners. The offer of land on the new portal would be valid for 6 months. A minimum offer of 10 acres has been made mandatory for voluntary offers made by aggregators. Khattar also inaugurated the 'No-Litigation Policy-2023 portal' to resolve land acquisition issues from 2011 for the expansion of

the **Industrial Model Township (IMT) Manesar. He launched the HMJIS portal** to combat illegal mining in Haryana, replacing the previously launched e-Ravana portal. The Haryana government introduced the issuance of **Other Backward Classes (OBC) certificates through the Parivar Pehchan Patra (PPP) system. He also unveiled the portal for the Mukhyamantri Shehri Awas Yojana**, an initiative aimed at providing housing to economically weaker sections.

Govt's new insurance scheme for gig workers offers Rs 4 lakh cover

Karnataka is the second state after Rajasthan to launch an **insurance scheme for gig workers. The state government** rolled out an **insurance scheme with a cover of Rs 4 lakh for gig workers** across the state. The state will pay the entire premium for the scheme under which workers will get a **life insurance cover of Rs 2 lakh and accidental cover of Rs 2 lakh.**

Arunachal Pradesh CM Pema Khandu Introduces 'Chief Minister's Workers Welfare Scheme

Arunachal Pradesh Chief Minister (CM) Pema Khandu has announced the rollout of a new scheme titled **'Mukhya Mantri Shramik Kalyan Yojana'** for the welfare of the labour force of the state. Under this scheme, the maternity benefit for families of workers has been increased from 1,000 rupees to **6,000 rupees.** The compensation for natural death under the scheme has been increased significantly, from 50,000 rupees to **2 lakhs rupees.**

The indefinite Rail-Roko movement called by Kurmi community began in Jharkhand

The indefinite Rail-Roko movement called by the **Kurmi community began in Jharkhand.** The members of the Kurmi community are demanding their **inclusion in the Scheduled Tribe list.** After the Calcutta High Court banned the movement in **West Bengal, the Kurmi community**

withdrew the movement in West Bengal. Besides, the agitators have gathered in large numbers near to **Gomo, Muri, and Neemdih railway stations in Jharkhand.**

President Droupadi Murmu to inaugurate first Uttar Pradesh International Trade Show at Greater Noida

President Droupadi Murmu will inaugurate the **first Uttar Pradesh International Trade Show in India Expo Centre and Mart in Greater Noida.** The **trade show will be held from September 21 to 25.** Governor of state **Anandiben Patel, Chief Minister of UP Yogi Adityanath and Industrial Minister Nand Gopal**

Nandi will also be present on the inaugural pharmaceuticals, dairy, electronics, and e-commerce. The **five-day event will be held at the India Expo Mart in Knowledge Park, Greater Noida.**

The fourth meeting of the G-20 Infrastructure Working Group begins in Madhya Pradesh

Under **India's G-20 presidency,** a two-day, **fourth meeting of the G-20 Infrastructure Working Group began at Khajuraho in Madhya Pradesh.** This is the last meeting of the **Infrastructure Working Group under the Indian G20 Presidency.** The meeting is

being hosted and chaired by the Ministry of Finance, Government of India along with **Australia and Brazil as co-chairs.**

Congress leader Rahul Gandhi to launch rural housing scheme in Chhattisgarh

Rahul Gandhi, a Congress leader, is set to launch the **"Mukhyamantri Gramin Awas Nyay Yojna (MGANY)" rural housing scheme** in Bilaspur district, Chhattisgarh. The primary goal of MGANY is to offer financial assistance to individuals who are homeless or have kutcha houses in rural areas. During the **"Awas Nyay Sammelan"** event, Rahul Gandhi and Chhattisgarh Chief Minister Bhupesh Baghel

will transfer the first instalment of **Rs 25,000** each to 1,30,000 beneficiaries for the construction of their houses. As part of the event, the government will also transfer Rs 5 crore to the accounts of 500 beneficiaries under the **"Mukhyamantri Nirman Shramik Awas Sahayata Yojana,"** which was launched in May 2022.

Madhya Pradesh Government Collaborates with Magic Bus India Foundation for Life Skills Education Program in Government Schools

Magic Bus India Foundation, a non-profit organization focusing on education and skilling, has collaborated with the **Madhya Pradesh (MP)** government to launch **"Project Saksham,"** a life skills education program in government schools. Magic Bus will provide training to master trainers, who will then train **18,000 government teachers**, to impart life skills to around one million adolescents across 9,000 government schools that include **CM Rise Schools, Middle Schools, Special Residential Schools including Eklavya Model Residential Schools (EMRS), Kanya Shiksha Parisar (KSP), Model Residential Schools (MRS) Hostels and Ashram,** specifically targeting adolescents from grades 6 to 10.

Madhya Pradesh Designates 'Veerangana Durgavati Tiger Reserve' as its 7th Tiger Sanctuary

The Madhya Pradesh (MP) Government has declared the creation of the **"Veerangana Durgavati Tiger Reserve,"** which becomes the 7th tiger reserve in MP. Existing Tiger Reserves in Madhya Pradesh: Madhya Pradesh is already renowned

Himachal Pradesh Chief Minister Thakur Sukhvinder Singh Sukhu launches Integrated Consumer Portal of Himachal Pradesh State Electricity Board Limited (HPSEB)

Himachal Pradesh (HP) Chief Minister (CM) **Thakur Sukhvinder Singh Sukhu** launched the **Integrated Electricity Consumer Portal of Himachal Pradesh State Electricity Board Limited (HPSEBL).Aim** : To usher in a paperless work culture within the organization, which is expected

to streamline administrative processes and expedite services. This is a part of transforming HP into a Green Energy State by **31st March, 2026.**

Tamil Nadu planning a Disney-like 100-acre amusement park outside Chennai

Tamil Nadu plans to develop a large-format **100-acre theme park** along the lines of those run by Disney and Universal Studios on the outskirts of Chennai through private sector participation, according to its new tourism policy. The state government's tourism department released its tourism policy, under which it has outlined **12 priority tourism segments -- Adventure Tourism, Recreation**

Tourism, Caravan Tourism, Rural and Plantation Tourism, Coastal Tourism, Cultural Tourism, Medical and Wellness Tourism, Religious Tourism, Eco Tourism, MICE Tourism, Heritage Tourism and Film Tourism.

Bihar Government Unveils New Program to Support Unemployed Youth from Minority Communities

The Bihar government is launching the **'Mukhyamantri Alpsankhyak Udyami Yojana'** for **unemployed youths** from the minority community. The decision to implement this scheme was made during a cabinet meeting chaired by **Chief Minister Shri Nitish Kumar.** Under the scheme, eligible unemployed individuals from the minority community will receive **Rs 10 lakh t**o establish a new industry. The new scheme will

be implemented similarly to existing schemes such as **Mukhyamantri SC/ST/EBC Udyami Yojana, Mukhyamantri Mahila Udyami Yojna (MMUY), and the Mukhyamantri Yuva Udyami Yojana (MYUY).**The Bihar government has also decided to offer free medical tests and treatment at the **Indira Gandhi Institute of Medical Sciences (IGIMS, Patna).**

for its **6 existing tiger reserves, namely Kanha, Bandhavgarh, Panna, Pench, Sanjay Dubri, and Satpura.** The addition of the Veerangana Durgavati Tiger

Reserve further strengthens the state's commitment to tiger conservation. With this addition, India now has a total of 54 tiger reserves across the country.

Himachal Pradesh Chief Minister Unveils 'SABAL' Scheme for Specially-Abled Children

Himachal Pradesh Chief Minister **Shri Sukhvinder Singh Sukhu** launched the **Mukhya Mantri Sporting Abilities, Rebuilding Aspirations and Livelihood Scheme (SABAL)** from Nadaun in district Hamirpur, HP. Aim: To improve the lives of specially-abled children in HP. Coverage: Approximately 400 schools across Hamirpur, Solan, and Shimla districts are included in this scheme.

Salem Sago from Tamil Nadu Granted a Geographical Indication (GI) Tag

The **Salem Starch and Sago Manufacturers Service Industrial Co-operative Society Limited,** commonly known as SagoServe, has been conferred with the **Geographical Indication (GI) tag for Salem Sago.** The District Collector, **S Karmegam**, officially presented the GI certificate to Lalithaditya Neelam, the Administrator of SagoServe, during an official program.

Kerala Chief Minister Pinarayi Vijayan Introduces the LEAP Membership Card by the Startup Mission

Kerala Chief Minister (CM) **Shri Pinarayi Vijayan** has launched the statewide membership card of **Kerala Startup Mission (KSUM) 'LEAP (Launch,Empower,Accelerate, Prosper) Coworks'** and also inaugurated the refurbished headquarters of KSUM in Thejaswini Building, Technopark Phase 1, Thiruvananthapuram, Kerala. Besides that, he also inaugurated the **first phase of the country's first Digital Science Park**. LEAP Coworks is a pioneering government initiative aimed at transforming industry incubators into co-working spaces. The **primary goal** is to provide an environment conducive to innovation and collaboration, fostering a successful startup ecosystem.

Ahmedabad becomes 2nd city in India to implement emission trading scheme

The **Gujarat government** has announced that Ahmedabad has become the **2nd city in India to adopt an Emission Trading Scheme (ETS)** for particulate pollution with an aim to regulate industrial emissions effectively and contribute to reducing pollution levels in Gujarat. The first Indian city to implement such a scheme was Surat, also located in the state of Gujarat. The ETS in **Ahmedabad** specifically targets particulate matter (PM) emissions and is the **world's 1st ETS dedicated to PM emissions**. It primarily focuses on industries in the textile sector within the **Narol and Vatva industrial clusters. ETS, also known as a "cap-and-trade"** system, sets a cap on the amount of pollution allowed from regulated industries and issues permits for emissions.

Odisha's 'Koraput Kalajeera Rice' receives Geographical Indications (GI) Status

Odisha's 'Koraput Kalajeera Rice,' renowned for its unique aroma and nutritional value, has been officially recognized with **Geographical Indications (GI) status**. This aromatic rice variety, often referred to as the **'Prince of Rice,'** resembles coriander seeds in appearance. The application for GI registration of 'Koraput Kalajeera Rice' was initiated in **January 2022 by the Jaivik Sri Farmers Producer Company Limited** in Pujariput, Koraput district, Odisha. With the support of the **National Bank for Agriculture and Rural Development (NABARD) and the Odisha government's department of agriculture and farmers empowerment**, the farmers' organisation received the GI tag for 'Koraput Kalajeera Rice.'

Nagaland becomes the 1st North Eastern State to Introduce Aadhaar-Linked Birth

Nagaland has become the 1st State in the North Eastern Region to initiate Aadhaar Linked Birth Registration (ALBR). This innovative initiative integrates Aadhaar enrollment for children in the age group of 0 to 5 years within the birth registration process. To facilitate seamless access for children to various social welfare schemes specifically designed for their well-being. The commencement of the launch was formally led by Commissioner T Mhabemo Yanthan.

Maharashtra Cabinet Grants Approval for Rs. 837 Crores Cybersecurity Initiative to Combat Escalating Cybercrimes

The Maharashtra cabinet has decided to implement a cyber-security project worth Rs 837 crore due to increasing cases of cybercrime in Maharashtra. The project features a 24-hour call centre dedicated to citizens, providing them with a convenient avenue to report cybercrimes promptly. The project's implementation and oversight will be carried out by the Special Inspector General of Police (Cyber), ensuring a focused and efficient approach to tackling cybercrimes. The project encompasses critical components like a Command and Control Centre, Technology Assisted Investigation capabilities, a Center of Excellence, a Cloud-Based Data Centre, and a Security Operation Centre, collectively enhancing the state's cybersecurity capabilities.

Union Home Minister Amit Shah Chairs Western Zonal Council Meeting in Gandhinagar, Gujarat

Union Home Minister Shri Amit Shah chaired the 26th Western Zonal Council meeting held in Gandhinagar, Gujarat. The meeting was attended by the Chief Ministers of the Western Zone states: Gujarat Chief Minister Bhupendra Patel, Maharashtra CM Eknath Shinde, Goa CM Pramod Sawant, and Administrator of Dadra & Nagar Haveli and Daman & Diu Praful Patel.

ENVIRONMENT

World's Largest Flower, The Rafflesia, Is Nearing Extinction

The World's largest flower - the Rafflesia - is nearing extinction. New research indicates that the Rafflesia, best known for its speckled red petals and "dead flesh" smell, may not exist a few years down the line.

While it's known as the world's largest flower, the Rafflesia is actually a parasite in the disguise of a flower. As per researchers from the International Union for Conservation of Nature, one of the species of this flower has been classified as "critically endangered". To understand the plant better and to correctly identify its conservation status, an international group of botanists examined a total of 42 species of the Rafflesia across all five Southeast Asian countries.

CUSAT researchers name new marine tardigrade species after Kalam

In a tribute to 'Missile Man' Dr APJ Abdul Kalam, researchers from the Marine Biology department of Cochin University of Science and Technology (Cusat) named a new species of marine tardigrade that they discovered after the former President. Named 'Batillipes kalami', the new

species of tardigrades was found by researchers in the intertidal beach sediments of Mandapam coast, close to Kalam's birth place in Rameswaram, Tamil Nadu. Tardigrades, often referred to as water bears, are eight-legged micro-animals found in the water. The newly-discovered species is approximately 0.17mm long and 0.05mm wide, characterised by four pairs of legs.

BANKING & ECONOMY

IIT Bombay partners with HSBC to support innovation-led green hydrogen initiatives

The **Indian Institute of Technology-Bombay (IIT-B)** has partnered with **Hong Kong and Shanghai Banking Corporation (HSBC)** to pursue technological advancements towards making **green hydrogen production more efficient, cost-effective, and scalable.** The collaboration was inaugurated by **Smt Nirmala Sitharaman**, the Union Minister for Finance and Corporate Affairs, in Delhi on August 24, 2023.The focus will be on innovative projects that will help position green hydrogen as a strategic alternate fuel; help in building a **robust, green hydrogen economy** and achieve the government's vision of an energy-independent nation.

SBI Enables UPI Interoperability with eRupee Central Bank Digital Currency (CBDC) for Smooth Transactions

The **State Bank of India (SBI)** has introduced **UPI interoperability** with its **Digital Rupee (eRupee)**, also known as **Central Bank Digital Currency (CBDC)** to enhance customer convenience. This feature is accessible through the 'eRupee by SBI' application, enabling SBI CBDC users to **scan merchant UPI QR codes** for swift and secure transactions.

Bad Bank chairman Karnam Sekar resigns over disagreements in merger with IDRCL

Karnam Sekar, the chairman of the **National Asset Reconstruction Company of India (NARCL)**, commonly referred to as the **Bad Bank, has resigned** due to differences in the structure and functioning of the institution. National Asset Reconstruction Company of India (NARCL) Chairman Sekar resigned soon after a proposal for merging the public sector **NARCL with India Debt Resolution Company Limited (IDRCL) was suggested. What is a Bad Bank?**

A bad bank is a **financial entity** set up to **buy Non-Performing Assets (NPAs), or Bad Loans**, from banks. The aim of setting up a bad bank is to help ease the burden on banks by taking bad loans off their balance sheets and get them to lend again to customers without constraints.

ADB approves Rs.3.32 crores for safe public transport projects in Hyderabad

A team of technology experts of **Birla Institute of Technology & Science (BITS) Hyderabad, Telangana, Indian Institute of Technology (IIT) Bombay, Maharashtra and IIT Kharagpur, West Bengal coordinated by Prof. Prasanta Sahu**, has won **Asian Development Bank's grant of US\$3.99 lakh (₹3.32 crore)** to develop **Technologies for Urban**

Transit to Enhance Mobility and Safe Accessibility (TUTEM) to develop, test, and implement it in the public transport systems of **Hyderabad.**

Muthoot Fincorp Limited Launches Muthoot FinCorp ONE

Muthoot Fincorp Limited (MFL), a kerala based flagship entity of Muthoot Pappachan Group (Muthoot Blue), has introduced **"Muthoot FinCorp ONE,"** a cutting-edge digital platform to offer an integrated range of financial solutions, including lending, investments, protection, and payments, all accessible through a single app. Muthoot FinCorp ONE is an all-in-one digital financial platform that makes getting an MSME & a Gold Loan, investing in Digital gold & NCDs, making payments & remittances, buying insurance & exchanging forex, simple and convenient.

Bank credit registers robust 16.3% y-o-y growth in June 2023

As per **Reserve Bank of India's (RBI's) data on sectoral deployment of credit, Bank credit** registered a robust growth of **16.3% year-on-year (y-o-y)** in June 2023 as compared with 15% in 2022 on the back of strong demand for credit from sectors such as services, retail and agriculture, and allied activities. **Credit Growth Highlights by Sector :Services sector:** Credit growth surged to **26.7% (y-o-y)** in June 2023 from 12.8% in 2022. **Personal loans:** Registered a growth rate of 20.9% (y-o-y) in June 2023, compared to 18.1% in June 2022. **Agriculture and allied activities:** Credit growth improved to 19.7% (y-o-y) in June 2023 from 12.9% in 2022. **Industry sector:** Credit growth in this sector decelerated to 8.1% (y-o-y) in June 2023, down from 9.5% in June 2022.**Credit Growth by Industry Size** :Size-wise, credit to large industries rose by 6.4% (3.2% in 2022).

Thomas Cook India Collaborates with NPCI to Launch RuPay Forex Card

Thomas Cook (India) Limited witnessed a 5% surge in its shares following the announcement of its partnership with the **National Payments Corporation of India (NPCI) to launch a RuPay prepaid forex card** for Indian travellers heading to the UAE. The introduction of the Thomas Cook RuPay card

SEBI's Proposal to Establish a Performance Validation Agency for Intermediary Claim Verification

Capital markets regulator Securities and Exchange Board of India (SEBI) came out with a proposal to set up a **Performance Validation Agency (PVA)** to validate any claims of performance by registered intermediaries including investment **advisers, research analysts and portfolio managers. The primary purpose** of the PVA would be to facilitate intermediaries in marketing their products based on validated performance data. The proposed PVA would enable intermediaries such as **investment advisers, research analysts, and portfolio managers** to showcase validated performance data to investors. Accordingly, the regulator has proposed to create an independent body

called PVA to validate the claims related to investment advice, **'buy,sell,hold' recommendation,** mutual fund scheme, portfolio management service, algorithm, by registered intermediaries such as **investment advisers (IAs), research analysts (RAs)**, portfolio managers AMCs and stock brokers. It has been suggested that PVA should be a wholly-owned subsidiary of **market infrastructure institutions (MIIs)** or a jointly supported entity by multiple MIIs, whose purpose would be to enable intermediaries to market their products based on validations made by the PVA.

Punjab National Bank Introduces PNB GST Sahay App for Instant Loans Based on GST Invoices for MSMEs

State-owned **Punjab National Bank (PNB)** has launched the **PNB GST Sahay App,** a mobile application based on the **Goods and Services Tax (GST) Sahay scheme,** an end–to-end digital product under which lending can be done using GST invoices. With this integration, PNB has become the **1st public sector bank** to enable seamless credit flow to Micro, Small, and Medium Enterprises (MSMEs) by integrating GST invoices into the

lending process. Through the app, all GST-registered MSMEs having an active account with PNB will be able to access the bank's GST Sahay service for loans starting from **Rs 10,000 to Rs 2 lakh** per invoice, subject to capping of Rs 10 lakh per borrower.

is initially targeting the **UAE market.** This move aligns with the growing trend of outbound travel from India, particularly to short-haul destinations like the UAE. This collaboration is made possible through the assistance of **CARD91,** an NPCI Certified

Partner. It leverages NPCI's global card payment network to provide international payment solutions, aligning with India's **"Made in India" initiative,** for Indian travellers travelling abroad.

Mastercard Introduces ALT ID Solution to Enhance Online Payment Security

Mastercard, a global technology company in the payments industry, has introduced an **ALT ID (Alternate Identifier) solution for guest checkout transactions.** ALT ID is a **custom-made capability** developed by Mastercard to create an alternate identifier for the real card numbers provided by cardholders during guest checkout transactions on e-commerce platforms. The **primary purpose** of this solution is to **enhance online payment security** for both merchants and consumers. Previously, mastercard rolled out a **card-on-file tokenization solution** for cardholders to safely complete transactions without revealing sensitive card details.

Fitch Maintains BBB- Rating with Stable Outlook for SBI and 5 Other Public Sector Banks

Fitch Ratings has reaffirmed the **credit ratings** of 6 major public sector banks in India including **State Bank of India (SBI), Bank of Baroda (BoB), Punjab National Bank (PNB), Canara Bank, Bank of India (BoI), and Union Bank of India (UBI),** have all received a BBB- rating with a stable outlook. In addition to the BBB- rating with a stable outlook, Fitch Ratings has also reaffirmed the following ratings for these banks:**Viability rating at BBGovernment support rating at BBB-**

SEBI Approves NSE's Launch of Options on NYMEX WTI Crude Oil and Natural Gas Futures Contracts

India's leading exchange, the **National Stock Exchange (NSE)** has received approval from the Securities & Exchange Board of India (SEBI) to introduce Options on Futures for **NYMEX WTI Crude Oil** and Natural Gas futures contracts within its commodity derivatives segment. On **May 15, 2023,** NSE had previously launched rupee-denominated NYMEX WTI Crude Oil and Natural

Gas futures contracts in its Commodity Derivatives section. SEBI is the **regulatory body** for securities and commodity markets in India under the ownership of the Ministry of Finance (MoF), GoI.

Outward remittances under RBI's LRS rose 50% to $9.1 billion in Q1

The **Reserve Bank of India's (RBI) liberalised remittance scheme (LRS)** has displayed remarkable growth, with a **50.64% surge in outward remittances,** reaching **$9.1 billion** in the first quarter of fiscal year 2023-24. This surge has been influenced by various factors, including alterations in tax regulations and the gradual return to normalcy in international travel patterns. According to **Department for Promotion of Industry and Internal Trade (DPIIT) data, Maharashtra** remained the top destination with equity flows of $4.5 billion in the June quarter, as against $5.2 billion, marking a decline of 13.5%.Karnataka saw a 46% fall to just under $1.5 billion

during this period. Gujarat saw a 77% slump from $3.2 billion to $730 million. **About LRS scheme** : LSR is a foreign exchange policy initiative introduced by the **Reserve Bank of India (RBI) in 2004.**Under the Liberalised Remittance Scheme, all resident individuals, including minors, are allowed to freely remit up to **USD 2,50,000 per financial year** (April – March) for any permissible current or capital account transaction or a combination of both.

SEBI Directs Market Infrastructure Institutions (MIIs) to Create a Unified Online Dispute Resolution Portal

The **Securities and Exchange Board of India (SEBI)** has instructed **Market Infrastructure Institutions (MIIs)** to establish and operate a **unified Online Dispute Resolution Portal (ODR Portal).** This portal will leverage **online conciliation and online arbitration** to resolve disputes arising in the Indian securities

markets. MIIs, including **stock exchanges, depositories, and clearing corporations**, are tasked with collaborating to develop and operationalize the ODR Platform.

Savart Launched 'The Ad Astra Fund': The World's First Fully Automated Investment Fund

Savart, one of India's largest investment advisors, launched its maiden and flagship Portfolio Management Service (PMS) called, **The Ad Astra Fund -World's First Fully Automated Investment Fund,** in Hyderabad, Telangana. On the day of its launch, The Ad Astra Fund secured investment commitments worth **INR 31 crores,** indicating strong initial investor interest. The fund has set an ambitious goal of reaching an **Asset Under Management (AUM) of INR 350 crores** by the end of the fiscal year 2024 (FY24). This fund features end-to-end research automation, from investment opportunity discovery until exit, i.e The entire research and investment decision-making process is driven by their AI research system **APART (Advanced Process Automation & Research Technology),** which comprises **3 engines (Quant, Iris, Synapse).**

SEBI Releases Guidelines to Enhance Cybersecurity for MDs and CEOs of Exchanges

Market Regulator **Securities and Exchange Board of India (SEBI)** has introduced a set of fresh guidelines aimed at bolstering cyber security and resilience among **Market Infrastructure Institutions (MIIs),** including **stock exchanges, clearing**

ManipalCigna Health Appointed by IRDAI as Lead Insurer for Karnataka State Awareness Insurance Plan

ManipalCigna Health Insurance has been appointed as the **lead health insurer** by the **Insurance Regulatory and Development Authority of India (IRDAI)** for the State Insurance Awareness Plan in Karnataka. Objective : **To expand insurance coverage and raise awareness** about health insurance in Karnataka.

ManipalCigna has introduced a new Kannada tagline, **"Health Insurance Avashyaka" (Health Insurance is a Necessity),** to emphasize the essential role of health insurance in ensuring both health and financial well-being.

SBI Card Introduces Enhanced Features for its Super-Premium Card 'AURUM'

SBI Card, the largest credit card issuer in India, has introduced new features for its super-premium card named **'AURUM** targeted at **C-suite executives and high net-worth individuals.** 'AURUM' is a by-invitation-only card, initially launched in **February 2021** and now extends enhanced benefits to its users, ranging from the introduction of new annual spends-based milestones and welcome benefits

to additional international lounge benefits and golf privileges. With these enhancements, 'AURUM' cardholders can now enjoy benefits worth up to ₹2 **lakh annually,** based on their spending.

Indian Bank Extends Online Locker Agreement Execution through NeSL's DDE Platform

Indian Bank became the **1st Public Sector Bank (PSB)** to extend the facility of execution of on-line locker agreement through the **Digital Document Execution (DDE) Platform of National E-Governance Services Limited (NeSL),** India's 1st Information Utility and is registered with the Insolvency and Bankruptcy Board of India (IBBI).The introduction of online locker agreements available 24/7 aims to enhance customer convenience and will

reduce the turn-around time of the agreement execution. DDE is a fully automated contract execution platform with **paperless e-stamp and electronic signature (e-Sign) facility.** The facility of e-Sign includes **Aadhar-based (OTP/Biometric) and dongle-based digital signature.**

corporations, and depositories. Market infrastructure institutions are required to conduct a comprehensive cyber audit a

minimum of 2 times during each financial year.

PhonePe enters stock broking business with launch of Share.Market app

Walmart-backed payments giant **PhonePe** has introduced its **stock broking platform, named Share(dot) Market,** as part of its efforts to diversify its financial services. The new mobile app will allow users to trade and invest in **stocks, mutual funds, and ETFs (exchange-traded funds).** The Share(dot) Market app elevates discount broking by **providing market intelligence** and **quantitative research-based WealthBaskets,** a scalable technology platform.

Bajaj Auto Consumer Finance gets RBI Certificate to start Non-Banking Financial Activities

Bajaj Auto Consumer Finance Limited **(BACFL),** a wholly-owned subsidiary of Bajaj Auto has received a **certificate of registration from Reserve Bank of India (RBI)** to carry out operations as a non-deposit taking **non-banking financial company (NBFC)**. The certification Registration was issued on 31 August 2023 from RBI under **section 45-IA of the Reserve Bank of India Act, 1934** to commence/carry on the business of non banking financial institutions without accepting public deposits.

SEBI & APMI jointly set standards for performance audit of PMS players

The **Securities and Exchange Board of India (SEBI) and the Association of Portfolio Managers in India (APMI)** will jointly set standards for performance audit of **portfolio management services (PMS)** players effective from October 01, 2023.In order to have uniformity, it has been decided that APMI, in consultation with SEBI, shall specify standardised **Terms**

of Reference ('ToR') for the aforesaid audit of firm-level performance data. The standard ToR will include a requirement for Portfolio Managers to consider clients' portfolios under all services for the purpose of audit of firm-level performance data.

IIT Bombay receives a donation of USD 18.6 million from alumni towards the establishment of the Green Energy & Sustainability Research Hub

The **Indian Institute of Technology (IIT) Bombay has received a donation of USD 18.6 million (over 153 crore)** from an alumnus towards the establishment of **a Green Energy and Sustainability Research Hub.** The focused areas include **evaluating climate risks and developing effective mitigation strategies, climate change adaptation, and comprehensive**

environmental monitoring. It will facilitate research in several critical areas, including **battery technologies, solar photovoltaics, biofuels, clean-air science, flood forecasting, and carbon capture**, among others.

Shriram Housing Finance Collaborates with IFC to Advance Environmentally Friendly Affordable Housing Finance in India

Shriram Housing Finance Limited **(SHFL),** a leading affordable housing finance company, having in over 130 branches in India with 65,000 customers and **International Finance Corporation (IFC),** a member of the World Bank, announced a partnership to launch an **affordable green housing lending product** for self-constructed homes in India. The project will deploy **IFC's**

Excellence in Design for Greater Efficiency (EDGE) certification tool for the affordable self-construction segment **customers and impact monitoring tool (CAFI)** for reporting of green affordable housing.

Paytm Introduces Card Soundbox Device for Contactless UPI and Credit/Debit Card Payments

Paytm has introduced the **Paytm Card Soundbox,** a device designed to facilitate mobile and card payments, including Visa, Mastercard, American Express, and RuPay. This product is aimed at helping merchants expand their businesses by offering a **"tap and pay"** solution for credit and debit card payments. It builds upon Paytm's earlier **innovation of audio-based confirmations** with the Paytm Soundbox. Paytm was the **1st company to launch audio-based confirmations** with Paytm Soundbox, transforming in-store payments in the country.

Indian Bank Collaborates with OneCard to Introduce Mobile-First Co-Branded Credit Cards

Indian Bank has partnered OneCard to introduce **mobile-first, contactless and metal-co-branded credit cards.** The card comes with a mobile app that allows cardholders to control their interactions. This international metal credit card is curated to offer a host of tailored benefits, including **lifetime validity with zero joining and annual fees.**

## India and Singapore Successfully Conduct First Live Paperless Transaction via Trade Trust Platform

India and Singapore piloted the **first live paperless transaction** using the Trade Trust platform, marking a milestone in the digital connection between India and Singapore. The transaction occurred following the **India-Singapore Ministerial Roundtable** and a meeting with Prime Minister Narendra Modi. In **2022**, a Joint India-Singapore

Ministerial delegation called upon Prime Minister Narendra Modi and briefed him about the outcomes of the inaugural session of the **India-Singapore Ministerial Roundtable (ISMR).**

CCI Levies ₹40-Lakhs Fine on NTPC for Gun Jumping

The **Competition Commission of India (CCI)** has imposed a **penalty of Rs 40 lakh on NTPC Limited** for the offence of gun jumping. Gun jumping occurs when parties involved in a combination fail to notify CCI before consummating the
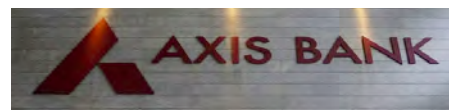
transaction. The penalty was imposed because NTPC had acquired a **35.47% stake** in Ratnagiri Gas & Power without prior notification to CCI

RBI approves amalgamation of Navanirman Co-operative Urban Bank with Rajadhani Co-op Urban Bank

The **Reserve Bank of India (RBI)** has sanctioned the **Scheme of Amalgamation of The Navanirman Co-operative Urban Bank Limited, Hyderabad, Telangana with Rajadhani Co-op. Urban Bank Ltd, Hyderabad, Telangana.** The Scheme has been sanctioned in exercise of

the powers conferred under Sub-Section (4) of Section 44A read with Section 56 of the Banking Regulation Act, **1949.**

Federal Bank Introduces WhatsApp Lending Platform for Pre-Approved Personal Loans

Federal Bank has introduced a WhatsApp Lending Platform to facilitate the application process for pre-approved personal loans. The platform's inauguration was conducted by Federal Bank's Chairman, AP Hota.

Union Bank of India Introduces Two Distinctive Debit Cards Tailored for High Net Worth Individuals (HNIs) and Women

Union Bank of India (UBI) has introduced **two new debit card variants** - a Metal Card tailored for **Ultra High Net Worth Individuals (HNIs)** and another card with specialized benefits aimed at women. Both of these newly introduced debit cards are issued on the RuPay network, a domestic payment network in India. The launch of these two debit cards took place at the **Global Fintech Fest in Mumbai, Maharashtra** with the participation of Union Bank of India's MD & CEO, A. Manimekhalai, and Praveena Rai, Chief Operating Officer of NPCI (National Payments Corporation of India).

HDFC Bank Introduces 'Cardless EasyEMI' to Simplify Digital Consumer Loans

HDFC Bank has partnered with a fintech **ShopSe** to offer end-to-end digital consumer loans - **'Cardless EasyEMI'**.The 'Cardless EasyEMI' program streamlines the consumer loan process, eliminating the need for physical **documents or extensive assistance. Customers can easily convert their purchases into Equated Monthly Installments (EMIs) by scanning a QR code** at participating ShopSe or bank merchant locations.

SEBI to Enforce One-Hour Trade Settlement by March 2024

Markets regulator **Securities and Exchange Board of India (SEBI)**, plans to introduce **one-hour trade settlements** in India by the end of the fiscal year, March 2024 with an aim to significantly reduce the time taken for the settlement of securities transactions. SEBI has adopted a roadmap to transition from the current settlement cycle to one-hour settlements, with the ultimate goal of achieving instantaneous settlements in the securities market.

State Bank of India Introduces 'Nation First Transit Card' for Digital Fare Payments

State Bank of India, the country's largest bank, has introduced the **'Nation First Transit Card'** with the primary goal of enhancing commuting experiences and **promoting digital payment adoption**. To simplify digital ticket fare payments across multiple modes of transportation, including metros, buses, water ferries, parking facilities, and more, all within a single card. Beyond transportation, the 'Nation First Transit Card' can also be utilized for **retail and e-commerce transactions**, providing users with a convenient and versatile payment solution.

Bank of Baroda Introduces UPI ATM Facility at Over 6,000 ATMs Nationwide
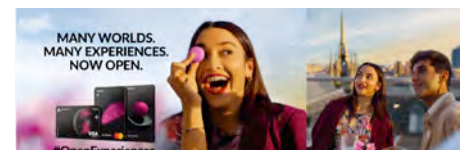
Bank of Baroda (BoB) has enabled the **Unified Payments Interface (UPI)-Automated Teller Machine (ATM) facility** at its ATMs nationwide, this new facility will allow customers to withdraw cash from ATMs without the need for a debit or credit card. BoB is recognized as the **first Public Sector Bank** to launch UPI ATMs in collaboration with the **National Payments Corporation of India (NPCI) and powered by NCR Corporation.**

Axis Bank Launches its Credit Cards Campaign named 'Open Experiences'

Axis Bank, a prominent private sector bank in India, has unveiled its credit card campaign titled **'Open Experiences.'** This campaign recognizes a notable shift in the concept of 'experience' in contemporary times. It acknowledges that today's consumers are looking for more than just materialistic gains and are seeking meaningful experiences.

AU Small Finance Bank and Bajaj Allianz Life Insurance enter into strategic partnership

AU Small Finance Bank (AU SFB) and Bajaj Allianz Life Insurance have announced a strategic partnership to provide a wide range of life insurance products to AU Small Finance Bank's diverse customer base, addressing their financial security needs. The agreement was signed by **Uttam Tibrewal**, Executive Director of AU Small Finance Bank, and **Tarun Chugh**, MD & CEO of Bajaj Allianz Life Insurance. AU Small Finance Bank aims to leverage technology-based solutions to enhance the customer experience by offering a variety of life insurance products from Bajaj Allianz Life Insurance.

AMFI Establishes Guidelines for Direct Mutual Fund Firms Seeking to Act as Agents for Asset Management Companies (AMCs)

The **Association of Mutual Funds in India (AMFI)**, has established a net worth requirement of **Rs 1 crore for direct plan distributors** interested in registering with them as **execution-only platforms (EOPs).The Securities and Exchange Board of India (SEBI)** has mandated that online platforms exclusively dedicated to distributing direct mutual fund

SBI Introduces Aadhaar-Based Enrolment for Social Security Schemes via Customer Service Points

State Bank of India (SBI) has introduced a new feature that allows customers to enrol in social security schemes by providing their **Aadhaar card**. SBI Chairman Dinesh Khara unveiled the new feature which will be available at the bank's Customer Service Points (CSPs) that aims to make the process of enrolling in various social security schemes simpler. Customers can now

easily enrol in important social security schemes such as Pradhan **Mantri Jeevan Jyoti Bima Yojana (PMJJBY), Pradhan Mantri Suraksha Bima Yojana (PMSBY), and Atal Pension Yojana (APY)** using their Aadhaar.

## SEBI Grants Approval to Groww for Launching Its Inaugural Index Fund

Asset management company **Groww Mutual Fund** has received approval from the market regulator **Securities and Exchange Board of India (SEBI)** to launch its **first index fund** named **1st New Fund Offering (NFO)** . Groww Mutual Fund got approval for its **1st New Fund Offering (NFO)** – Groww Nifty Total Market Index Fund. This comes after Zerodha submitted draft offer documents to the market regulator for

the launch of 2 schemes, the **Zerodha Tax Saver (ELSS) Nifty Large Midcap 250 Index Fund and the Zerodha Nifty Large Midcap 250 Index Fund (ZN250),** in accordance with its mandate to establish passive schemes.

AU Small Finance Unveils 'Zenith Metal Credit Card

AU Small Finance Bank Limited has launched the **'Zenith + Super Premium Metal Credit Card'** as an addition to its range of banking solutions. **Lounge Access**: The card offers premium lounge access, providing cardholders with a comfortable and luxurious travel experience. **Personalized Concierge Services**: Cardholders can access personalized concierge services, enhancing convenience and
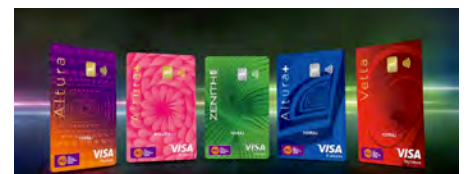
assistance. **Welcome Benefits**: The card includes a welcome package with either Premium Brand vouchers or Reward Points valued at **Rs 5000**, offering immediate benefits to new cardholders.

(MF) schemes must become EOPs. They can achieve this by registering either with **exchanges (EOP Category 2) or with AMFI (EOP Category 1).**

Axis Bank Partners with Confirmation, a Leading Electronic Audit Balance Confirmation Platform

Axis Bank, a leading private sector bank in India, has forged a strategic alliance with **Confirmation,** recognized as the world's foremost electronic audit balance confirmation platform. Through this partnership, Axis Bank will adopt electronic methods for sending and receiving auditors' Balance **Confirmation Certificates (BCC). This shift eliminates the** need for paper-based processes.

Bharti AXA Life Launches "Income Laabh" to Streamline Insurance with Enhanced Protection

Bharti AXA Life Insurance has introduced a new insurance product called **"Bharti AXA Life Income Laabh"** with the goal of **simplifying insurance and providing maximum protection to customers.** This plan is designed to offer both financial protection and a consistent income stream to policyholders.

Hitachi Payment Services Introduces India's 1st UPI-ATM in Collaboration with NPCI

Hitachi Payment Services, a 100% subsidiary of Japan-based Hitachi Limited, has launched **India's first Unified Payments Interface (UPI)-Automated Teller Machine (ATM)** in collaboration with the **National Payments Corporation of India (NPCI).**The UPI-ATM, named Hitachi Money Spot UPI ATM,

offers cardless cash withdrawals, **eliminating the need for physical ATM cards**. This UPI-ATM operates as a **White Label ATM (WLA)**, a type of ATM operated by non-banking entities.

PSB Alliance Launches Door-Step Banking Services at 6,800 Locations

PSB Alliance Private Limited, a company established by public sector banks (PSBs), plans to expand to **6,800 centres** across India by **June 2024**, a substantial increase from the current 100 centres with an aim to significantly increase the coverage of its DSB services. PSB Alliance is jointly owned by 12

public sector banks, with each bank holding an **8.33% stake** in the company. This collaborative ownership structure enables the collective expansion of DSB services.

UPI Transactions in India Surpass 10 Billion Mark for the 1st Time in August 2023

According to the **National Payments Corporation of India (NPCI), the United Payments Interface (UPI) crossed 10 billion** in the volume of transactions in August 2023, marking a significant milestone for the payments. As of August 30, 2023, the monthly transaction count on UPI had reached 10.24 billion, with a net transaction

value totaling **₹15.18 trillion.** UPI is not limited to domestic usage alone, as it is increasingly used for small-ticket transactions. Moreover, it has become an integral part of India's foreign policy outreach.

RBI and NPCI Introduce Credit Lines for UPI and Conversational Payments

Reserve Bank of India (RBI) Governor **Shaktikanta Das** has launched several new digital payment products including **Credit Line on UPI, UPI LITE X, Tap & Pay, Hello! UPI,** and **Conversational Bill Payments by National Payments Corporation of India (NPCI)** during the Global Fintech

Festival· To create an **inclusive, resilient, and sustainable digital payments ecosystem** in India. The goal is to help UPI (Unified Payments Interface) achieve a target of processing **100 billion transactions per month.**

PhonePe SmartSpeakers Introduces Celebrity Voice Feature with Amitabh Bachchan

PhonePe has launched a **first-of-its-kind celebrity voice feature** on its **SmartSpeakers** in collaboration with the iconic Indian actor **Amitabh Bachchan.** This innovative feature enables PhonePe SmartSpeakers across India to validate customer payments using Amitabh Bachchan's distinctive voice. This industry-first celebrity voice feature is currently available in **Hindi and English,** with plans to roll this out for other languages in the future.

PNB Introduces Interoperability Between CBDC and UPI for Seamless Transactions

State-owned **Punjab National Bank (PNB)** has launched **Central Bank Digital Currency (CBDC)** with **Unified Payments Interface (UPI) interoperability feature** in its digital rupee mobile application. This move is in line with the RBI's CBDC pilot project and unleashes a new potential in India's payment ecosystem. PNB customers can now use the PNB digital rupee app to **scan the UPI QR code** for payment to their merchants or complete a transaction at a merchant outlet.

RBI Governor Shaktikanta Das Urges Fintech Companies to Establish Self-Regulatory Organization (SRO)

Reserve Bank of India (RBI) Governor Shaktikanta Das has urged fintech entities to establish a **Self-Regulatory Organisation (SRO).** Fintech entities interested in being recognized as SROs must apply to the RBI. The RBI will issue a letter of recognition to suitable entities. FinTech, short for financial technology, encompasses

software, mobile applications, and various technologies designed to enhance and automate traditional financial services for both businesses and consumers.

Mastercard and KredX Partners to Enhance B2B Payments with Incentives for Businesses and Suppliers

Mastercard has strategically partnered with **KredX (Minions Ventures Private Limited),** India's largest supply chain finance platform, to **transform Business to Business (B2B) digital payments,** benefitting both enterprises and vendors. B2B payments involve the **exchange of currency for goods or services** between two
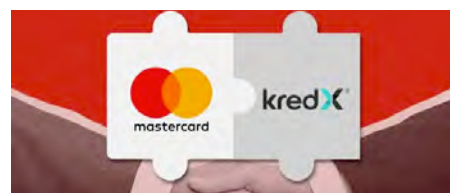
businesses, excluding consumer transactions. These businesses can include corporations, retailers, wholesalers, and startups.

IDEMIA, Airtel Payments Bank, and HMD Global Collaborate to Enable Digital Rupee on Feature Phones

IDEMIA, a global identity technologies and biometric solutions provider, has formed a partnership with **Airtel Payments Bank** (a subsidiary of Bharti Airtel) and **HMD Global** (the manufacturer of Nokia Phones) to introduce an **offline system for enabling digital rupee payments** on feature phones. Digital rupee is a **tokenized digital representation** of the

Indian fiat currency issued by the **Reserve Bank of India (RBI) as a central bank digital currency (CBDC).** This initiative marks the first attempt to make the CBDC issued by the RBI available on feature phones through an application interface.

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Bajaj Allianz Life Introduces New Savings Plan - Bajaj Allianz Life ACE

Bajaj Allianz Life Insurance Company Limited has launched a new savings plan called **"Bajaj Allianz Life ACE."** Bajaj Allianz Life ACE is a **non-linked, participating early-income life insurance plan**. It offers customers increased flexibility in customizing cash flows to align with their unique financial needs and goals.

SBI Card Introduces 'SimplySAVE Merchant SBI Card' Targeting the MSME Sector

India's largest pure-play credit card issuer, **SBI Cards & Payment Services Limited (SBI Card)** has launched **'SimplySAVE Merchant SBI Card' for micro, small, and medium enterprises (MSMEs),** with the offer of short-term credit options and other exclusive benefits.The card was officially unveiled by **Mr. Dinesh Khara,** Chairman of State Bank of India, during the Global Fintech Fest held in Mumbai, Maharashtra.

HSBC India Introduces 'ONDC in a Box' to Enhance Corporate Service Portfolio

Hongkong and Shanghai Banking Corporation Limited, India or HSBC Bank India has launched **Open Network for Digital Commerce ('ONDC) in a Box',** a one-stop-shop proposition for corporates towards seamless enablement of ONDC during the Global Fintech Fest (GFF) 2023 held in Mumbai, Maharashtra.

With this launch, HSBC India became the **1st foreign bank** in India to offer an ONDC-enabled proposition.

Spice Money and Wimbo's PayU Collaboration Introduces 'Spice Pay UPI Solution for Spice Money

A subsidiary of DiGiSPICE Technologies is a fintech building 'nano preneurs' for emerging India, has partnered with **Wimbo,** a company under PayU, to introduce **'Spice Pay,'** an innovative UPI (Unified Payments Interface) solution aimed at **empowering rural India.** This collaboration between Spice Money and Wimbo focuses on providing a range of financial

services to rural areas, including instant prepaid cards, linked UPI IDs for wallet interoperability, and **eKYC (Electronic Know Your Customer) solutions** to address the challenge of mobile number seeding

RBI Approves ICICI Bank's Proposal to Establish I-Process Services as a Wholly-Owned Subsidiary

ICICI Bank has received approval from the **Reserve Bank of India (RBI)** to make **I-Process Services (India) Private Limited (I-Process)** its wholly-owned subsidiary, subject to certain conditions, as per the bank's latest regulatory filing. The total cost for acquiring I-Process is estimated at Rs. 15.40 crore. This amount is

subject to finalisation of pricing in accordance with applicable laws and regulations and on receipt of necessary approvals. The ICICI Bank currently holds **19% stake** in iProcess.

SEBI Mandates Online-Only Mode for Investor Protection and Education Fund Payments

The **Securities and Exchange Board of India (SEBI)** has stated that payments to the **SEBI Investor Protection and Education Fund (IPEF) account** can now be made only through

online mode. To streamline the payment process and enhance accessibility for all individuals and entities contributing to the fund.

RBI approves merger of Akola Merchant Co-op-erative Bank Limited with Jalgaon Peoples Co-operative Bank

The **Reserve Bank of India (RBI)** has approved the **merger of Akola Merchant Co-operative Bank Limited**, located in Akola, Maharashtra, with The J**algaon Peoples Co-operative Bank Limited,** situated in Jalgaon, Maharashtra. This strategic move was authorized by the RBI under Sub-Section (4) of Section 44A along with Section 56 of the **Banking Regulation Act, 1949.**

Mastercard, Invest India, and Ministry of Tourism Unveil Upgraded Price-less.com

Mastercard has partnered with **Invest India and the Ministry of Tourism** to launch the Priceless India program. The Priceless India campaign is in alignment with India's **'Dekho Apna Desh'** initiative, promoting domestic and international travellers to explore India's rich cultural heritage. According to data from the Mastercard Economics Institute's Travel Industry Trends for 2023, consumer spending on travel experiences has witnessed a significant **65%** increase compared to March 2019.The relaunch of 'priceless.com' in India is part of Mastercard's global effort to provide unique and unforgettable experiences to its cardholders.

Initial Batch of Infrastructure Loans for Tier 2 and Tier 3 Cities to Be Released Shortly

The **Union Housing and Urban Affairs Ministry** is preparing to disburse the **first tranche of loans** for ongoing projects in **tier-2 and tier-3 cities** under the **Urban Infrastructure Development Fund (UIDF)**.UIDF has been established to address the priority sector lending shortfall.

Purpose: The Fund will be used by public agencies to create urban infrastructure in tier-2 and tier-3 cities.

CAMSfinserv onboards 17 Asset Management Companies on account aggregators platform

CAMSfinserv, one of the **first RBI-licensed Account Aggregators (AA)** in India, has onboarded all **17 Asset Management Companies** serviced by CAMS as financial information providers on the AA platform, making it the 1st in the industry to provide access to mutual fund data. This will help Asset Management Companies to attract and retain customers by simplifying the access and management of their **financial data, improve risk management, ensure compliance, personalise financial offerings and improve or innovate existing operational processes.**

Cashfree Payments Collaborates with NPCI to Introduce 'AutoPay on QR' for Subscription-Based Businesses

Cashfree Payments, a prominent player in the payments and API banking solutions sector, has collaborated with the **National Payments Corporation of India (NPCI) to introduce 'AutoPay on QR.'Aim : To support subscription-based businesses** in improving customer acquisition, retention, and overall growth. Cashfree Payments' 'AutoPay on QR' enables subscription businesses to enhance their **return on investment (ROI)** on advertising expenditures by simplifying the mandate creation process in two clicks.

IndusInd Bank launches 'Virtual Commercial Credit Card', empowering corporates and travel agents for hassle-free cross-border payments

IndusInd Bank introduced the 'Virtual Commercial Card', for cross-border transactions for corporations and travel agents. Developed in collaboration with Visa and Juspay, this virtual card offers enhanced layers of security, allowing users to customise settings for each transaction. The 'Virtual Commercial Credit Card' meets the needs of businesses that conduct multiple bookings in various foreign currencies.

World Bank praises India's digital public infrastructure push

The World Bank has released findings included in its G20 document saying **India has achieved financial inclusion targets in just 6 years** which would otherwise have taken at least 47 long years. The policy document prepared by the World Bank, without Digital Payment Infrastructure (DPI) such as Jan Dhan Bank accounts, Aadhaar, and Mobile phones (the JAM trinity), India may have taken 47 years to achieve financial inclusion rate of 80% which the country has achieved in just six years.
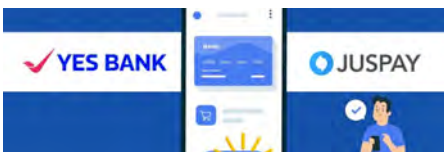
Yes Bank partners with Juspay to launch HyperUPI

Yes Bank has partnered with **Juspay to launch HyperUPI - NPCI's plug-in service** - that allows merchant **apps to build in-app UPI payments**. This plug-in **software development kit** (SDK) is built on a UPI-on-cloud stack, which also supports UPI payments for several consumer and merchant apps. **Juspay was the first fintech player** to build the **UPI PSP** on the cloud, which has recorded an uptime of over 99.99% and the highest transactions per second (TPS) of 5,000.

RBI releases list of 15 NBFCs in 'upper layer' under scale based regulations

The Reserve Bank of India released a list of **fifteen NBFCs figuring in the 'upper layer'** under the scale based regulation for these **lenders for the financial year 2024.LIC Housing Finance Limited ranked first on the list,** followed by **Bajaj Finance Limited on second and Shriram Finance Limited (formerly Shriram Transport Finance Company Limited) on third.** TMF Business Services Limited (formerly Tata Motors Finance Limited) was not included in the list despite qualifying due to its ongoing

business reorganisation. The other NBFCs that are on RBI's 2023-24 list of NBFC-UL are HDB Financial Services, Aditya Birla Finance, Mahindra & Mahindra Financial Services, Muthoot Finance, L&T Finance, Piramal Capital & Housing Finance, Tata Capital Financial Services, PNB Housing Finance, Indiabulls Housing Finance, and Bajaj Housing Finance.

RBI imposes monetary penalty on 4 co-operative banks

The Reserve Bank of India (RBI) has imposed **monetary penalties on 4 cooperative banks** for deficiencies in regulatory compliance. **List of 4 cooperative banks** : The **Becharaji Nagarik Sahakari Bank Limited**., located in Mehsana, Gujarat, has been penalised ₹2.00 lakh. The **Waghodia Urban Co-operative Bank Ltd.,** located in Vadodara, Gujarat, faces a penalty of


₹5.00 lakh. The **Viramgam Mercantile Co-operative Bank Ltd.,** situated in Ahmedabad, Gujarat, is also penalised ₹5.00 lakh. The **Baramati Sahakari Bank Ltd.**, based in Baramati, Pune ,Maharashtra has received a penalty of ₹2.00 lakh.

SEBI Imposes Rs 21.5 Lakh Penalty on Reliance Home Finance, Top Executives for Non-disclosures, Concealing Adverse Information in Forensic Audit

SEBI has imposed a penalty of **₹15 lakh on Reliance Home Finance.** The penalty has been imposed for violating LODR (Listing Obligations and Disclosure Requirement) regulations and failure to disclose the adverse findings of a forensic report. A penalty **of ₹2 lakh, ₹2.5 lakh and ₹2 lakh have been levied**

on Chief executive Ravindra Sharad Sudhalkar, company secretary and compliance officer Parul Jain and CFO Pinkesh Shah, respectively.
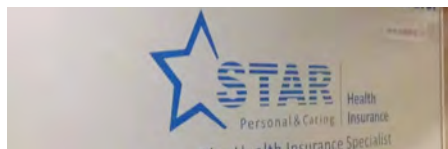
Star Health and Allied Insurance Introduces UPI QR Code Payment Option for Insurance Purchases

Star Health and Allied Insurance Company Limited has introduced a UPI (Unified Payments Interface) QR code-based payment option for policy purchases and renewals. This customised solution aims to **simplify the customer purchase experience**, reducing it to just a few clicks. Customers can make payments within seconds by scanning the **customised QR code, ensuring a hassle-free, error-free, and efficient payment experience**.

IREDA signs MoUs with Bank of Maharashtra for Financing Renewable Energy Projects

Indian Renewable Energy Development Agency (IREDA), a Mini Ratna (Category – I) Government of India enterprise under the administrative control of Ministry of New and Renewable Energy, has signed a significant Memorandum of Understanding (MoU) **with Bank of Maharashtra (BoM)**. This collaboration aims **to promote and facilitate co-lending and loan syndication** for a diverse spectrum of **Renewable Energy projects** across the nation.Under this agreement, the Bank of Maharashtra can invest in the **Bonds issued by IREDA** in accordance with the specified terms and conditions of the offering.

YES BANK and BriskPe Collaborate to Transform Cross-Border Payments for Indian Micro, Small, and Medium Enterprises

GoBrisk Technologies Private Limited (BriskPe), a cross-border payments FinTech company, and YES BANK have entered into a partnership to introduce **BriskPe Account to Account (A2A)** , a cutting-edge suite of solutions designed to empower exporters and importers. This collaboration represents a significant leap in the realm of cross-border payments, benefiting **Micro, Small and Medium Enterprises** (MSMEs) in the manufacturing and services sectors. The product is built on **YES BANK's Online Payment Gateway Service Providers (OPGSP) Export APIs** and offers features such as real-time transaction processing and instant **eFIRA (Electronic Foreign Inward Remittance Advice) generation.**

Reserve Bank's Frictionless Credit Initiative Leads to 70% Reduction in Lender Customer Acquisition Costs and 6% Savings for Borrowers

The Reserve Bank of India (RBI) is piloting a **"Frictionless Credit Initiative"** that has resulted in a substantial **70% reduction** in customer acquisition costs for lenders, on the other hand, borrowers are saving 6% of the loan amount. The pilot started with an **all-digital KCC (kisan credit card) lending,** developed by the RBI Innovation Hub on the public tech platform, in **Tamil Nadu (TN) and Madhya Pradesh (MP)** this April, 2023.The pilot program has been extended to 4 additional states: Maharashtra, Uttar Pradesh, Karnataka, and Gujarat (for dairy farmers) from August 17, 2023.

Max Life Insurance Launches 'SEWA' Plan, a Combined Life and Health Insurance Policy

Max Life Insurance, a private life insurer, has entered the health and wellness segment by launching a new insurance plan called **"Secure Earnings & Wellness Advantage" (SEWA).** The SEWA plan is available in two variants - **"Elite" and "Lite." Coverage :** The SEWA plan covers various aspects, including hospitalisation, ICU stays, surgeries, critical illness, disability, and life insurance .Max Life's research on retirement, known as the **"India Retirement Index Study,"** indicates that 59% of Indians prioritise health when planning for retirement. The plan also offers customers access to the **Max Fit wellness digital app,** which incentivises them for leading a disciplined and healthier lifestyle, by providing enhanced maturity benefits.

IRDAI Established Interdisciplinary Standing Committee on Cyber Security

The Insurance Regulatory and Development Authority of India (IRDAI) has formed a **standing committee on cyber security. Purpose of the committee** : To conduct **regular reviews** of the threats associated with existing or emerging technologies in the insurance industry. This initiative was taken following the issuance of the **Information and Cyber Security Guidelines in April, 2023. Composition of the committee** : The standing committee comprises **10 members chaired by PS Jagannatham.**

Ujjivan Small Finance Bank Launches Maxima Savings Account and Business Maxima Current Account for Premium Customers

Ujjivan Small Finance Bank (Ujjivan SFB), a leading small finance bank, has introduced the **Maxima Savings Account and Business Maxima Current Account** for the premium customer segment. These new offerings **aim** to improve the banking experience for both new and existing customers by providing a variety of services and benefits. The annual interest rate on the Maxima Savings Account is up to **7.5%** and customers can open the account with **Rs 1 lakh.** Ujjivan Small Finance Bank has introduced the **Business Maxima**

RBI sets 30-day deadline for banks and NBFCs to release property documents after loan settlement

Banks and NBFCs have been directed by RBI to release property documents within 30 days of settlement of loan accounts. All banks, **non-banking finance companies** (NBFCs) and asset reconstruction companies (ARCs) have been asked to release all the original movable/immovable property documents. They have also been asked to remove charges registered with any registry within a **period of 30 days** after full repayment/settlement of the loan account.

Bank of Baroda Unveils Festive Campaign "BOB Ke Sang Tyohaar Ki Umang"

Bank of Baroda announced the start of the **"BOB Ke Sang Tyohaar Ki Umang" holiday campaign**, which would last through **December 31, 2023**. The launch of **4 new savings accounts from Bank of Baroda,** together with enticing interest rate promotions on loans for homes, cars, people, and education, are among the company's festival offers. The Bank launched four new savings accounts, **LITE Savings Account** – a lifetime **no minimum balance account**; BRO Savings Account – a zero balance savings account for students (16 to 25 years); Parivar Account – a family savings account designed to meet the needs of the entire family and the NRI PowerPack Account. BoB also launched a recurring deposit scheme, a BOB SDP (Systematic Deposit Plan).

IREDA signs MoUs with Bank of Maharashtra for Financing Renewable Energy Projects

Indian Renewable Energy Development Agency (IREDA), a Mini Ratna (Category – I) Government of India enterprise under the administrative control of Ministry of New and Renewable Energy, has signed a significant Memorandum of Understanding (MoU) **with Bank of Maharashtra (BoM)**. This collaboration aims **to promote and facilitate co-lending and loan syndication** for a diverse spectrum of **Renewable Energy projects** across the nation.Under this agreement, the Bank of Maharashtra can invest in the **Bonds issued by IREDA** in accordance with the specified terms and conditions of the offering.

Current Account for premium business customers. This account features convenient online banking, instant fund transfers, and cash management options.

SIDBI to raise Rs 10,000 crore from rights issue next fiscal

SIDBI has planned to raise ₹10,000 crore from the rights issue next fiscal to expand its capital base.SIDBI, which refinances SME loans, plans to conduct the rights issue in two tranches of ₹5,000 crore each next fiscal. SIDBI expects to increase its assets to ₹5 lakh crore by March 2024 from about ₹4 lakh crore in March 2023.The shareholders will subscribe to the proposed rights issue. The Central Government owns 20.8% of SIDBI.

Indian Bank Launches 'IB SAATHI' to Offer Basic Banking Services

Indian Bank has launched a financial inclusion solution called "IB SAATHI" (Sustainable Access and Aligning Technology for Holistic Inclusion).The initiative focuses on providing basic banking services to stakeholders through the business correspondent (BC) channel. The bank plans to offer basic banking services at all its branches for a minimum of 4 hours per day.

SEBI Details Procedure Allowing Board Seats For REIT, InvIT Holders

SEBI notified the framework that allows unitholders of real estate investment trusts and infrastructure investment trusts to nominate representatives on the boards. A circular from the market regulator said that unitholders who own at least 10% of the outstanding REITs or InvITs, either individually or collectively, may nominate a director to the boards of investment managers of a REIT or InvIT. Any subsequent intimations shall be made within 10 days of the end of every financial year. On receipt of the intimation, unitholders who are interested shall inform their investment manager within the next 10 days. About REITs Real Estate Investment Trusts or REITs are investment trusts (like mutual funds) that own and operate real estate properties generating regular income and capital appreciation on their investments. About InvITs Infrastructure Investment Trusts or InvITs are also like mutual funds that pool money from investors that own and operate operational infrastructure assets like highways, roads, pipelines, warehouses, power plants, etc.

RBI Issues Revised Norms for Classification and Valuation of Investment Portfolios by Banks

The RBI issued revised norms for the classification, valuation, and operation of investment portfolios of commercial banks, aligning them with global standards and best practices. The revised 'Reserve Bank of India (Classification, Valuation and Operation of Investment Portfolio of Commercial Banks) Directions, 2023' will apply from April 1, 2024, to all Commercial Banks excluding Regional Rural Banks. "Held for Trading (HFT) shall be a separate investment subcategory within FVTPL. At present, banks are allowed to set aside more than 25% of total investments under HTM, provided the investment in government securities to meet the statutory liquidity ratio (SLR) requirement, is capped at 18%.

E-rupee worth ₹16.39 crores in circulation as of March 2023

Central Bank Digital Currency (CBDC) or e-rupee worth ₹16.39 crores is in circulation. This is according to data from RBI's Handbook of Statistics on the Indian Economy for FY23. The data showed that out of total e-rupee circulation, ₹10.69 crore was wholesale CBDC and ₹5.70 crore was retail CBDC. The circulation was highest for ₹500 CBDC notes at ₹2.71 crore. This was followed by ₹200 notes at 1.16%.Circulation for all other currency denominations of 50 paise to ₹100 was below 1%. It ranged between 0.01- 0.83%

Ministry of Finance approves welfare measures for LIC agents and employees

The **Ministry of Finance approved a series of welfare measures** for the benefit of Life Insurance Corporation of India **(LIC) agents** and employees. The welfare measures are related to the amendments to LIC (Agents) Regulations, 2017, **Enhancement of Gratuity Limit, and Uniform Rate of Family Pension among others.** More than **13 lakh agents and more than 1 lakh regular employees,** who play a pivotal role in the growth of LIC and the deepening of insurance penetration in India, will benefit from these welfare measures.
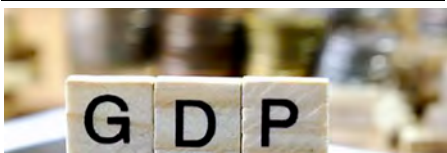
Finance Ministry is comfortable with 6.5% baseline GDP growth estimate for FY24

Terming India's economic outlook for the current fiscal remains **"bright",** the finance ministry stated the baseline estimate for **GDP growth** in FY24 is 6.5%.The Indian economy grew by 7.2 percent last fiscal but growth is expected to slow down in the current fiscal due to the global slowdown. The economy however, grew at a higher than anticipated rate of 7.8% in the first quarter of 2023-24, raising growth projections by private agencies for the fiscal. What is GDP? Gross domestic product (GDP) is **a monetary measure of the market value of all the final goods and services produced in a specific time period by a country or countries.**

LIC Hands Over ₹1,831 Crore Dividend Cheque to Finance Minister Nirmala Sitharaman

The **Life Insurance Corporation of India (LIC)** presented a dividend cheque of **Rs 1,831.09 crore to Finance Minister (FM) Smt Nirmala Sitharaman**. As of June 2023, the Centre held an equity stake of **96.5% in LIC.**

MobiKwik Introduces 'Lens' to Assist Users with Financial Wellness

MobiKwik, a digital banking platform, has introduced a **new feature called "Lens"** to assist users with their financial wellness. MobiKwik Lens **leverages Account Aggregator technology**, which is a data

science framework.

Maruti Collaborates with Indian Bank to Offer Financing Solutions to Dealers

Maruti Suzuki India Limited has entered into a partnership with Indian Bank to offer **financing solutions** to its dealers. Both parties have signed a **Memorandum of Understanding (MoU)** to

formalise this collaboration.

Gullak Partners with Juspay Becomes the First in India to Implement UPI Plugin SDK

Gullak, a prominent fintech app, has become the **first to implement Juspay's UPI plugin SDK called "HyperUPI."**The implementation of HyperUPI **eliminates the need for Gullak's customers** to switch to another

UPI payment app when making payments during the checkout process.

ACKO launches campaign 'Health Insurance ki Subah ho Gayi Mamu' for its newly introduced ACKO Platinum Health Plan

ACKO has launched its health insurance product – ACKO Platinum Health Plan. As per the company, the plan has features including **100% bill payment, no room rent capping, and zero waiting period, among others. Zero Waiting Periods:** The
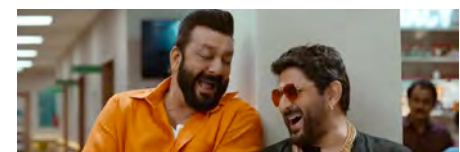
campaign emphasizes the plan's special feature of zero waiting periods, which guarantees policyholders rapid coverage.

RBI Releases Draft Master Direction on Handling Wilful and Large Defaulters

The Reserve Bank of India (RBI) has issued a **"Draft Master Direction"** that focuses on the treatment of wilful defaulters and large defaulters in the banking and financial sector. RBI has invited comments and feedback on this draft Master Direction, and stakeholders have the opportunity to provide input until **October 31, 2023**.The proposed rules are intended to apply to a diverse range of regulated entities, including **banks, non-bank lenders** (including housing finance companies), **cooperative banks, regional rural banks, local area banks, and All India Financial Institutions (AIFI)**.

PhonePe Introduces Indus Appstore to Compete with Google Play in India

PhonePe, a Bengaluru-based digital payments company, has introduced its own app store platform called the **"Indus Appstore Developer Platform** to attract Android developers in India. **Free Registration and Upload:** The platform offers free registration and allows developers to upload apps for the first year. **No Platform Fee:** There is no platform fee associated with using the Indus Appstore Developer Platform. **No Commission on In-App Purchases:** Unlike other app stores like Google Play, PhonePe's platform does not charge a

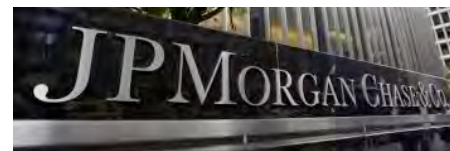## Axis Bank Launched 'NEO For Business' Banking Platform For MSMEs

Axis Bank announces the launch of **'NEO for Business'**, a distinctive Transaction Banking platform specially curated for **Indian Micro, Small, and Medium Enterprises (MSMEs).** This is a first-of-its-kind comprehensive digital proposition that caters to the real, current, and emerging Transaction Banking needs of MSMEs.

JP Morgan to add G-Secs to its emerging market index

In a development that could help India attract **$21 billion (Rs 1.7 lakh crore)** worth of investments from the next fiscal, global financial firm JP Morgan stated that it plans to include Indian **government bonds (IGBs) or government securities (**G-Secs) into its benchmark Emerging Market index. This is the first time Indian G-Secs have been added to a major global bond index. The inclusion of the IGBs will be staggered over a 10-month period from June 28, 2024 to March 31, 2025.**Beginning with 1%, the weightage of Indian G-Secs would rise to a maximum of 10% over the 10 months until March 2025.**

SBI Raises ₹10,000 Crore through 7.49% Infrastructure Bonds

The State Bank of India (SBI) successfully raised **₹10,000 crore** through the issuance of infrastructure bonds at an interest rate of 7.49%.This marks SBI's **4th infrastructure bond issuance,** demonstrating the bank's continued efforts to raise funds for infrastructure development. The infrastructure bonds have a **15-year maturity period** and offer a yield of 7.49%. Prior to this issuance, SBI had raised ₹3,101 crore through **additional tier-I (AT-1) bonds** and ₹10,000 crore through long-term 15-year infrastructure bonds in July 2023. The total outstanding long-term bonds now stand at **₹39,718 crore. What are Infrastructure bonds?** Infrastructure bonds are **financial instruments** issued by governments or private companies to raise funds specifically dedicated to financing various infrastructure projects. These projects encompass a wide range, including the development of critical infrastructure such as **roads, bridges, airports, power plants, railways, and telecommunications networks.**

commission on in-app purchases, making it an attractive option for developers.

Afghanistan currency emerges as the best-performing unit globally in the September quarter

Afghanistan's currency has emerged as the **world's best-performing unit** in the September quarter, rallying 9 percent during the three-month period and 14 percent so far this year amid foreign aid flows and the US releasing funds to the war-torn country. The mostly agrarian economy of the now Taliban-ruled Afghanistan had tanked almost 30%, and its currency had dropped to 124.2 against the US dollar on **August 16, 2021.**
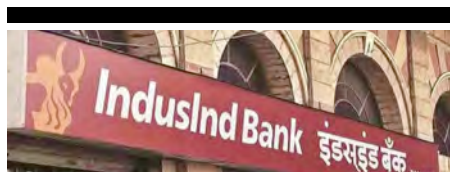
Poonawalla Fincorp Receives RBI Approval for Co-Branded Credit Card Partnership with IndusInd Bank

Poonawalla Fincorp Limited (formerly known as Magma Fincorp), a Cyrus Poonawalla group- promoted **Non Banking Finance Company (NBFC), has received Reserve Bank of India's approval** to issue co-branded credit cards with IndusInd Bank. The company envisages to launch this credit card **within 3 months. What are co-branded credit cards?** Co-branded credit cards are the product of a **mutual partnership** between a particular merchant and a credit card issuer. Together, they create a credit card that bears the merchant's logo and provide **merchant-specific benefits to brand-loyal consumers.**

SBI Launches Digital NRE and NRO Account Opening via YONO App

The **State Bank of India (SBI) has introduced a digital facility** for Non-Resident Indians **(NRIs)** to effortlessly open **Non-Residential External (NRE) and Non- Resident Ordinary (NRO) accounts** (both savings and current accounts) through its **mobile app YONO.**This service is designed for **NTB or 'new to bank' customers,** providing them with ease and efficiency in the account opening process. **What is the difference between NRE and NRO?** An Non-Residential External (NRE) account is a **bank account opened in India** in the name of an NRI, to park his **foreign earnings;** whereas, an Non-Resident Ordinary (NRO) account is opened in India in the name of an NRI, to manage the income earned by him/her in India.

RBI Reports ₹16.39 Crore Worth of E-Rupees in Circulation as of March 2023

As of March 2023, data from the **Reserve Bank of India's Handbook of Statistics on the Indian Economy for FY23** indicates that the **Central Bank Digital Currency (CBDC),** also known as the **e-rupee,** was in circulation with a total worth of **Rs 16.39 crore.** Out of the total e-rupee circulation, **Rs 10.69 crore** constituted wholesale CBDC, while Rs 5.70 crore comprised retail CBDC.**CBDC Initiatives** : The Reserve Bank of India initiated **two pilot programs** for CBDC. The wholesale CBDC pilot, referred to as CBDC (W), began in **November 2022**, initially focusing on settling secondary market transactions in government securities. The retail pilot, known as CBDC (R), was launched in **8 public and private sector banks** within a closed user group comprising participating customers, banks, and merchants.

The retail e-rupee was initially introduced with 8 public and private sector banks and has since been extended to more banks. It has also been made interoperable with UPI QR codes

RBI cancels licence of The Kapol Co-operative Bank

The Reserve Bank of India (RBI) has cancelled license of The **Kapol Co-operative Bank** over inadequate capital and earning prospects." The continuance of the bank is prejudicial to the interests of its depositors, the bank with its present financial position would be unable to pay its present depositors in full, and public interest would be adversely affected if the bank is allowed to carry on its banking business any further,". On liquidation, every depositor would be entitled to receive deposit insurance claim amount of his/her deposits up to a monetary ceiling of **Rs 5 lakh from Deposit Insurance and Credit Guarantee Corporation (DICGC)** subject to the provisions of DICGC Act, 1961, release stated.

REC and PNB Ink MoU for Co-Financing Rs. 55,000 Crore Infrastructure Projects over 3 Years

REC Limited has signed a **Memorandum of Understanding (MoU) with Punjab National Bank (PNB)** to jointly explore the possibility of funding projects in the Power Sector and Infrastructure & Logistics Sector under a **consortium arrangement.** REC and PNB will associate with each other to co-finance loans amounting to **Rs. 55,000 crores** over the next 3 years. Executive Director (Infra & Logistics), REC, **Shri T.S.C Bosh,** and CGM (Corporate Credit Division), PNB, **Shri Rajeeva** signed the MoU in Gurugram, Haryana. As part of its commitment to sustainability, the company also plans to expand its loan portfolio for green projects to ₹3 trillion by 2030.
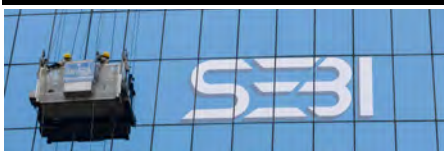
SEBI Simplifies Regulations for Large Corporations Accessing the Debt Market

The Securities and Exchange Board of India (SEBI) has introduced several **relaxations for Large Corporates (LCs)** to facilitate their financing needs from the debt market. Initially, SEBI had mandated that LCs must raise **25%** of their financing requirements from the debt market. This requirement **aimed** to promote the growth of the corporate bond market in India.

RBI Introduces Data Quality Index for Commercial & Microfinance Segments

The Reserve Bank of India (RBI) directed credit information companies (CICs) to establish a **common Data Quality Index (DQI)** for both commercial and microfinance segments. RBI mandated that CICs should provide the DQIs for Commercial and Microfinance segments to all Credit Institutions (CIs) by **March 31,2024.** CICs in India are regulated by the RBI and governed by the **Credit Information Companies Regulation Act, 2005 (CICRA)** and other RBI rules and regulations. As per **Section 15** of the CICRA, every Credit Institution (like banks) is required to be a member of at least one CIC. CICs are authorized

to seek and obtain information from their member credit institutions. At present, **4 credit information companies** are given certificates of registration by the RBI. These companies are **Credit Information Bureau (India) Limited (CIBIL), Equifax Credit Information Services Private Limited, Experian Credit Information Company of India Private Limited and CRIF High Mark Credit Information Services Private Limited.**

SIDBI Collaborates with DLAI for Fintech-driven Small Loan Distribution

The Digital Lenders Association of India (DLAI) and the Small Industries Development Bank of India (SIDBI) have signed an agreement to collaborate to boost digital adoption in lending and develop policies to protect consumer interest. The MoU envisages collaboration between DLAI and SIDBI to develop standard protocols to expedite the adoption of digital lending partnerships, including alliances between **banks and lending service providers (LSPs),**

co-lending collaborations, and developing model partnership agreements. The development institution will also explore partnerships for its "Prayaas" scheme for informal enterprises, co-lending, GST Sahay, Express loan, green financing and other direct credit schemes SIDBI.

IREDA signs MoUs with Bank of Maharashtra for Financing Renewable Energy Projects

State-owned **Indian Renewable Energy Development Agency (IREDA) and Bank of Maharashtra (BoM)** have entered into an **initial pact** to finance renewable energy projects in India. The collaboration aims to promote and facilitate co-lending and loan syndication for a diverse spectrum of renewable energy projects across the nation. The

MoU was signed by General Manager (Technical Services), IREDA, **Shri Bharat Singh Rajput** and General Manager (Retail & MSME Credit), Bank of Maharashtra, **Shri Rajesh Singh** at IREDA's Business Centre, New Delhi.

RBI imposes monetary penalty on State Bank of India, Indian Bank and Punjab & Sind Bank

The Reserve Bank of India (RBI) has imposed monetary penalties on 3 banks viz, State Bank of India, Indian Bank and Punjab & Sind Bank in exercise of powers vested in RBI conferred under the provisions of Section 47A(1)(c) read with Sections 46(4)(i) and 51(1) of the Banking Regulation Act, 1949.The RBI imposed a monetary penalty of ₹1.30 Crore on State Bank of India (the bank) for non-compliance with certain directions issued by RBI on **'Loans and Advances – Statutory and Other Restrictions' and 'Guidelines on Management of Intra-Group Transactions and Exposures'**. The RBI imposed a monetary penalty of ₹1.62 crore on Indian Bank (the bank) for non-compliance with certain directions issued by RBI on 'Loans and Advances – Statutory and Other Restrictions', '**Reserve Bank of India [Know Your Customer (KYC)] Directions, 2016'** and 'Reserve Bank of India (Interest Rate on Deposits) Directions, 2016'**. The RBI imposed a monetary penalty of ₹1.00 crore on Punjab & Sind Bank (the bank) for non-compliance with the provisions of **sub-section (2) of Section 26A of the Banking Regulation Act, 1949 (BR Act)** read with directions issued by RBI on 'The Depositor Education and Awareness Fund Scheme, 2014-Section 26A of Banking Regulation Act, 1949-Operational Guidelines'.

JP Morgan to add G-Secs to its emerging market index

In a development that could help India attract **$21 billion (Rs 1.7 lakh crore)** worth of investments from the next fiscal, global financial firm JP Morgan stated that it plans to include Indian **government bonds (IGBs) or government securities** (G-Secs) into its benchmark Emerging Market index. This is the **first time** Indian G-Secs have been added to a major global bond index. The inclusion of the IGBs will be staggered over a 10-month period from June 28, 2024 to March 31, 2025.**Beginning with 1%, the weightage of Indian G-Secs would rise to a maximum of 10% over the 10 months until March 2025.**

RBI asks banks to display information on borrowers linked to the SARFAESI Act

The Reserve Bank of India (RBI) has issued a directive requiring banks to publicly display information about borrowers who are linked to the Securitisation and **Reconstruction of Financial Assets and Enforcement of Security Interest (SARFAESI) Act, 2002.**Some bankers have expressed concerns about the task's complexity, especially for uploading historical data dating back to 2002, within the 6-month deadline set by RBI. The directive applies to a range of **financial institutions, including commercial banks, non-banking finance companies (NBFCs), housing finance companies, and asset reconstruction companies**. RBI's move is part of its broader efforts to **enhance transparency in the financial sector.**

RBI imposes monetary penalty on 3 co-operative banks - Saraswat Co-operative Bank, Bassein Catholic Co-operative Bank, Rajkot Nagarik Sahakari Bank

The Reserve Bank of India (RBI) has imposed monetary penalties on **3 cooperative banks - Saraswat Co-operative Bank Limited, Bassein Catholic Co-operative Bank Limited, and Rajkot Nagarik Sahakari Bank Limited** - due to deficiencies in regulatory compliance. Saraswat Co-operative Bank Limited, based in Mumbai, has been fined **₹23 lakh.** Bassein Catholic Co-operative Bank Ltd., located in Vasai, Maharashtra, received a monetary penalty of ₹25 lakh. Rajkot Nagarik Sahakari Bank Ltd., situated in Rajkot, faced a monetary penalty of ₹13 lakh.

HDFC Securities Launches All-In-One Discount Broking App 'HDFC SKY' Open to All Investors and Traders

HDFC Securities Limited has introduced a **discount broking all-in-one mobile app called "HDFC SKY."**The app is designed to cater to investors and traders of all experience levels, aiming to provide a seamless experience for individuals looking to participate in the financial markets and achieve their financial objectives.

BUSINESS

ONGC to invest Rs 2 trillion for net zero emissions by 2038

State-owned **ONGC plans to invest** around ₹2 trillion towards its **energy transition efforts until 2038.** The company had **announced its plans to invest ₹1 trillion over the next 7 years** on energy transition initiatives. It announced scope 1 and scope 2 transitions by **2038.** ONGC is also planning to set up **2 green-field oil-to-chemical (O2C) plants.**

TCS extends contract with life insurance firm Athora Netherlands

Tata Consultancy Services (TCS) has expanded its long-standing **partnership with Athora Netherlands** (formerly VIVAT) to help the **Dutch life insurance and pension provider** with a **better IT operating model to enhance customer experience, operational resilience and business agility.** TCS first started working with Athora Netherlands, which was then VIVAT, in 2015.

India's Coal Production grew by 12.85 % to 67.65 Million Tonnes in August

Coal Production in the country grew by **12.85 percent to 67.65 Million Tonnes** in the month of **August** this year as **compared to 59.95 Million Tonnes** in the same month of last year. It also said that the production of **Coal India Limited (CIL)** has risen to **52.27 million Tonnes** in August 2023 as compared to 46.17 Million Tonnes in August 2022 with a growth of 13.21 percent.
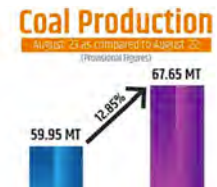
The cumulative coal production till August 2023 has also seen a quantum jump to around **349 million Tonnes** during the current fiscal as compared to over 316 Million Tonnes during the same period of the previous year.

IOC lines up ₹2.4 lakh crore to achieve net-zero emissions target

Indian Oil Corporation (IOC) plans to **spend about ₹2.4 lakh crore** to achieve its **net-zero operational emissions target by 2046.** Indian Oil will invest Rs 1 lakh crore in expanding capacity to refine and turn crude oil into fuel and a staggering **Rs 2.4 lakh crore** in projects that will help it achieve net-zero carbon emissions from its operations. Another **Rs 60,000 crore** is planned to be invested in **setting up** a giant petrochemical complex at Paradip in Odisha. The expansion includes a new 9-million tonnes-per-annum oil refinery at Nagapattinam in Tamil Nadu. In LPG, it has launched a unique QR code-based **'Track N Trace' pilot initiative.**

Amazon to invest $15 million in nature-based projects in Asia-Pacific region

Amazon has announced a **$15-million allocation** for nature-based solutions in the **Asia-Pacific (APAC) region.** The fund will invest an **initial $3 million** into projects in India, beginning with a first project in the Western Ghats to plant 300,000 trees. The **allocation draws from Amazon's $100-million** Right Now Climate Fund, **created in 2019** to support nature conservation and restoration projects that enhance climate resilience and biodiversity while driving social and environmental benefits in communities where they operate.

RBI Grants Approval for Sandeep bakhshi's Re-appointment as ICICI Bank's MD & CEO

The **Reserve Bank of India (RBI) has granted approval** for the **re-appointment of Sandeep Bakhshi as the Managing Director and Chief Executive Officer (MD & CEO)** of India's 2nd largest private sector bank, **ICICI Bank**. Sandeep Bakhshi's re-appointment is for a **duration of 3 years**, effective from **October 4, 2023, until October 3, 2026.**This marks his 2nd tenure extension. Previously, in 2021, **he was reappointed for a period of 2 years,** extending until October 2023.Sandeep Bakhshi has been leading ICICI Bank since October 2018, holding the position of MD & CEO.

EU lists Alphabet, Amazon, Meta and three other tech giants as 'gatekeepers' under strict competition rules

The **European Commission has designated six technology giants – Alphabet, Amazon, Apple, ByteDance, Meta, and Microsoft** – as gatekeepers under the **Digital Markets Act (DMA).In total, 22 core platform services provided by gatekeepers** have been designated. According to the rules, any service offered by the company that meets two criteria is gatekeeper designated. These are: They have a **market value of at least EUR 75 billion** (approximately $82 billion), andEither own a social platform or app that is used by at least

Pine Labs introduces new PoS device for QR, card-based payments

Digital payments provider **Pine Labs has launched Mini,** a cheaper variant of its **point-of-sale (PoS) device**, which will allow merchants to **accept both quick response (QR)-based and card-based payments.** The device is **near field communication**

(NFC)- enabled and can accept card payments only through the tap-to-pay mode.

Sovereign Gold Bond Scheme 2023–24 Series II opens for subscription

Sovereign Gold Bonds (SGB) opened for subscription which will remain open for buying till 15th September. This is the **second Series of SGB schemes in the 2023–24 fiscal.** The Reserve Bank of India (RBI) announced that the price of the gold bonds

will be **5,923 rupees per gram**. The RBI also announced a discount for online applicants to the scheme.

PSU general insurers' market share below a third of industry

Market share of PSU general insurers reached for the **first time below a third of industry's premium**. During the first five months of the current fiscal, the premium income of public sector insurers have **fallen by 1% to ₹34,203 crore**. PSU insurers' market share declined to less

than a **third at 32.5% from 33.4%.**Premium income of PSUs **declined from ₹37,100 crore to ₹34,203 crore.**

Retail inflation based on CPI slips to 6.83% in August 2023

Retail inflation, based on the **Consumer Price Index (CPI), slipped to 6.83 per cent in August** this year. According to the Ministry of Statistics and Programme Implementation data released, rural areas saw a slightly **higher inflation rate at 7.02%** compared to urban areas at 6.59 per cent. CPI for the last month fell from a 15-month high

of 7.44% in July, mainly due to a decline in vegetable prices. The **Consumer Food Price Index (CFPI)** for August stood **at 9.94%** falling from 11.51 percent in July.

45 million people every month or have at least 10,000 active business users.

Infosys signs $1.5 billion deal to leverage AI solutions

 IT major **Infosys has signed a contract worth $1.5 billion** with a global company for a **period of 15 years** to leverage the company's platforms and artificial intelligence (AI) solutions. This is the **fifth mega-deal for Infosys this financial year. In May, it won a deal worth $1.5 billion with British oil and gas company BP**. This was followed by a second pact worth $454 million with Danske Bank in June. In July, Infosys announced a $2 billion deal with an existing strategic client. Most recently in August, Infosys and Liberty Global, a London-based telecom, signed a **$1.64 billion deal** for the initial five years to evolve and scale up the telco's digital entertainment and connectivity platforms.

Gross Direct Tax collections registered Rs 9.87 lakh crore for FY 2023-24
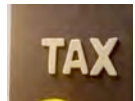
 Gross Direct Tax collections for the Financial Year **(FY) 2023-24,** as of the 16th September, have registered a **growth of 18.2 per cent.** The gross collection stands at nine lakh 87 thousand 61 crore rupees as compared to eight lakh 34 thousand 469 crore rupees in the corresponding period of the last FY. The provisional figures of Direct Tax collections for this FY show that net collection stands **at eight lakh 65 thousand 117 crore rupees** as compared to seven lakh 416 crore rupees in the same period of the last FY.

REC extends Rs. 6,075 crore loan to Greenko for setting up 1,440 MW Pumped Storage Project

 REC Limited has sanctioned Rs. **6,075 Crore** loan to renewable energy company **Greenko for setting up a 1,440 MW Standalone Pumped Storage Project.** The country's premier NBFC-IFC is also in advanced discussions with Greenko and is poised to extend financial support for **multiple clean energy projects.** The National Electricity Plan of the Central Electricity Authority estimates an overall **Renewable installed capacity growth of around 4 times between FY 2022 and FY 2032** (~7 times under Solar, ~5.5 times under Pumped Storage Project, ~3 times under Wind).

Businesses with turnover of ₹100 crore or more to get 30 days time for reporting invoices on IRP Portal

 GST assessees with turnover **of at least ₹100 crore** will now have **up to 30 day**s to disclose invoices on the e-invoice portal. New norms will become **effective from November** 1. Earlier, the time limit was kept at 7 days. This time limit is applicable for taxpayers with **Aggregate Annual Turnover (AATO) greater than or equal to ₹100 crore.**

Aditya Birla Finance participates in OCEN to launch Instant Purchase Order financing for MSMEs on GeM Sahay

 Aditya Birla Finance (ABFL), the lending arm of Aditya Birla Capital (ABCL), has **joined the public financing platform Open Credit Enablement Network** (OCEN) by launching instant Purchase Order (PO) financing for MSMEs registered on Government e-Marketplace (GeM) Sahay platform. OCEN is a decentralized open credit network conceived by the non-profit think tank **iSPIRT foundation** as a digital public infrastructure.

Global debt declined to $235 trillion in 2022 but stayed above pre-Covid level: IMF

 The **global debt burden retreated for the second year in a row**, even though it remains above its already-high pre-pandemic level, according to the latest update of the **IMF Global Debt Database. The total debt stood at 238 per cent** of global gross domestic product last year, 9 percentage points higher than in 2019. In US dollar terms, **debt amounted to $235** trillion, or $200 billion above its level in 2021. As for non-financial corporate debt, **China's 28% share is the largest in the world.**

Emcure Pharma plans to launch $400-500 million IPO in 2024, hires Kotak, Jefferies for it

Emcure Pharmaceuticals is planning to raise $400-500 million from initial public offering (IPO) in 2024. The development revives the listing plans for the pharmaceutical company which it shelved in 2022 as Russia's invasion of Ukraine disrupted global markets. The company has hired investment banks **JP Morgan, Jefferies and Kotak** for the IPO and the sources stated that it is targeting a valuation of about $3 billion.

Zepto most preferred startup for professionals in India: LinkedIn ranking

E-commerce platform Zepto, which has turned unicorn recently, has emerged as the **top startup** in India in terms of professionals' preferred workplace, according to a list by a top recruiting platform. Startups that followed the e-grocery app in the ranking include **EV cab aggregator BluSmart, fintech company Ditto Insurance, audio OTT platform Pocket FM and Skyroot Aerospace,** respectively. LinkedIn released its '**Top 25 Indian Startups List',** an annual ranking of emerging companies where professionals want to work, based on the hiring platform's data of almost 1 crore members. **Zepto climbed three spots from number 4 last year** as the top startup in terms of employee growth, jobseeker interest, member engagement within the company and its employees, and the startups pulling talent from LinkedIn's Top Companies list.

Vedanta demerger of operations on cards: Aluminium, steel, oil businesses may be listed separately

Vedanta Ltd, controlled by metal and mining mogul **Anil Agarwal,** is reportedly closing a deal to demerge its businesses into several listed entities. The company is expected to demerge its **metals, power, aluminium, and oil and gas** businesses. Vedanta Ltd.'s parent firm, **Vedanta Resources,** will remain the holding company.

Direct Tax collections register over 23.5 % growth in current financial year so far

India's direct tax collection recorded over **eight lakh 65 thousand crore rupees** (till mid-September of this financial year) which is **23.51 per cent** higher than the corresponding period of last year. The **Direct Tax collection** for the last financial year stood at seven lakh 416 crore rupees. The

Gross Direct Tax collections have also witnessed **robust growth of 18.29 per cent** so far this financial year with over nine lakh 87 thousand crore rupees.

EPFO records the highest payroll addition with 18.75 lakh net members during the month of July, 2023

EPFO's provisional payroll data released highlights that **EPFO has added 18.75 lakh net members in the month of July 2023.** The addition during the month is the highest since the first publishing of EPFO payroll data from April 2018 covering the period of September 2017 onwards. A growing trend has continued since the last three months with an **increase of**

around 85,932 net members over the previous month of June, 2023. Majority of new members joining EPFO are in the age-group of 18-25 years constituting roughly **58.45% of total new members** addition during the month.

Aditya Birla Finance to raise ₹2,000 crore via maiden NCD public issue

Aditya Birla Finance Limited, a subsidiary of Aditya Birla Capital Limited, is **to raise up to ₹2,000 crore through its maiden public issue of non-convertible debentures (NCDs).** NCDs are fixed-income securities listed with major stock exchanges (BSE and NSE) in India. These NCDs can be an option for investors with a medium risk tolerance who are seeking alternatives to bank and corporate FDs. **NCDs cannot be converted into shares or equities. What are Non-Convertible Debentures?** Non-convertible debentures are **fixed-income instruments** for specific terms and interest rates. Big companies issue them to raise funds without giving any option of conversion to equity. The interest rates offered on NCD debentures are more or less fixed. On maturity, the investor will get

back the principal amount along with interest. Since NCDs are not backed by collateral, but just the creditworthiness of the issuer, ratings given by credit rating agencies become important. Such ratings help investors to understand the history of the issuer's creditworthiness and what it may look like in the future. Types of Non-Convertible Debentures: Secured and Unsecured Secured NCDs. Secured NCDs are those NCDs that are backed by the issuer company's assets. **Unsecured NCDs:** When the NCDs are based only on the creditworthiness of the issuer and not backed by assets, they are called unsecured NCDs.

APPOINTMENTS & RESIGNATIONS

Smt. Jaya Varma Sinha appointed as 1st Woman Chairperson & CEO of Railway Board

The Appointments Committee of the Cabinet (ACC) has approved the appointment of **Smt. Jaya Varma Sinha as Chairperson & Chief Executive Officer (CEO) of Railway Board.** She is the **1st woman** to hold this prestigious position in the Indian Railways since the establishment of the Railway Board in 1905. She succeeds **Anil Kumar Lahoti,** whose tenure concluded on August 31, 2023.

Amazon Partners with India Post to Adopt Digital Assistant for MSME Exporters

Amazon has signed an agreement with **India Post to simplify cross-border logistics for MSME exporters.** Minister of State for Science and Technology **Jitendra Singh** unveiled a postal stamp to commemorate a decade of partnership between India Post and Amazon at the **e-commerce company's Sambhav Summit 2023.** Amazon also announced its engagement with **Indian Railways' Dedicated Freight Corridor Corporation of**

Geetika Srivastava appointed as India's 1st Woman diplomat to head mission in Pakistan

Geetika Srivastava, an Indian Foreign Service (IFS) officer of the 2005 batch, has created history by becoming the **first-ever female Charge d'Affaires (CDA)** at the Indian High Commission in Islamabad, Pakistan. Srivastava's appointment is followed by the tenure of **Suresh Kumar,** who is soon to return to New Delhi. **Saad Warraich,** the present Director

General of Afghanistan, Iran, and Turkey desk at Pakistan's foreign ministry, will take on the role of the **new Chargé d'Affaires** in New Delhi.

Former Chief Justice of India NV Ramana Appointed as a Member of Singapore's International Mediator Panel

Justice Ramana took part in the **'Singapore Convention Week',** the annual convention organised by **Singapore's Ministry of Law, the United Nations Commission on International Trade Law (UNCITRAL)** and over 20 partner organisations. N. V. Ramana is a former Indian judge and

journalist who served as the **48th Chief Justice of India.**

IndianOil Appoints Chef Sanjeev Kapoor as Brand Ambassador for Indane XTRATEJ LPG

Indian Oil Corporation Limited (IndianOil - IOCL) is strategically expanding its presence in the commercial and industrial LPG segment and for that IndianOil has chosen celebrity chef **Sanjeev Kapoor** as the brand **ambassador** for its **Indane XTRATEJ LPG brand.** The

announcement regarding this collaboration took place during the **'Indane XtraTej Hotelier Harmony Meet' held in Bengaluru, Karnataka.**

India (DFC), which makes Amazon the first e-commerce company in the country to leverage DFC for shipping customer packages through freight railway routes in India. **Amazon has pledged to digitize 10 million MSMEs,**

generate USD 20 billion in cumulative e-commerce exports and create 2 million jobs in **India by 2025.**

CCI Director-General Atul Verma Receives 3-Month Extension in Tenure

The **Competition Commission of India (CCI)** has granted a **3-month extension to Atul Verma**, its Director-General (DG), effective from September 1, 2023. He will now hold office till November 30, 2023. This marks the **2nd time** that Atul Verma's deputation tenure has been extended. In **May,2023** the CCI had extended his deputation by 3 months, initially until the end of August.

Sato Kilman elected as Vanuatu's new prime minister

Four-time Vanuatu Prime Minister (PM) **Sato Kilman** has been picked for the top job for a record **5th time**, ending **Alatoi Ishmael Kalsakau**'s 9-month reign as leader of the government. Kilman received a total of **27 votes**, while Kalsakau got 23 votes. Previously, he was Prime Minister of Vanuatu on 4 occasions, from December 2010 to April 2011, May to June 2011, June 2011 to March 2013, June 2015 to February 2016.

Indian-Origin Economist Shanmugaratnam Triumphs in Singapore Presidential Election

Indian-origin Singapore economist and Former Senior Minister **Tharman Shanmugaratnam (66 years) has been elected as the 9th President of Singapore. He will succeed Halimah Yacob, Singapore's 1st female president** whose term will conclude on September 13, 2023.This victory is especially noteworthy as it comes after a gap of ten years, marking the country's first contested

presidential polls since 2011.Tharman Shanmugaratnam won 70.4% of the vote, defeating two Chinese-origin contenders, Ng Kok Song (15.7%) and Tan Kin Lian (13.88%). Tharman will be Singapore's third Indian-origin President after Sellapan Ramanathan and Chengara Veetil Devan Nair.

Uday Kotak Steps Down as MD & CEO of Kotak Mahindra Bank; Dipak Gupta Assumes Interim Leadership

Uday Kotak, the founder and long-standing Managing Director (MD) and Chief Executive Officer (CEO) of Kotak Mahindra Bank Limited (KMBL), **stepped down from his role on September 1, 2023, ahead of his term coming**

to an end by December 31, 2023. Dipak Gupta, the Joint Managing Director, is serving as the **interim MD and CEO until December 31, 2023.**

Manish Desai Takes Office as Principal Director General of Press Information Bureau

Manish Desai, a senior Indian Information Service (IIS) officer, **has been appointed as the Principal Director General of the Press Information Bureau (PIB)**. He will take over from the outgoing Rajesh Malhotra,

who is retiring. Manish Desai will also serve as the principal spokesperson for the Government.

Actor R Madhavan Appointed as New President of Film and Television Institute of India

The **Ministry of Information and Broadcasting (MIB)** appointed actor R Madhavan as the president of the Film and Television Institute of India (FTII) Society** and chairperson of the governing council. Madhavan replaces actor and filmmaker Shekhar Kapur, whose tenure as FTII president ended in March, 2023.Madhavan's appointment

comes in the wake of the success of his film, 'Rocketry: The Nambi Effect.' Analyze the impact of this film's national recognition, including the Best Feature Film award at the 69th National Film Awards, on Madhavan's career and reputation.

Cognizant India Chairman and MD Rajesh Nambiar appointed as Nasscom Chairperson

Rajesh Nambiar, Chairman and Managing Director (CMD) of Cognizant India, has been appointed as the **Chairperson of the National Association of Software and Services Companies (Nasscom)**. Rajesh Nambiar succeeds **Anant Maheshwari,** the former President of Microsoft India. Nambiar has previously served as the **vice-chairperson** of Nasscom.

Swaraj Tractors Names MS Dhoni as Brand Ambassador

Swaraj Tractors, an Indian indigenous tractor manufacturer, has selected the former Indian cricket captain, **Mahendra Singh Dhoni, as its new brand ambassador.** The official announcement of this partnership took place during the launch event of Swaraj's latest offering, the **"Swaraj Target,"** a compact and lightweight tractor model. Swaraj Tractors aims to strengthen its commitment to providing innovative and dependable mechanisation solutions to farmers across India through this collaboration with MS Dhoni.

UAE's Etihad Airways Appoints Actress Katrina Kaif as Brand Ambassador

Etihad Airways, the national airline of the United Arab Emirates (UAE), has appointed

Mahavir Lunawat appointed as Chairman of AIBI

Association of Investment Bankers of India (AIBI), the investment bankers' sole representative body to SEBI and various statutory authorities appointed **Mahavir Lunawat**, Managing Director (MD) of Pantomath Capital Advisors as its **Chairman** for 2 years starting
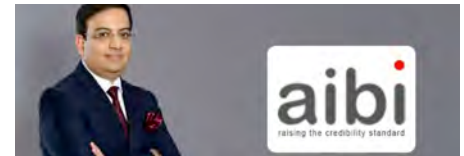
September 2023.The Chairman of AIBI holds a crucial position, representing Investment Bankers on the **Primary Market Advisory Committee (PMAC)** of SEBI.

RBI Grants Approval for Dipak Gupta's Interim Appointment as MD and CEO of Kotak Mahindra Bank

The **Reserve Bank of India (RBI)** has granted its approval for the appointment of **Dipak Gupta** as the **interim Managing Director (MD) and Chief Executive Officer (CEO) of Kotak Mahindra Bank** for a period of 2 months, commencing from September 2, 2023.This decision followed the early resignation of **Uday Kotak**, the bank's previous MD and CEO, who stepped down 3 months prior to the end of his tenure.

Two prominent internal candidates vying for the CEO position at Kotak Mahindra Bank are: **Shanti Ekambaram:** Currently, Shanti Ekambaram heads the **bank's consumer banking division. KVS Manian:** With a long tenure at the bank since 1994, KVS Manian holds responsibilities related to **corporate, institutional, and investment banking.**

BYJU'S Names Arjun Mohan as India CEO Following Mrinal Mohit's Resignation

Edtech giant BYJU'S has appointed **Arjun Mohan as the Chief Executive Officer (CEO) for its India operations**.Arjun Mohan succeeds **Mrinal Mohit**, who was a founding partner and the outgoing head of India business

at BYJU's.Mrinal Mohit served as the CEO of India operations at BYJU's and left the company to pursue personal aspirations.

RBI Approves K N Madhusoodanan as Part-Time Chairman of Dhanlaxmi Bank

The Reserve Bank of India (RBI) has appointed **KN Madhusoodanan as the part-time chairman of Dhanlaxmi Bank** for a period of 3 years. The appointment of KN Madhusoodanan comes after

the RBI rejected a proposal to appoint **G Rajagopalan Nair** as the part-time chairman of the bank.

Bollywood actress **Katrina Kaif as its brand ambassador**.This marks **the 2nd collaboration** between Etihad Airways and Katrina Kaif in more than a decade.

Senior Diplomat Santosh Jha Appointed as India's High Commissioner To Sri Lanka

Santosh Jha, a senior diplomat, has been appointed as the next High Commissioner of India to Sri Lanka.He succeeds Gopal Baglay, who has been named as the High Commissioner of India to Australia. Ambassador Santosh Jha assumed his current role as **Ambassador of India to Belgium, Luxembourg, and the European Union on July 17, 2020.**

Sanjiv Kapoor Appointed as CEO of Saudi Low-Cost Carrier flyadeal

The renowned aviation and travel veteran Sanjiv Kapoor has been appointed as the **new Chief Executive Officer (CEO) of Flyadeal Airlines**, a low-cost carrier (LCC) based in Saudi Arabia. Sanjiv Kapoor,who is a United States (US) citizen, replaces **Con Korfiatis,** who served as the CEO of Flyadeal since its launch in 2017.Before joining Flyadeal, **Sanjiv Kapoor** served as the CEO of Jet Airways and also worked as an advisor to the **Director General of SAUDI,** the national airline of Saudi Arabia.

Senior bureaucrat Piyush Goyal's tenure as National Intelligence Grid chief extended

The Centre has granted an **extension to senior bureaucrat Piyush Goyal's tenure** as the **Chief Executive Officer (CEO) of National Intelligence Grid (NATGRID).**The

Srinivasan K Swamy elected as Chairman of Audit Bureau of Circulation for 2023-24

Srinivasan K Swamy, Executive Chairman of R K Swamy Hansa Group, has been elected as **the Chairman of the Audit Bureau of Circulations (ABC)** for the year 2023-2024.**Other Appointments : Mr. Riyad Mathew,** Chief Associate Editor & Director of Malayala Manorama, representing Publisher Members on the Council, was unanimously elected as the Deputy Chairman of the Bureau for the year 2023-2024.**Mr. Mohit Jain,** Executive Director of Bennett, Coleman & Company Limited, representing

Publisher Members on the Council, was unanimously elected as the **.Mr. Vikram Sakhuja,** of the Bureau for the year 2023-2024.Mr. Vikram Sakhuja, Partner & Group CEO Media & OOH of Madison Communications Private Limited, representing Advertising Agencies Members on the Council, was unanimously re-elected as the **Hon. Treasurer** of the Bureau for the year 2023-2024.

Mastercard India appoints former SBI head Rajnish Kumar as its Non Executive Chairman

Mastercard, a global technology company in the payments industry, has appointed **Rajnish Kumar,** former Chairman of the State Bank of India (SBI), as the **Chairman of Mastercard India.**In his role as Chairman of Mastercard India, Rajnish Kumar will serve in **a non-executive advisory capacity.**

He will provide guidance to Mastercard's South Asia executive leadership team, which is led by **Gautam Aggarwal,** Division President for South Asia and Country Corporate Officer for India.

General Manoj Pande, Chief Of The Army Staff, Left For The United Kingdom, To Review the 201st Sovereign's Parade At Sandhurst Academy

General Manoj Pande, Chief of the Army Staff left for the United Kingdom, to review the **201st Sovereign's Parade of Commissioning Course 223** at the prestigious Royal Military Academy, **Sandhurst as the Sovereign's Representative.** The Sovereign's Parade at Royal Military Academy Sandhurst

is a reputed event, known for its illustrious history and the passing out of officer cadets from across the globe. **General Manoj Pande is the first Chief of the Army Staff from India to be the Sovereign's Representative for the parade.**

government has also approved the extension **of Sukriti Likhi's tenure as Additional Secretary & Financial Adviser.**

Liberty General Insurance appoints Parag Ved as Director & CEO Designate

Liberty General Insurance, a private general insurance company, has announced the appointment **of Parag Ved as its Chief Executive Officer (CEO) and a Director** on the board. Parag Ved assumes the role of CEO following the retirement of **Roopam Asthana**, indicating a leadership transition within the organization. Prior to joining Liberty General Insurance, Parag Ved served as the **President of Consumer Lines at Tata AIG General Insurance**, showcasing his extensive experience in the insurance industry.

RBI deputy governor M Rajeshwar Rao gets a term extension by one year.

The central government extended the term of **M Rajeshwar Rao as the Reserve Bank of India's (RBI) Deputy Governor by one year**. The re-appointment has been approved by the Cabinet's Appointments Committee. Rao was appointed as the Deputy Governor of the central bank in October 2020 for a period of three years.

IRS officer Rahul Navin appointed as interim director of Enforcement Directorate

Rahul Navin, a 1993-batch Indian Revenue Service (IRS) officer, has been appointed as the **in-charge director of the Enforcement Directorate (ED),** succeeding the incumbent Sanjay Kumar Mishra. He is currently working as **Special Director-Chief Vigilance Officer** (ED headquarters).
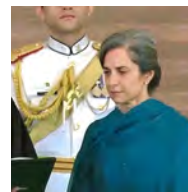
Vivek Bhasin Takes Charge as 14th Director of BARC

Senior nuclear scientist **Vivek Bhasin** has assumed the role of **the 14th Director of Bhabha Atomic Research Centre (BARC)**. He succeeds **Ajit Kumar Mohanty**, who was appointed as the Secretary of the Department of Atomic Energy and Chairman of the Atomic Energy Commission earlier in 2023.

Justice Qazi Faez Isa sworn in as the 29th chief justice of Pakistan

Justice **Qazi Faez Isa was sworn in as the 29th Chief Justice of Pakistan** in a ceremony held **at Aiwan-i-Sadr in Islamabad. The** oath of office was administered by **President Arif Alvi**. His term as Chief Justice in the Supreme Court will be 13 months, which will end on 25 October 2024.

Bhargav Dasgupta Resigns as MD & CEO of ICICI Lombard, Set to Join ADB as Vice President for Market Solutions

Bhargav Dasgupta, who served as the Managing Director (MD) and Chief Executive Officer (CEO) of **ICICI Lombard General Insurance, has resigned** from his position after nearly a 14-year tenure with the company. Dasgupta will be joining the **Asian Development Bank (ADB) as a Vice President** for a period of 3 years. In his new position at ADB, Dasgupta will be responsible for managing the operations of ADB's Private Sector Operations Department and the Office of Markets Development and Public–Private Partnerships.

RBI Grants Approval for Sashidhar Jagdishan's Re-Appointment as MD and CEO of HDFC Bank for 3 Years

The **Reserve Bank of India (RBI)** approved the re-appointment of Sashidhar Jagdishan as the managing director (MD) and chief executive officer (CEO) of HDFC Bank for 3 years starting from October 27, 2023. In March 2023, HDFC Bank board had recommended the re-appointment of Jagdishan for a period of 3 years. Sashidhar Jagdishan assumed the position of MD & CEO of HDFC Bank in October 2020, succeeding **Aditya Puri** upon his retirement.

AWARDS & HONORS

The Shanti Swaroop Bhatnagar Awards have been awarded to 12 distinguished scientists in 2022.

The country's top annual science prize, **Shanti Swaroop Bhatnagar Awards, was announced after a gap of two years.** This year **12 scientists** will get the awards in seven categories. **Dr. N. Kalaiselvi, Director General of CSIR** announced the awards for the year 2022 in the presence of Union Minister for Science and Technology Dr Jitendra Singh. The 'One **Week One Lab' program started** at CSIRNIScPR which will continue till 16 September.

Nita Ambani receives prestigious Citizen of Mumbai Award

Reliance Foundation chairperson **Nita Ambani** was awarded the **'Citizen of Mumbai'** Award 2023-24 by the **Rotary Club of Bombay** for her contributions to **healthcare, education, sports, arts, and culture.**

Assam-based oncologist among winners of 2023 Ramon Magsaysay Award

Oncologist Ravi Kannan, a recipient of India's fourth-highest civilian award Padma Shri and the **director of Assam's Cachar Cancer Hospital and Research Centre (CCHRC),** has been named one of the four winners of the 2023 **Ramon Magsaysay Award,** Asia's equivalent of the Nobel prize.

According to the citation on the website of the Ramon Magsaysay Award Foundation, under Dr. Kannan's leadership, the CCHRC became a full-fledged comprehensive cancer hospital and research centre.

Vijayawada gets IGBC's 'Green Railway Station' certification with platinum rating

Vijayawada Railway Station was awarded the **'Green Railway Station'** certification with the highest rating of Platinum by the **Indian Green Building Council (IGBC).** This is an upgrade of the station's ratings, from gold in **2019 to platinum in 2023.**

The **Indian Green Building Council** (IGBC) is part of the **Confederation of Indian Industry** (CII) and was formed in the year 2001.

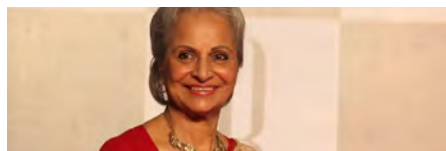## OpenAI CEO Sam Altman, Becomes the First Recipient of an Indonesian Golden Visa

OpenAI Chief Executive Officer (CEO) **Sam Altman** is the **first person** to get an **Indonesian golden visa** as Southeast Asia's largest economy seeks to draw foreign investors. Golden visas are offered in various categories, including those based on capital investment. Another category is

the **"golden visa"** for individuals with international renown who can bring benefits to Indonesia. Sam Altman's Golden Visa is valid for a period of **10 years.**

Waheeda Rehman to be conferred with Dadasaheb Phalke award

Ministry of Information and Broadcasting has announced that this year's **Dadasaheb Phalke Lifetime Achievement Award** recipient will be veteran actress **Waheeda Rehman.** The legendary actor has worked in films such as **Guide and Reshma Aur Shera.** Dadasaheb Phalke, known as the **'Father of Indian Cinema,'** directed 27 short films and over 90 full-length movies during his nearly two-decade-long filmmaking career.

Nikhil Wagh, Public Relations Officer, Goa Shipyard Limited, was honored with the award

Nikhil Mukund Wagh, Public Relations Officer of Goa Shipyard Limited, a company under the Ministry of Defence, Government of India, was honoured with the **"Promising PR Person of the Year"** award in New **Delhi.** The award was given at an event held by the Public Relations Council of India in Delhi. The award was given by the Chairman of the Parliamentary Standing Committee on Defense and **MP Jual Oram** and on this occasion former Secretary of Tourism Department **Vinod Zutshi**, Chief Guide of PRCI **Jairam** and National President of PRCI **Geeta Shankar** attended the event.

Nobel Foundation announced winners of this year's Nobel Prizes to get extra one million crowns

The Nobel Foundation has announced that the **winners of this year's Nobel Prizes will get an extra one million crowns**. This means that the 2023 laureates will receive **a total financial**

reward of 11 million Swedish crowns which is equivalent **to around 986,000 dollars (8.1 crore rupees).**

84 artists conferred with the Sangeet Natak Akademi Amrit Awards

Vice President **Jagdeep Dhankhar presented the one-time Sangeet Natak Akademi Amrit Awards to 84 artists from varied fields of perform-** **ing arts**. Natak Akademi Amrit Awards is a national honour bestowed on performing artists as well as teachers and scholars in the **field of performing arts.** The recipients are selected by the **Akademi's General Council.**

Odisha scientist Swati Nayak wins Norman Borlaug Award
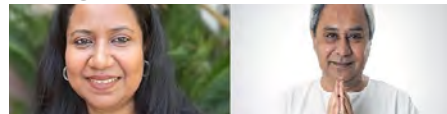
The award, instituted by the World Food Prize Foundation, is named in honour of Nobel Laureate and Green Revolution's chief architect **Dr Norman E Borlaug.** Odisha **scientist Dr Swati Nayak** has been named the 2023 recipient of the Norman E. Borlaug Award for field research and application for her work in **the field of food and nutrition She is the third Indian** and first Odisha to receive the award.

SUMMITS & CONFERENCE

India Presents PM Gatishakti National Master Plan at Asian Development Bank's 2023 Regional Cooperation and Integration Conference in Georgia

India showcased PM Gatishakti National Master Plan at the '2023 Regional Cooperation and Integration Conference: Strengthening Regional Cooperation and Integration through Economic Corridor Development

(ECD)', organised by Asian Development Bank (ADB) at Tbilisi, Georgia. The conference took place from September 5th to 7th, 2023.More than 30 member countries participated, including senior officials from ADB's Developing Member Countries, representatives from development partner agencies, and regional cooperation organisations.

REC Limited Conducts 54th Annual General Meeting (AGM)

REC Limited conducted its **54th Annual General Meeting (AGM)** via video conferencing. The meeting was chaired by **Shri Vivek Kumar Dewangan,**
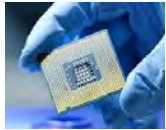

Chairman & Managing Director, and was attended by all Directors on the Company's Board. Many shareholders also participated in the meeting through video conferencing

RANKING & REPORTS

Sahasra Electronic to Introduce India's First Locally Manufactured Desktop Motherboard

Sahasra Electronic Solutions, based in Noida,Uttar Pradesh (UP) is part of the Sahasra Group and is gearing up to introduce the **first Made-in-India computer motherboard** to the market in November, 2023.The motherboard, which will be designed around the latest Intel **13th generation chipset**, is currently undergoing trials. Sahasra Semiconductor, a part of Sahasra Group, is part of the **Scheme for Promotion of Manufacturing of Electronic Components and Semiconductors (SPECS).**

Infosys only Indian firm in TIME's top 100 World's Best Companies of 2023

IT major **Infosys is the only Indian company to feature in the top 100 list of the World's Best Companies** of 2023 released by **TIME Magazine** and online data platform Statista. **Microsoft, Apple, and Alphabet (Google owner) are top 3 in the list while India's Infosys was ranked 64th** with an overall score of 88.38 out of 100.Sustainability-wise, Infosys was ranked 135th while in terms of employee satisfaction the company's rank was 103rd. Microsoft, Apple, Alphabet (the company that owns Google) and

Mukesh Ambani, Gautam Adani top the Fortune India Rich List for 2023

Mukesh Ambani, the founder of Reliance Industries (RIL), **tops the Fortune India Rich List** with a wealth of **$99.7 billion. Gautam Adani**, the chairman of the Adani Group, secures the 2nd position on the list with a wealth of $63.71 billion. The **Mistry family** of Shapoorji Pallonji Group holds the 3rd position, with a wealth of $34.6 billion. The **Poonawalla family**, owners of Serum Institute, stands 4th with a wealth of $32.9 billion.

India ranks first in grassroots crypto adoption

India has been **ranked first in grassroots crypto adoption**, even amid a tough regulatory environment, according to **Chainalysis' 2023 Global Crypto Adoption Index.** The country ranked first in four parameters including centralized service value received, retail centralized service value received, DeFi value received and Retail DeFi value received. **Nigeria ranked second in the index, followed by Vietnam, United States and Ukraine**. However, India is also advocating for worldwide crypto legislation, most recently at the **G20 Summit hosted by the country.**

Best Countries Ranking 2023: Switzerland Stays At Top Position, India Climbs One Spot To 30th

Switzerland has once again claimed the **title of the world's best country**, according to the **latest U.S. News & World Report's annual Best Countries rankings. This marks Switzerland's second consecutive year** at the pinnacle and its sixth time overall as the No. 1 nation on the list. The rankings, released recently, reaffirm Switzerland's supremacy, closely followed by Canada at No. 2, Sweden at No. 3, Australia at No. 4, and the United States at No. 5. According to **the 8th edition** of US News & World Report's Best Countries 2023, **India was ranked 30th.**The rankings are developed in collaboration with global marketing communications company WPP and the Wharton School of the University of Pennsylvania.

Meta Platforms (formerly Facebook) were the top four companies in a new statistical ranking of 750 of the world's best companies by Statista and TIME, which are based on a formula of revenue growth, employee satisfaction surveys, and rigorous environmental, social, and corporate governance (ESG, or sustainability) data.
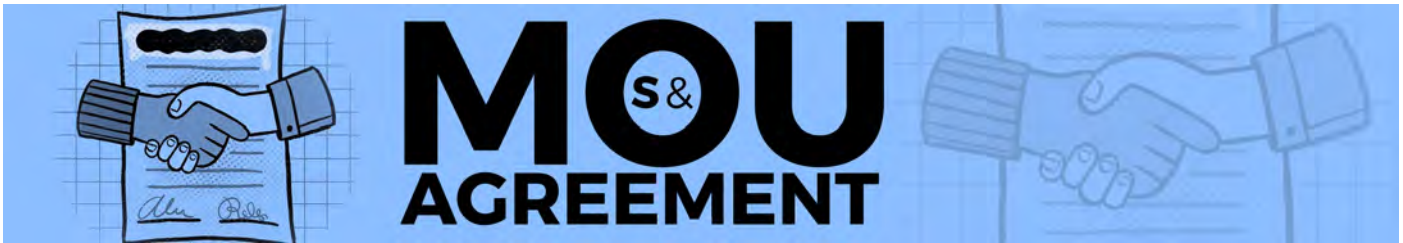
MoU S & AGREEMENT

India and Saudi Arabia sign Agreement on Cooperation in Energy Sector

India and Saudi Arabia have signed a Memorandum of Understanding on **cooperation in the field of energy.** The MoU between the Government of the **Republic of India** and the Government of the Kingdom of **Saudi Arabia** was signed in New Delhi, by the Union Minister for New & Renewable Energy and Power, Government of India, Shri **R. K. Singh** for the Indian side and Minister of Energy for the Kingdom of Saudi Arabia, His Royal Highness **Abdulaziz bin Salman Al-Saud** for the Saudi side. The MoU will develop a stronger partnership between India and Saudi Arabia in the field of energy.

ONGC inks pact with NTPC Green for renewable energy projects

State-owned **Oil and Natural Gas Corporation (ONGC)** has signed an initial agreement with **NTPC Green Energy** Ltd to explore setting up green hydrogen and offshore wind projects. The MoU was signed by ONGC executive director **Debdulal Adhikari** and NTPC Green Energy Ltd (NGEL) CEO **Mohit Bhargava** in the presence of ONGC chairman and CEO **Arun Kumar Singh** and NTPC chairman and managing director Gurdeep Singh.

NTPC Green Energy Limited to collaborate with Nayara Energy for Green Hydrogen

NTPC Green Energy Limited (NGEL), a wholly-owned subsidiary of India's leading integrated power producer NTPC Limited, and **Nayara Energy**, a new-age international downstream energy company of international scale, have entered into a Memorandum of Understanding (MoU) to **explore opportunities in the Green Hydrogen and Green Energy space.** The MoU envisages collaboration to produce Green Hydrogen for Nayara Energy's

captive usage, accelerate decarbonisation and catalyze reduction in carbon footprint. The collaboration is in line with NTPC's initiatives to **develop hydrogen projects** in India and aligns with the **vision of a self-reliant India** (Atmanirbhar Bharat) as laid out **by the Prime Minister.**

Ministry of Tourism in collaboration with the United Nations World Tourism Organization, unveils the G20 Tourism and SDG Dashboard

The **Ministry of Tourism,** Government of India, in collaboration with the **United Nations World Tourism Organization** (UNWTO), unveiled the **G20 Tourism and SDG Dashboard.** Minister of Tourism, Culture and DONER, **Shri G. Kishan Reddy, launched the dashboard** in a virtual ceremony. Developed under the leadership of India's G20 Presidency and with the expert knowledge partnership

of UNWTO, the dashboard is a testament to India's commitment to sustainable tourism. It showcases best practices, case studies, and insights from G20 countries, all modelled for achieving the **Sustainable Development Goals (SDGs).**

Brookfield to invest up to $845 million in joint venture with Axis Energy

Brookfield Asset Management has entered into a joint venture with Hyderabad-**based Axis Energy Ventures India** to set up a renewable energy development platform, with the investment management company investing up to **$845 million.** The Indian firm
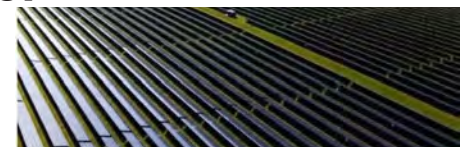
will provide its existing pipeline of **wind and solar power projects** that are under various stages of development in the country.

NVIDIA Collaborates with Reliance and Tata Group to Develop AI Infrastructure

United States (US)-based chipmaker **NVIDIA** has formed strategic partnerships with two of India's largest conglomerates, **Reliance Industries and Tata Group, to establish artificial intelligence (AI) infrastructure** in India and enhance the skill set of the country's workforce. In collaboration with Reliance, **NVIDIA** will develop India's own foundational large language model, specifically trained on the country's diverse languages, catering to generative AI applications for India's vast population. NVIDIA will provide AI supercomputing services and technologies as part of this initiative.

Bharat 6G Alliance and Next G Alliance sign MoU to explore collaboration opportunities

A Memorandum of Understanding (MoU) to explore collaboration opportunities on 6G wireless technologies in India and other parts of the world was signed between Bharat 6G Alliance and Next G Alliance, an Alliance for Telecommunications Industry Solutions (ATIS) initiative. The MoU was signed by the Bharat 6G Alliance Chair N. G. Subramaniam and the President and CEO of the ATIS's Next G Alliance Susan Miller. The MoU will facilitate aligning research and development priorities that support a common 6G vision and creating secure and trusted telecommunications as well as resilient supply chains.

TCS partners with JLR for £800 million digital transformation deal

Tata Consultancy Services **(TCS) and Jaguar Land Rover** (JLR) have announced a strategic partnership to **transform JLR's digital estate** and build a new, **future-ready digital core**. The partnership is **valued at £800 million over the next five years.** TCS will leverage its deep domain expertise, proprietary platforms and vast partner ecosystem to help JLR enhance its digital capacity, and transform and simplify its digital estate, under the partnership.

MoU between IREDA and the Ministry of New and Renewable Energy:

The Indian Renewable Energy Development Agency (IREDA), categorized as a Mini Ratna (Category – I) enterprise under the Ministry of New and Renewable Energy, Government of India, has entered into a performance-based Memorandum of Understanding (MoU) with the Ministry of New and Renewable Energy. It lays out strategic targets that IREDA aims to accomplish during the fiscal years 2023-24 and 2024-25. Revenue Targets:

REC signs USD 100 million Foreign Currency Term Loan Agreement with EXIM Bank

REC Limited, the Maharatna Central Public Sector Enterprise under the Ministry of Power, has signed a **Foreign Currency Term Loan Agreement for USD 100 Million, with the Export-Import Bank of India** (EXIM Bank). The proceeds of the loan will be used towards refinancing for on-lending to REC's borrowers in the power, infrastructure and logistics sectors for importing capital equipment. The funds will be raised as part of **REC's Market Borrowing Programme of Rs. 1.20 lakh crore** for the year **2023-24.** This is the first term loan being extended by EXIM Bank to REC.

Centre signs an MoU with Adobe to help children learn Artificial Intelligence

The **Union Ministry of Education** signed an agreement with global software major **Adobe** to help children develop **creative expression in classrooms using the application Adobe Express.** Training and certification in creativity and digital literacy will be provided to about 20 million students and 5,00,000 teachers by 2027 using Adobe Express-based curriculum.

Department of Ex-Servicemen Welfare signs an MoU with private sector to generate employment for Veterans

A Memorandum of Understanding (MoU) was signed between **Directorate General Resettlement (DGR) under Department of Ex-Servicemen Welfare, Ministry of Defence** and M/s Genpact India Private Limited in New Delhi. The MoU between DGR and Corporates endeavours to bring the **corporate companies and Ex-Servicemen on a common platform** to generate employment opportunities for the esteemed **Ex-Servicemen of the Defence Services.**

MoU signed between Ministry of Social Justice & Empowerment and National Safai Karamcharis Finance & Development Corporation

A momentous collaboration has been cemented as the **Ministry of Social Justice & Empowerment and the National Safai Karamcharis Finance and Development Corporation (NSKFDC) inked a Memorandum of Understanding (MoU)** for the fiscal years 2023-24 and 2024-25. This strategic partnership **aims to enhance the socio-economic upliftment of Safai Karamcharis, Manual Scavengers, Waste**

Ministry of Labour and Employment signs Memorandum of Understanding (MoUs) with various Private Job Portals/Employers

The **Ministry of Labour and Employment** signed a Memorandum of Understanding (MoU) with leading private job portals, companies/employers and **skill providers** to integrate with the National Career Service (NCS) portal of the Ministry here. The objective of MoUs is **to enhance employment opportunities and services for jobseekers on the NCS portal.**

The private job portals partnering with the **Ministry of Labour and Employment** will share their vacancies on NCS so that the NCS registered jobseekers can seamlessly apply for such vacancies.

IICA and UNICEF jointly organize workshops on Business Responsibility and Sustainability Reporting (BRSR)

The **Indian Institute of Corporate Affairs** (IICA), organized a workshop on **Business Responsibility and Sustainability Reporting** (BRSR) in collaboration with **UNICEF** and the National Stock Exchange at the NSE premises **in Mumbai, Maharashtra.** The workshop was attended by above 50

Sustainability, **CSR (Corporate Social Responsibility), ESG (Environment, Social and Governance)** and BHR (Business Human Rights) professionals from key corporate houses.

Indian Railways' Gati Shakti Vishwavidyalaya (GSV) Vadodara and Airbus Inks an MoU for Aerospace Teaching and Research

Indian Railways' Gati Shakti Vishwavidyalaya (GSV) Vadodara and Airbus have entered into a collaboration to strengthen the Indian aviation sector through a **Memorandum of Understanding (MoU).** An MoU was signed at Rail Bhawan, New Delhi between **Mr. Rémi Maillard** (President and Managing Director, AIRBUS India and South Asia) and **Prof. Manoj Choudhary** (Vice-Chancellor, Gati Shakti

Vishwavidyalaya). The MoU signing ceremony took place in New Delhi at Rail Bhawan and was attended by Shri Ashwini Vaishnaw, Minister of Railways, Communications, Electronics, and IT, who also serves as the First Chancellor of Gati Shakti Vishwavidyalaya.

Pickers and their dependents. Capital subsidy ranging from **50 to 32%** is provided to sanitation workers taking up mechanized cleaning works **under Swachhta Udyami Yojana (SUY).** NSKFDC

also provides loans up to **Rs.1.00 lacs** under its **Mahila Samridhi Yojana and Micro Credit Finance Scheme.**

IREDA signs MoUs with Union Bank of India and Bank of Baroda to co-finance Renewable Energy projects

Indian Renewable Energy Development Agency Ltd. (IREDA) has signed Memorandums of Understanding (MoUs) **with the Union Bank of India (UBI) and Bank of Baroda (BoB)**. These agreements will empower IREDA to collaborate with UBI and BoB, in co-lending and loan syndication for a **wide range of renewable energy projects, including both established and emerging RE technologies.**

IREDA and IIFCL team up to finance renewable energy projects

Indian Renewable Energy Development Agency Ltd. (IREDA) has signed a Memorandum of Understanding (MoU) with India Infrastructure Finance Company Ltd (IIFCL), **to finance renewable energy projects.** The MoU will empower IREDA and IIFCL to engage in Co-Lending / Co-Origination and Loan Syndication for all categories of Renewable Energy projects, including **Small Hydro projects**. The MoU was signed by Chairman & Managing Director, IREDA, **Shri Pradip Kumar Das and Managing Director, IIFCL, Shri P R Jaishankar.**

India and Kenya agree to deepen cooperation in maritime security in Indian Ocean region & joint training in counter insurgency

India and Kenya agreed to further d**eepen cooperation in maritime security in the Indian Ocean region**. A bilateral meeting was held between **Defense Minister Rajnath Singh and Cabinet Secretary for Defence of Kenya Aden Bare Duale** in New

Delhi. India and Kenya agreed to enhance cooperation in **maritime security in the Indian Ocean region and joint training in counter-insurgency.**

NTPC and OIL come together to collaborate in Renewable Energy and Decarbonization

NTPC Limited and Oil India Limited have signed a Memorandum of Understanding to explore collaboration in the areas of **renewable energy, green hydrogen and its derivatives, and decarbonization** initiatives including through **use of geothermal energy.** The MoU shall also facilitate sharing of knowledge and experience on upcoming **decarbonization technologies** such as carbon

sequestration. Through the MoU, the two Maharatna giants intend to enhance their footprint in the domain of renewable energy and foray into sustainable solutions towards achieving the nation's target of achieving **Net Zero by the year 2070.**

NCDEX, Maharashtra to sign an MoU to help subsidise turmeric growers to take part in options trade

NCDEX, one of India's leading future exchanges, will sign a memorandum of understanding (MoU) with the Maharashtra government **to subsidize turmeric growers to take part in options trading.** Farmers will

particularly take part in **"put"** options trading through **farmer producer organizations (FPOs).**

India Post and Shiprocket partner to strengthen e-commerce export ecosystem

The Department of Posts, as part of its ongoing initiatives to create an export **ecosystem** for e-commerce in the country, entered into an agreement with **Bigfoot Retail Solution Pvt Ltd (Shiprocket)**, one of the leading e-commerce enablement platforms. The collaboration aims to enhance e-commerce exports by leveraging India Post's extensive presence and reliable shipping solutions. The

agreement was signed in New Delhi in the presence of Shri Alok Sharma, Director General Postal Services, Chief Postmaster General Delhi **Ms Manju Kumar and Shri Saahil Goel,** CEO, of Shiprocket, marking a significant milestone in India's cross-border e-commerce landscape.

Maruti Suzuki partners with Indian Bank to provide financing solutions to dealers

Maruti Suzuki India Ltd has partnered **with Indian Bank to provide financing solutions to its dealers.** The two parties have signed a Memorandum of Understanding (MoU), **which will empower over 4,000 Maruti Suzuki dealerships across the country with** comprehensive inventory funding options for their working capital requirements.

Tata Power, SIDBI tie up to facilitate solar adoption by MSMEs

Tata Power Renewable Energy Ltd (TPREL) inked a Memorandum of Understanding (MoU) with the **Small Industries Development Bank of India** (SIDBI) to provide accessible financing options to **micro, small, and medium enterprises (MSMEs) looking to adopt solar solutions.** This collaboration aims **to promote solar energy adoption** among MSMEs by providing tailored and innovative financing solutions through **SIDBI's 4E (End-to-End Energy Efficiency) Scheme**, which offers competitive interest rates and flexible loan limits, catering to the specific needs of the MSME sector.

DMRC and BEL sign MoU to develop indigenous Communication Based Train Control system

AWS signs MoU **Delhi Metro Rail Corporation and Bharat Electronics Limited** signed a Memorandum of Understanding to **develop an indigenous Communication Based Train Control system.** This partnership will transform rail transportation in India, driving innovation, reducing costs, and fostering self-reliance in the field of train control signalling systems. The **Communication-Based Train Control System** will optimize train operations, increase frequency, and enhance passenger services while efficiently utilizing rail infrastructure. The prototype i-**CBTC Product will be deployed** soon on

AWS signs MoU with ISRO and IN-SPACe to support space-tech innovations through cloud computing in India

Amazon Web Services (AWS) India has signed a strategic Memorandum of Understanding with **the Indian Space Research Organisation (ISRO) and the Indian National Space Promotion and Authorisation Centre (IN-SPACe) to support space-tech innovations through cloud computing.** ISRO, IN-SPACe, and AWS will work collaboratively to nurture and grow the start-up community in the space-tech sector. The three organisations will also collaborate on a new initiative **to train students and educators in cloud computing, AI, ML, analytics, and security by leveraging AWS education programs.**

15 countries joined the UN convention to promote legal certainty in the judicial sale of ships

In a significant development, **15 countries, including China, Saudi Arabia, Singapore and Switzerland, signed the UN Convention** on the International Effects of **Judicial Sales of Ships**. Maritime transport plays a leading role in international trade, and **it is estimated that more than 90 per cent of global traded goods are transported by sea**. This makes the ship a vital asset. The Beijing Conventionon the Judicial Sale of Ships, as it is now known, was developed by the **United Nations Commission on International Trade Law (UNCITRAL)** to address the problem of bona fide new owners finding themselves dealing with previous creditors laying claim to the ship as security for a loan.

Odisha Govt of Odisha signs MoU with Gopalpur Port for expansion

The Odisha government signed an MoU with **Gopalpur Port for further development and expansion of the facility in Ganjam district.** The Odisha government handed over more than 119 acres of land to Gopalpur Port after the signing of the Mou. The MoU was signed by the Director Ports and Inland Waterway Transport, Commerce and Transport department, Padmalochan Rou and CEO, of Gopalpur Port Private Limited in the presence of Commerce and Transport minister Tukuni Sahu.

Air India enters interline partnership with Bangkok Airways

As part of its effort to expand its global network, **Air India** has entered into an interline **partnership with Bangkok Airways in order to provide greater connectivity within Thailand** and other countries in Southeast Asia. The agreement comprises seamless connections via Air India's Bangkok, Hong Kong and Singapore gateways to and from **10 destinations in Thailand,** Laos and Cambodia on Bangkok Airways' route network as well as complimentary lounge access at available airports regardless of cabin class.

REC ties up debt funding of Rs. 3081 crore to Serentica for 560 MW greenfield solar-wind project in Gadag, Karnataka

REC Limited has sanctioned debt funding of more than Rs. **3,081 Crore** to renewable energy company **Serentica Renewables for its 560 MW peak** greenfield solar-wind hybrid project in Gadag district of Karnataka. REC Limited, a Maharatna company, has emerged as a frontrunner in catalyzing India's energy transition, in alignment with the nation's **COP26 commitments** and recent G20 pledges under India's G20 Presidency. With a resolute vision and unwavering commitment, REC is on a trajectory to achieve **a green finance loan book of Rs. 3 lakh Crore by the fiscal year 2030.**

NHAI Inks Agreement to Develop Multi Modal Logistics Park at Bengaluru

National Highways Logistics Management Ltd (NHLML), a 100% owned company of NHAI signed an agreement for the development of **Multi Modal Logistics Park (MMLP) at Bengaluru** proposed to be developed under the Public Private Partnership (DBFOT) model at an estimated cost of Rs 1,770 crore, the agreement has been signed between Government SPV, Bengaluru MMLP Pvt. Ltd. & Concessionaire SPV M/s. PATH Bengaluru Logistics Park Pvt. Ltd. The **project is poised to become the first and largest MMLP** ever implemented in the country under the PM Gati Shakti National Master Plan.

Khadi and Village Industries Commission signs three MoUs to promote Khadi Products

Khadi and Village Industries Commission (KVIC), Ministry of Micro, Small and Medium Enterprises inked 3 separate MoUs, and laid the foundation stone of **'Modern Khadi of New India'** in the Amritkal of Independent India. The objective of these MoUs **is to prepare a roadmap to modernize the Khadi and Village Industries Commission** and popularize its products among the youth as per the vision of the Prime Minister Shri Narendra Modi. On this occasion, Shri Kumar distributed a margin money subsidy of Rs 150 crore to the beneficiaries under the Prime Minister's Employment Generation Programme.

HP announces collaboration with Google to make Chromebook in India

HP, a well-known brand for computers and printers, has teamed up with Google to make Chromebooks right here in India, supporting the **'Make in India'** initiative. These Chromebook devices will be created at the **Flex Facility near Chennai,** where HP has been making laptops and desktops since **August 2020.**

India Global Forum and World Governments Summit signed an MoU to develop the Emerging Economies Programme

India Global Forum and World Governments Summit have signed a Memorandum of Understanding (MoU) **to develop an Emerging Economies Programme**. The programme will convene key stakeholders, including government officials, business leaders, economists, and experts to foster high-level discussions on sustainable economic growth, geo-economic perspectives, and innovative solutions. The partnership will also **focus on cultivating and fostering thought leadership, producing research** on emerging trends, challenges, and opportunities that pertain to the Global South. The **World Governments Summit Organization is a global, neutral, non-profit organization** dedicated to shaping the future of governments.

ONGC inks crude oil pact with MRPL

Oil and Natural Gas Corporation (ONGC) Ltd has inked the **Crude Oil Sales Agreement (COSA) with Mangalore Refinery and Petrochemicals Ltd (MRPL)** for the sale and purchase of crude oil. The current agreement between ONGC and MRPL will be applicable till **March 31, 2024.**

NHAI Collaborates with DMRC to Strengthen Design & Construction of Bridges and Other Structures

National Highways network, NHAI has signed a Memorandum of Understanding with **Delhi Metro Rail Corporation (DMRC) for review of designs of various bridges/ structures, safety aspects of NHAI projects** and capacity building of NHAI officials. The MoU was signed in the presence of NHAI Chairman

Shri Santosh Kumar Yadav and **Dr. Vikas Kumar,** Managing Director, DMRC along with other senior officials from NHAI and DMRC.

C–DOT and CSIR-National Physical Laboratory sign agreement for 'Development of NavIC based IST traceable Primary Reference Time Clock for Telecom Sector:

Centre for Development of Telematics (C-DOT), the premier Telecom R&D Centre of the **Department of Telecommunications (DoT) and CSIR-National Physical Laboratory (NPL) signed an agreement for the 'Development of NavIC-based IST traceable Primary Reference Time Clock (PRTC) for Telecom Sector'.** The agreement **is signed under the Telecom Technology Development Fund (TTDF) scheme of the DoT for providing funding support to domestic companies and institutions** involved in

technology design, development, and commercialization of telecommunication products and solutions to enable affordable broadband and mobile services in rural and remote areas. The project focuses on the development of a device which shall provide direct **Indian Standard Time (IST)** traceability to all the Telecom Service Providers (TSPs) **and Internet Service Providers (ISPs) within ± 20 ns.**

TCS, BankID BankAxept team up to bolster Norway's financial infrastructure

Tata Consultancy Services **(TCS) has forged a strategic partnership with BankID BankAxept AS, the linchpin of Norway's financial infrastructure, to establish and manage an operations command center in Oslo, Norway**. The deal aims to enhance the resilience, security, and availability of the country's critical financial infrastructure. BankID BankAxept AS plays a

pivotal role in Norway's financial landscape with **80%** of the country's card payments made using BankAxept cards and over **90%** of the population dependent on BankID for electronic identification.

SCIENCE & TECHNOLOGY

Hyderabad Firm Grene Robotics Introduces India's First AI-Powered Anti-Drone System 'Indrajaal'

Hyderabad-based company **Grene Robotics** has initiated the demonstration of its weapons platform **'Indrajaal,'**the world's only autonomous wide area anti-drone, **Counter-Unmanned Aircraft System (C-UAS),** in Hyderabad. The demonstration of Indrajaal is a significant milestone in Indian defense technology. This anti-drone system is capable of safeguarding against various drone classifications, including **micro, mini, small, large, and extra-large drones,** enhancing security measures for the future.

China to Launch Wide Field Survey Telescope for Detecting Faint Space Signals

China is set to launch the **Wide Field Survey Telescope (WFST)**, the largest time-domain survey facility in the Northern Hemisphere, in September, 2023. he WFST, characterised by a **2.5-meter primary mirror** and a prime-focus camera with a large field of view, is currently undergoing engineering debugging and pilot observation processes.

ISRO released a graph of temperature variation on lunar surface measured by Chandrayaan-3's payload

The Indian Space Research Organisation (ISRO) released a graph of the temperature variation between the moon's surface and a point around 8 cm below as measured by an instrument named **ChaSTE probe**. This crucial data release follows just 4 days after the Vikram lander and Pragyaan rover at the location referred to as the 'Shiv Shakti' point, a name
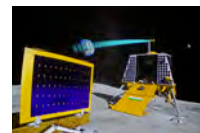
bestowed by PM Shri Narendra Modi.

The **Chandra's Surface Thermophysical Experiment (ChaSTE)** stands as a temperature probe. It's equipped with **10 sensors** and can be mechanically driven into the moon's surface using a motor, reaching depths of up to 10 cm.

Japan Prepares for Dual-Purpose Space Launch: Simultaneous Deployment of Lunar Lander and X-Ray Probe

Japan prepares to launch a **dual-purpose mission** from one rocket, deploying **SLIM or Smart Lander to investigate the Moon** to showcase precise moon landing techniques and XRISM for enhanced celestial analysis. **About XRISM** : The X-Ray Imaging and Spectroscopy Mission (XRISM) is a joint mission of the **Japan Aerospace Exploration Agency (JAXA) and the National**

Aeronautics and Space Administration (NASA), involving contributions from the European Space Agency (ESA) and Canadian Space Agency as well. **Aim** : To observe X-rays coming from deep space and to identify their wavelengths with unprecedented precision.

BHEL Manufactures 1st Indigenous SCR Catalysts for Yadadri Power Station to Reduce NOx Emissions

A government engineering firm, **Bharat Heavy Electricals Limited (BHEL)** manufactured **India's 1st set of Catalysts for Selective Catalyst Reactors (SCR) for limiting Oxides of Nitrogen (NOx) emissions** from thermal power plants. The first set

of indigenously manufactured SCR catalysts for the **5x800 MW Yadadri Thermal Power Station** in Telangana, were flagged off by Renuka Gera, Director (Industrial Systems & Products), BHEL, from the company's Solar Business Division (SBD) unit in Bengaluru, Karnataka.

Indian Air Force Conducts Test of Indigenous Military Combat Parachute System

The **Indian Air Force (IAF)** successfully tested the **efficacy and foolproof functioning** of the **Military Combat Parachute System** which is indigenously designed and developed by **Aerial Delivery Research and Development Establishment (ADRDE).**

North Korea launches new 'tactical nuclear attack submarine' named Hero Kim Kun Ok

North Korea has launched its **1st tactical nuclear attack submarine**, submarine No **841 named the Hero Kim Kun Ok,** which was unveiled ahead of the country's **75th anniversary of its founding day** (September 09, 1948).North Korean leader Kim Jong-un personally oversaw the official launch of the nuclear-powered submarine.

ISRO successfully launched 7 Singaporean satellites on board PSLV-C56 Rocket from Sriharikota

The **Indian Space Research Organisation (ISRO)'s PSLV-C56 rocket successfully** launched Singapore's **DS-SAR satellite** and 6 co-passenger payloads from **the first launchpad (FLP) of Satish Dhawan Space Centre in Sriharikota, Andhra Pradesh (AP)**.This mission, PSLV-C56 / DS-SAR, is a dedicated commercial mission conducted by NewSpace India Limited (NSIL) for ST Engineering, Singapore. This is the 58th flight of PSLV and 17th flight of PSLV in Core Alone configuration. **List of 6 co-passengers:** VELOX-AM, a technology demonstration microsatellite (23 kg)ARCADE Atmospheric Coupling and Dynamics Explorer (ARCADE), an

experimental satellite. SCOOB-II , a 3U nanosatellite flying a technology demonstrator payload NuLIoN by NuSpace, an advanced 3U nanosatellite enabling seamless IoT connectivity in both urban & remote locations.Galassia-2, a 3U nanosatellite that will be orbiting at low earth orbit.ORB-12 STRIDER , satellite is developed under an International collaboration. All satellites were injected into a 535 km circular orbit with a 5-degree orbital inclination.

ISRO-developed device for fishers' safety successfully tested at Neendakara

Nabhmitra', a device developed by **Indian Space Research Organisation (ISRO)-Space Applications Centre (Ahmedabad, Gujarat)** for the safety of fishermen, was successfully tested at **Neendakara,**a coastal area in Kollam city, Kerala. It enables **two-way messaging services** from and to sea for the safety of

fishermen. The device is designed to communicate weather and cyclone warnings to fishermen in their **local language,** enhancing their understanding and safety.

Japan Successfully Launches Rocket Carrying Lunar Lander and X-ray Telescope to Investigate Universe's Origins

Japan launched a rocket carrying a lunar lander and an **X-ray telescope** as part of a mission known as **"Moon Sniper."** The Moon Sniper mission is **Japan's 3rd Moon mission** & the budget of the entire mission is $100 million. The rocket, named **HII-A,** was launched from the

Tanegashima Space Center in Japan. The launch was broadcast live by the **Japan Aerospace Exploration Agency (JAXA).**
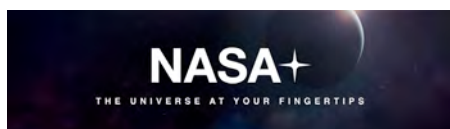
NASA capsule carrying first asteroid samples lands on Earth

National Aeronautics and Space Administration (NASA) successfully retrieved **its first asteroid samples** from deep space, with the capsule parachuting into the Utah desert. The asteroid hunting spacecraft **OSIRIS-REx** was responsible for collecting and delivering the pristine asteroid material. The sample capsule was released during a flyby of Earth from a distance of **100,000 km** and landed in a remote area of military land approximately 4 hours later. OSIRIS-REx stands for **Origins, Spectral Interpretation, Resource Identification, Security, Regolith Explorer**. OSIRIS-REx is NASA's first mission to collect a sample from an asteroid. The spacecraft launched in **September 2016** and arrived at the near-Earth asteroid Bennu in December 2018.

NASA's Lucy Spacecraft Records Its Inaugural Images of Asteroid Dinkinesh

National Aeronautics and Space Administration's **(NASA) Lucy spacecraft** has captured its first images of the main belt asteroid **Dinkinesh**, marking the beginning of a 12-year voyage. The Dinkinesh asteroid was first discovered in 1999 as part of the LINEAR survey. It is classified as a slow rotator with a moderately large light-curve amplitude. Dinkinesh is categorised as an **S-type**
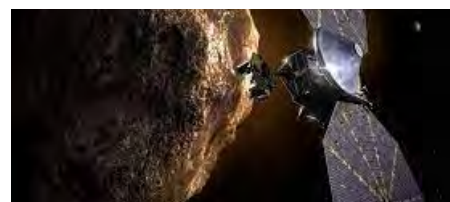
asteroid, indicating a composition primarily composed of silicates and some metal. The images of Dinkinesh were captured using Lucy's high-resolution camera, known as the **Lucy Long Range Reconnaissance Imager (L'LORRI instrument).**

Taiwan launches the island's first domestically made submarine Narwhal/Hai Kun for testing

Taiwan's President Tsai Ing-wen inaugurated the **island's first domestically manufactured submarine** named **"Hai Kun"** during its testing phase at a port in **Kaohsiung city, Taiwan.** The submarine received its official name, "Hai Kun," which is derived from a **mythological fish of gigantic proportions** known for its ability to transform into an equally
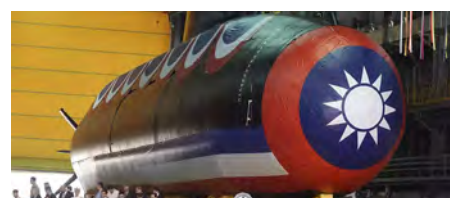
enormous bird. The submarine's English name is **"Narwhal,"** inspired by the narwhal, a single-tusked whale featured in National Geographic's list of the world's weirdest creatures.

Marine Scientists Unveil Genetic Secrets of Indian Oil Sardine through Genome Decoding

Scientists at the **Indian Council of Agricultural Research (ICAR)-Central Marine Fisheries Research Institute (CMFRI)** have achieved a significant breakthrough by decoding the entire **genome of the Indian oil sardine (Sardinella longiceps),** a popular food fish in India. This marks the first time that the genome of a marine fish species from the Indian subcontinent has been decoded. Indian oil sardine

belongs to the genus Sardinella and is a ray-finned fish species. It is a crucial fisheries resource in the Indian subcontinent and contributes significantly, approximately **10%, to India's total marine fisheries industry.**

ACQUISITIONS & MERGERS

LIC Mutual Fund Successfully Completes Merger with IDBI Mutual Fund to Enhance Product Portfolio

LIC Mutual Fund (LIC MF) has completed the takeover of schemes of IDBI Mutual Fund. This strategic move aligns with LIC MF's objectives of strengthening and diversifying its product offerings, expanding its market presence, and **increasing its Assets Under Management (AUM) to establish itself as a prominent fund house in India.**

OneWeb set to offer services in India soon as Eutelsat-OneWeb merger finalized
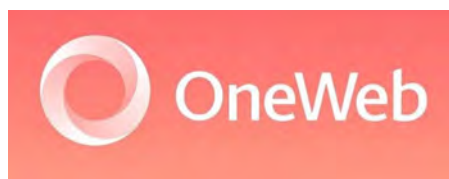
Eutelsat Communications SA and OneWeb completed an all-share merger after getting approval from shareholders. This merger will create Eutelsat Group, with OneWeb now serving as a subsidiary and will operate commercially as **Eutelsat OneWeb**. Headquartered out of Paris, the merged entity will have Bharti Enterprises as its largest shareholder with a **21.2%** share.

SoftBank Reduces Investment in India's Zomato via $115 Million Transaction

SoftBank Vision Growth Fund has divested a **1.17% stake in Zomato**, a notable food delivery firm, as part of a transaction valued at **₹947 crore ($114.7 million)**.According to the data from the National Stock Exchange, the firms who bought Zomato shares include the **International** Monetary Fund, Morgan Stanley Asia **Singapore, Societe Generale, Goldman Sachs (Singapore), Invesco Mutual Fund and Kotak Mahindra Life Insurance.**

CCI approves merger of Tata SIA Airlines into Air India

The Competition Commission of India (CCI) has approved the merger of Tata SIA Airlines Limited (TSAL) into Air India Limited (AIL), and the acquisition of certain shareholding by Singapore Airlines in Air India subject to compliance of voluntary commitments offered by the parties. With this approval, Air India can potentially become the country's largest international carrier and second-largest domestic airline after IndiGo.

RBI Grants Approval for the Merger of Sahebrao Deshmukh Urban Co-operative Bank with Cosmos Co-operative Bank

The Reserve Bank of India (RBI) has approved the **Scheme of Amalgamation of The Sahebrao Deshmukh Co-operative Bank**, which is located in Mumbai, Maharashtra, with **The Cosmos Co-operative Bank Limited**, based in Pune, Maharashtra. The approval for this amalgamation is granted by the RBI in accordance with its powers conferred under **Sub-Section (4) of Section 44A of the Banking Regulation Act, 1949**, and in conjunction with Section 56 of the same Act.

CCI approves certain shareholding in TVS Credit Services Limited by PI Opportunities Fund-I Scheme-II along with certain Individuals

The Competition Commission of India (CCI) has approved the proposed **acquisition of certain shareholding in TVS Credit Services Limited by PI Opportunities Fund-I Scheme-II** along with certain Individuals. **The PI Opportunities Fund-I Scheme-II**, is a trust established under the laws of India and registered as a Category II **Alternative Investment Fund (AIF) with the Securities and Exchange Board of India** (SEBI). PI Opportunities Fund-I Scheme-II is managed by PI Investment Advisory LLP, as a delegate of the trustee, **namely Hasham Premji Private Limited. The Premji Foundation was set up to advance the philanthropic initiatives of Premji Invest** and is ultimately controlled by Mr. Azim Premji.

Razorpay acquires digital invoicing & customer engagement startup BillMe

Razorpay, a fintech platform based in Bengaluru, has acquired BillMe, a Mumbai-based digital invoicing and customer engagement startup**. Objective of the Partnership: To enable businesses** to enhance their engagement with end

consumers through a hybrid model. This acquisition marks the **8th acquisition** by Razorpay.

CCI approves the acquisition of approximately 24.16% of total equity shareholding in Quality Care India Limited by Centella Mauritius Holdings Limited

The **Competition Commission of India** (CCI) has approved the acquisition of approximately **24.16% of the total equity shareholding in Quality Care India Limited by Centella Mauritius Holdings Limited.** The proposed combination relates to the acquisition of approximately 24.16% of the total equity shareholding in **Quality Care**

India Limited (QCIL) by Centella Mauritius Holdings Limited.QCIL is an unlisted public limited company with its registered office in Hyderabad. QCIL is a multispecialty healthcare provider in India.

CCI approves the acquisition of an additional unit holding in Highways Infrastructure Trust by 2452991 Ontario Limited and acquisition of an equity stake in Highway Concessions One Private Limited by 2743298 Ontario Limited

The Competition Commission of India (CCI) has approved the proposed **acquisition of an additional unit holding in Highways Infrastructure Trust by 2452991 Ontario Limited and the acquisition of an equity stake in Highway Concessions One Private Limited by 2743298 Ontario Limited.**2452991 Ontario Limited (OTPP 1) and 2743298 Ontario Limited (OTPP 2) are solely controlled by the **Ontario Teachers' Pension Plan Board**

(OTPPB).HighwaysInfrastructure Trust (Target Trust) is an infrastructure investment trust registered with the **Securities Exchange Board of India (SEBI) under the SEBI (Infrastructure Investment Trusts) Regulations, 2014** (InvIT Regulations).

Indian Air Force & Drone Federation of India to co-host Bharat Drone Shakti 2023

The **Indian Air Force (IAF)** is collaborating with the **Drone Federation of India** to host **'Bharat Drone Shakti 2023**.'The event is scheduled for September 25th and 26th, 2023, and it will take place at the IAF's airbase in Hindon, located in Ghaziabad where the Indian drone industry shall give live aerial demonstrations. 'Bharat Drone Shakti 2023' aims to showcase the potential of the **Indian drone industry.**

Indian Air Force inducts first C-295 transport aircraft at Hindon Air Force Station

The Indian Air Force (IAF) inducted its **first C-295 transport aircraft at Hindon Air Force Station in Uttar Pradesh (UP).**The aircraft will be assigned to IAF Squadron No. 11, known as "The Rhinos." Defence Minister Rajnath Singh and Air Chief Marshal V R Chaudhari attended the induction ceremony, which included a **'Sarv Dharm Puja' (multi-faith prayer).**The C-295 transport aircraft will replace the **HS-748 Avro aircraft**, enhancing the IAF's medium-lift tactical capability.

Indian Navy's Mahendragiri Warship Successfully Launched in Mumbai

The Vice-President of India, **Jagdeep Dhankhar** along with his wife Dr. Sudesh Dhankhar, launched the warship **'Mahendragiri'** built at **M/s Mazagon Dock Shipbuilders Limited (MDL)** in Mumbai, Maharashtra.' Mahendragiri' is the **7th stealth frigate** under Project 17A of the Indian Navy, and the 4th constructed by MDL. It is named after a **mountain peak in Eastern Ghats** located in the state of Orissa. The ship was named by

Dr Sudesh Dhankhar, wife of Vice President Shri Jagdeep Dhankhar who was the chief guest on the occasion.A total of **7 ships** were built under Project 17-A these are Indian Naval Ship (INS) Nilgiri, INS Himgiri , INS Udaygiri , INS Dunagiri, INS Taragiri, INS Vindhyagiri, INS Mahendragiri.

Launch of the First Ship, DSC A 20' (Yard 325), in the Five-Ship Diving Support Craft (DSC) Project in Titagarh, Kolkata (WB) on the Hooghly River

DSC A 20' (Yard 325), the first ship of the Five (05) Diving Support Craft (DSC) project, was launched at **Titagarh, Kolkata (WB) onto the Hooghly River.** DSC A 20' is constructed by **M/s Titagarh Rail Systems Ltd (TRSL).** These ships boast a catamaran hull design and measure approximately 30 metres in length. Their displacement is

estimated to be around **300 tons**. All 5 DSCs, including DSC A 20', are scheduled to be handed over to the Indian Navy in the fiscal year 2024-25.

21st Edition of India-France Bilateral Naval Exercise 'VARUNA' 2023 conducted in Arabian Sea

The **2nd phase of the Indian-French bilateral naval exercise, Varuna 2023,** took place in the **Arabian Sea**. The exercise witnessed the participation of guided missile frigates, tankers, Maritime Patrol Aircraft and integral helicopters from the two sides. The **1st phase of the Varuna exercise** occurred off **India's**

Western Seaboard from January 16 to January 20, 2023.This exercise also commemorates the 25th year of the **India-France strategic partnership.**

Defence Acquisition Council (DAC) Approves Proposals Worth Rs 45,000 Crore, Including Purchase of 12 Su-30MKIs for Indian Air Force (IAF)

The **Defence Acquisition Council** (DAC) chaired by Defence Minister **Shri Rajnath Singh, approved a total of 9 acquisition proposals totalling Rs 45,000 crore** for the Indian Armed forces , including procurement of **12 Su-30MKIs for the Indian Air Force (IAF).** These acquisitions are intended to strengthen the capabilities of the Indian Armed Forces.12 Su-30MKIs for the Indian Air Force (IAF) would be manufactured in India by **Hindustan Aeronautics Limited (HAL).**Su-30MKIs will be equipped with more than **60% indigenous content..**

Shri Rajnath Singh Inaugurates 90 Border Infrastructure Projects Worth Over Rs 2,900 Crore ($350 Million)

Defence Minister Shri Rajnath Singh has dedicated to the **nation 90 infrastructure projects of Border Roads Organisation (BRO),** worth over **Rs 2,900 crore ($350 Million),** spread across 11 States/Union Territories. The projects were inaugurated by the Raksha Mantri at an event in **Jammu & Kashmir (J&K).The 422.9-meter long Class 70 RCC Devak bridge** is strategically significant, enhancing the operational preparedness of

Border Roads Organisation to Build World's Highest Fighter Airfield in Ladakh

The **Border Roads Organisation (BRO)** is set to construct the **world's highest fighter airfield in the Nyoma region of Ladakh.** The airfield will be situated at an elevation of 13,700 feet, making it one of the highest airfields globally for fighter jets. The foundation stone for this project was scheduled to be laid by

Defence Minister Rajnath Singh on September 12, 2023, at the Devak Bridge. India is actively working on infrastructure development along the 3,488 km stretch of the **Line of Actual Control (LAC) with China.**

Indian Coast Guard Attends the 19th Heads of Asian Coast Guard Agencies Meeting (HACGAM) in Istanbul, Turkey

The **Indian Coast Guard (ICG)** participated in the **19th Heads of Asian Coast Guard Agencies Meeting (HACGAM),** which took place from September 5 to September 8, 2023, in Istanbul, Turkey. A 4-member ICG delegation was led by **DG Rakesh Pal,** Director General of the ICG.HACGAM includes **23 member Coast Guard agencies and 2 associate members:** the Regional Cooperation Agreement on Combating Piracy and Armed Robbery against Ships

in Asia (ReCAAP) and the United Nations Office on Drugs and Crime (UNODC).HACGAM is a result of a **Japanese initiative** aimed at promoting cooperation among regional Coast Guards. It was initiated following the capture of the pirated vessel **MV Alondra Rainbow** by the Indian Coast Guard in **November 1999.**The previous edition of HACGAM was held in New Delhi in 2022.

Indian Air Force Receives Its 1st C-295 Aircraft from Airbus in Spain

The **Indian Air Force (IAF) has received the first C-295MW transport aircraft** from Airbus in Seville, **Spain**. The IAF has ordered a total of 56 C-295MW aircraft under a project valued at **₹21,935 crores.** The C-295MW is a transport aircraft with a capacity of 5-10 tonnes. The new C-295MW aircraft will replace the **legacy Avro aircraft** in the Indian Air Force, which were procured in the 1960s.It is capable of **Short Take-off and Landing (STOL)** and can operate on short, unprepared

airstrips. The aircraft can be converted into an air tanker, capable of delivering up to **6,000 kg of gasoline** to fixed and rotary-wing receivers by adding a detachable refuelling kit. The 2nd C-295 will be delivered in May 2024, followed by seven more aircraft in 2024, at a rate of one per month.

the Armed Forces and fostering socio-economic development in the region.

Singapore - India annual Naval Maritime Bilateral Exercise between Indian Navy & Republic of Singapore Navy starts

The **Singapore - India annual Naval Maritime Bilateral Exercise** between the **Indian Navy and the Republic of Singapore Navy** is being held till 24 of this month.The **SIMBEX enhances interoperability** and mutual understanding between two navies. The Exercise is conducted in two phases - Harbour Phase & Sea phase.**Ranvijay, Kavaratti, and Sindhukesari, Long-Range Maritime Patrol Aircraft P81 participated in the exercise.**

India-US Army to host Indo-Pacific Armies Chiefs Conference from 25th September

The Defence Ministry, the Indian Army and the United States Army will co-host a joint military conference in New Delhi from the 25th to the **27th of September** 2023. Chiefs of Armies and delegates of **thirty-five countries will attend the 13th Indo-Pacific Armies Chiefs Conference IPACC, the 47th Indo-Pacific Armies Management Seminar IPAMS, and the 9th Senior Enlisted Leaders Forum SELF.The central theme for this forum is "Together for Peace: Sustaining Peace and Stability in the Indo-Pacific Region."**

13th Indo-Pacific Armies Chiefs Conference (IPACC) to be held from 26 to 27 of September in New Delhi

The **13th Indo-Pacific Armies Chiefs Conference** (IPACC) will be held from 26 to 27 of this month(September 2023) at Manekshaw Centre, **in New Delhi**. The two-day conference will be attended by army chiefs of the 30 Indo-Pacific region to discuss **security cooperation, and collective strategies in the Indo-Pacific region.** This will be the 13th biennial event which will

be hosted by the **Indian Army and US Army Pacific.** Chief-of-Staff of the US Army, **General James C McConville**, along with his delegation, will be present for the two events that he will **co-host** along with Chief of Indian Army Staff General Manoj Pande.

Airports Authority of India inducts two new B-360 types of aircraft into AAI Flight Inspection Fleet

The Airports Authority of India has added two new B-360 types of aircraft equipped with an advanced state **Flight Inspection system into the AAI Flight Inspection Fleet**. The induction ceremony took place in the presence of Civil Aviation

Minister **Jyotiraditya Scindia**, and Minister of State for Civil Aviation **Mr. Vijay Kumar Singh at the Safdarjung Airport.**

10th meeting of India-Malaysia Joint Sub-Committee on Defence Science, Technology and Industry Cooperation held in New Delhi

The **10th meeting of the India-Malaysia Joint Sub-Committee on Defence Science, Technology and Industry Cooperation** was held in New Delhi.According to the Defence Ministry, the existing defence research and industry cooperation between the two

countries was reviewed and discussions were held on **issues of mutual interest during the meeting.**

Military Leaders of 3 West African Countries Sign a Security Pact

Sahel security pact has been signed by **military leaders of Mali, Burkina Faso and Niger.** The military leaders of **Mali, Burkina Faso and Niger signed a mutual defence pact.** Ministerial delegations from these three Sahel countries announced this pact in Mali's capital Bamako. The **Liptako-Gourma Charter**

established the Alliance of Sahel States (AES). Its main objective is to establish an architecture of collective defence and mutual assistance.

19th Edition of YUDH ABHYAS Military Exercise to Take Place in Alaska

The **19th edition of "EXERCISE YUDH ABHYAS"** will be conducted from September 25 to October 8, 2023, in Fort Wainwright, Alaska, **United States of America (USA).The theme of the Exercise is 'Employment of an Integrated Battle Group in Mountain/ Extreme Climatic Conditions'** under Chapter VII of the United Nations mandate. **Note : The 18th edition of the exercise took place in Auli, Uttarakhand,** India, in November 2022.The 1st edition of the exercise took place in Agra Uttar Pradesh (UP), India in 2002.It is an annual exercise conducted jointly by the Indian Army and the United States Army. **Participants : Indian Army Contingent:** The Indian Army contingent participating in this edition comprises 350 personnel. Lead Battalion: The lead battalion from the Indian side is affiliated with the MARATHA Light Infantry Regiment.**US Army :** The 1-24 Infantry Battalion of the 1st Brigade Combat Team will participate from the US side.

Indian Army Inducts 600 Indigenously-Manufactured 'Vibhav' Anti-Tank Mines

The Indian Army has inducted 600 indigenously manufactured **self-neutralizing anti-tank mine**s known as "Vibhav." Vibhav is a self-neutralizing anti-tank mine, meaning it has the capability to deactivate itself after a certain period.These anti-tank mines were designed and developed entirely within India through a collaboration with the **Defence Research and Development Organisation (DRDO).**Vibhav" is equipped with an **electronic anti-handling and anti-lift device (EAHALD),** which remains active for 120 days after arming.

Indian Naval Ship Sahyadri participates in the maiden India-Indonesia-Australia trilateral Maritime Exercise

Indian Navy's indigenously built warship **Indian Naval Ship (INS) Sahyadri, mission** deployed in Indo-Pacific, participated in the **maiden trilateral Maritime Partnership** Exercise with the ships and aircraft from the **Royal Australian Navy (RAN) and Indonesian Navy** .INS Sahyadri, the third ship of the indigenously designed and built Project-17 class multirole stealth frigates was built at Mazagon Dock Ltd, Mumbai, Maharashtra and is commanded by **Capt Rajan Kapoor.Objective** : The trilateral exercise aimed to strengthen the partnership among the maritime nations of India, Australia, and Indonesia. It focused on enhancing their collective capability to support a stable, peaceful, and secure Indo-Pacific region.

Neeraj Chopra finishes second in men's javelin event in Zurich Diamond League:

Newly-crowned world champion **Neeraj Chopra finished second with a final round throw of 85.71 m** in the **men's javelin** event of the **Diamond League Meeting at Zurich**. The 25-year-old Chopra, also the reigning Olympic champion, produced three legal throws of 80.79m, 85.22m and 85.71m. He

finished behind Jakub Vadlejch of the Czech Republic, who had won a **bronze** in the **World Championships.**

Grandmaster D Gukesh overtakes Viswanathan Anand as India's top chess player in the International ranking

Teenager Grandmaster D. **Gukesh** has **replaced** the legendary **Viswanathan Anand** as **India's top chess player** after more than three decades. Anand has been India's No.1 since July 1986. The **17-year-old Chennai Grandmaster**, who recently lost in the quarterfinals of the FIDE

World Cup in Baku to Magnus Carlsen, moved ahead of Anand to be **ranked No.8 in the world.**

India emerged victorious over Pakistan in a penalty shootout, securing the Men's Hockey 5s Asia Cup:

India was crowned Asian Hockey 5s champions after **beating Pakistan** 6-4 after penalty shootouts in the final. This is the first time in three meetings **that India has beaten Pakistan in the Hockey 5s format**. From

2-4 down in the second half, India took the game to the shootout after two goals from Mohammed Raheel.

Danielle McGahey set to become the first transgender woman to feature in international cricket

Danielle **McGahey, 29,** is set to become the **first transgender woman player** to play in **international cricket.** For the **first time** in international cricket, a transgender woman player will feature in ICC-related tournaments. The **right-hand**

batter from Australia, who moved to Canada in 2020, had fulfilled the eligibility criteria for **male-to-female (MTF)** transition, per ICC.

ICC, IndusInd Bank to Ink Multi-Year Sponsorship Deal

IndusInd Bank has agreed to a multi-year **sponsorship deal with the International Cricket Council (ICC), beginning with the men's Cricket World Cup in India.The multi-year deal is valued at $20-$24 million** (about Rs 160-200 crore).**BharatPe and Byju** have joined other tech startups l**ike Unacademy, MPL, and Paytm** that have cut down on their sponsorship investments amid a decline in private equity funding and focus on profitability. The **ICC's other top-tier sponsors i**nclude MRF Tyres, Booking.com, Aramco, and Emirates.

Indian men's team finishes with bronze medal at Asian Table Tennis Championships 2023

In **Table Tennis, the Indian men's team** finished with **a bronze medal at the Asian Table Tennis Championships 2023** following a semi-final defeat to Chinese Taipei in **Pyeongchang, the Republic of Korea.** The Indian men's table tennis team comprising Sharath Kamal, Harmeet Desai and Sathiyan Gnanasekaran lost 0-3 in their final four matches. The two losing semi-finalists are awarded bronze medals at the competition. The Asian Table Tennis Championships 2023 was also a qualifier for the Paris 2024 Olympics.

In Football, Mohun Bagan beat East Bengal 1-0 to lift the Durand Cup 2023 in Kolkata

Mohun Bagan clinched the **Durand Cup 2023 trophy beating East Bengal** 1-0 at the Salt Lake Stadium **in Kolkata.** Mohun Bagan won the **132nd Durand Cup** for the first time in 23 years. Registering this victory, Mohun Bagan SG has become the first team in the history of the Durand Cup to win 17 titles. East

Bengal are the second-most successful team in the Durand Cup, and have 16 titles under its name.

Thailand Women's Cricket Team's Nattaya Boochatham Becomes First Bowler From Associate Nation to Claim 100 Wickets in T20Is

Thailand spinner **Nattaya Boochatham** created history with a **three-wicket haul** during the **ICC Women's T20 World Cup Asia Region Qualifier** game against **Kuwait.** In the match, Boochatham finished with a figure of 3/3 to **complete 100 wickets** in T20Is, becoming the **first player,**

both from men's and women's from an Associate nation to get to the landmark in T20Is.

Amul to be the official sponsor of Indian Contingent for XIX Asian Games

Amul will be the Official Sponsor of the **Indian Contingent** for the **XIX Asian Games 2022** to be held in **Hangzhou, China** from September 23 to October 8 2023.Amul has partnered with an Indian sports person through the Indian Olympic Association since the London 2012 Olympics

for all Indian contingents to the Olympics, Commonwealth Games and Asian Games and we are pleased to further strengthen our decade-long relationship.

DD SPORTS Rebrands as DD SPORTS HD

Prasar Bharati, the country's public broadcaster, has rebranded **DD Sports as DD Sports HD.** This addition marks the inclusion of another High-Definition channel in its broadcasting lineup.DD Sports HD made its debut by telecasting ongoing Asia Cup cricket matches.DD Sports HD is expected to become the preferred choice for sports lovers due to its high-definition content and to

enhance the viewing experience for sports enthusiasts.DD Sports has formed partnerships with leading sports organizations like the **NBA (National Basketball Association) and PGTA (Professional Golf Tour of India)** to bring fresh and exciting content to the channel.

Virat Kohli becomes fastest to reach 13,000 ODI runs, smashes ton

India batter **Virat Kohli** became the fastest to **reach 13,000 ODI runs** during the **Asia Cup Super 4 clash against arch-rival Pakistan** at the R. Premadasa Stadium in Colombo. The 34-year-old bettered the record of fellow Indian veteran Sachin Tendulkar (321 innings), by achieving the feat in just 277 innings. Additionally, with this century, **Kohli has now scored four consecutive 100s** at this stadium, the joint-most highest centuries at a single venue alongside South African great Hashim Amla. The other three tons were against Sri Lanka— two of which came in 2017 and one in 2012.

American teenager Coco Gauff wins maiden US Open Women's Singles title in a thrilling match against Aryna Sabalenka:

In **US Open tennis**, American teenage tennis sensation **Coco Gauff** secured her maiden **Women's Singles title, defeating Aryna Sabalenka** in the title clash in **New York**.Gauff produced a gutsy performance on the Arthur Ashe Stadium court to win 26, 63, 62.

Novak Djokovic defeated Daniil Medvedev in the US Open final to claim his record 24th Grand Slam title:

In **US Open Tennis, Novak Djokovic** created history winning **the 24th Grand Slam title**. Serbian star Djokovic **defeated Daniil Medvedev** of Russia 63, 76, 63 to win the US Open 2023 Men's Singles final at the **Arthur Ashe Stadium, New York City**. With this, 36 year old Djokovic equals Margaret Court's record of **24 Grand Slam tennis titles,** the most

by any player in history. Djokovic, already the oldest French Open singles champion, became the oldest US Open singles champion in the pro era.

Max Verstappen creates F1 history as he scores 10th consecutive win at Monza

Max Verstappen and Red Bull created history at the **Italian Grand Prix 2023**, as the Dutch sensation secured his **10th consecutive Formula 1 victory**. In doing so, Verstappen surpassed Sebastian Vettel's nine consecutive wins from 2009, and Red Bull extended their winning streak to a remarkable 15 races. Verstappen has won every race since the Miami Grand Prix on May 7 and is set to join only Juan Manuel Fangio, Michael Schumacher, Sebastian

Vettel and Lewis Hamilton as drivers who have won a hat-trick of championships. The Monza circuit was the stage for this record-breaking performance, where Verstappen initially lined up behind the pole-sitting Carlos Sainz of Ferrari.

The Subroto Cup International Football Tournaments 62nd edition will take place on September 19.

The **62nd edition** of the **Subroto Cup International Football Tournament** will be held from 19th September this year. A total of 109 teams from 27 States and Union Territories will participate in the tournament. Under - 17 Junior Boys and Girls tournaments will be **held in Delhi** and **Gurugram**, While the Under-14 Sub Junior Boys Competition will be held

in **Bengaluru. Air Marshal R K Anand and Vice Chairman Subroto Mukherjee** Sports Education Society informed that this tournament aims to promote football at the grassroots level.

ICC releases official Anthem 'Dil Jashn Bole' for Men's Cricket World Cup featuring Ranveer Singh and influencers

The International Cricket Council released the **official Anthem for the Men's Cricket World Cup beginning** on the 5th of next month. The **theme of the anthem is Dil Jashn Bole** and it features Bollywood superstar **Ranveer Singh** and other popular social media influencers.

Indian pacer Mohammed Siraj grabs top spot in ICC bowler's rankings

Indian pacer Mohammed Siraj has grabbed the top spot in **the latest ICC bowler's rankings.** His latest match-winning performance **against Sri Lanka** in the Asia Cup final provided eight spot-leaps to take him to the top. **Jasprit Bumrah,** who has come back after a long injury break, **climbed up two places to the 27th position. Hardik Pandya rose eight spots to the 50th rank.**

India's overall tally stands at 11 medals in Asian Games at Hangzhou

India's overall tally stands at eleven medals- **two gold, three silver and six bronze** in the Asian Games at Hangzhou, China so far. The **Indian Women's Cricket team** clinched the second gold

Indian javelin thrower Neeraj Chopra finishes second in men's event at Diamond League Final in Eugene, US

Indian javelin thrower Neeraj Chopra finished second in the **men's event at the Diamond League Final in Eugene, Oregon, USA.** The Indian's best throw of 83.80 meters came in his second attempt. However, **the Czech Republic's Jakub Vadlejch**, won his **third title** with a best throw of 84.24 meters. **Reigning Olympic and world champion Chopra,**

who holds the Indian national record of 89.94 meters, **won a world championship silver medal** at the same venue last year with an 88.13-meter effort.

Germany beat Serbia to win first-ever FIBA Basketball World Cup

Germany has won their first-ever FIBA Basketball World Cup title by beating undermanned Serbia 83-77 in a slugfest of the two European powerhouses **in Manila.** Germany became the first team to win a FIBA World Cup crown in their final debut since Spain in 2006.FIBA

Basketball World Cup 2023 took place in the Philippines, Japan, and Indonesia from August 25 to September 10

Indian shooter Elavenil Valarivan wins Gold medal in women's 10 metre air rifle event at ISSF World Cup

Indian shooter **Elavenil Valarivan has won the gold medal in the women's 10 metre air rifle event at the ISSF World Cup 2023 in Rio de Janeiro, Brazil.** Olympian Elavenil Valarivan shot 252.2 from her series of 24 shots in the final and narrowly beat France's Oceanne Muller. A total of eight shooters qualified for the final. This was **Elavenil Valarivan's second individual ISSF World**

Cup medal. The ongoing event in the Brazilian city will be followed by the **finals in Doha, Qatar,** scheduled from November 18 to 27. India have sent a 16-member squad for the ISSF World Cup.

for the country, beating Sri Lanka by 19 runs at the final match. Smriti Mandhana showed her mettle by scoring 46 runs, contributing immensely to India's total of 116 runs. It followed Indian trio Rudrankksh Patil, Divyang Panwar and **Aishwary Tomar's gold** win in the Men's 10m air rifle team event, also held. Indian Men's Quadruple

Scull team and men's four team in **Rowing bagged bronze,** while Aishwary **Tomar won bronze in men's 10m air rifle -individual-event. In 25m rapid fire pistol team Men's event,** Indian team comprising Anish Bhanwala, Vijayveer Sidhu and Adarsh Singh too has secured the bronze.

Swapnil-Aishwary-Akhil Trio Bags Asian Games Gold, Break World Record In Men's 50m Rifle 3P Team

The Indian shooting contingent continues to dominate at the ongoing Asian Games in Hangzhou as the men's trio of **Swapnil Kusal, Aishwary Pratap Singh Tomar and Akhil Sheoran clinched a gold** medal at the 50 m rifle men's 3P event. With a score of **1769 points,** Team India secured the gold. The silver medal was won by China with **1763 points** and the bronze medal went to South Korea with **1748 points.** With their score, India also **broke the world record of 1761 points held by the USA since last year.**

In Asian Games at Hangzhou, India's Roshibina Devi Naorem clinches Silver medal

The highly-talented **Roshibina Devi** bagged the silver **medal in the 60 kg** of the Wushu competition in the ongoing Asian Games 2023. She missed a chance to win gold after losing in the final to her Chinese opponent **Xiaowei Wu 2-0.** At the last edition of the Asian Games, India's 13-member Wushu contingent returned with **four bronze medals.** With this victory, India has showcased one its best results in Wushu in the Asian Games since **Wangkhem Sandhyarani Devi's silver win in Asian Games 2010.**

Harmanpreet, Lovlina To Be Flag-Bearers At Asian Games Opening Ceremony

The **Indian men's hockey team skipper and the Tokyo Olympic bronze medallist** will lead the contingent at the opening ceremony. **Men's hockey team captain Harmanpreet Singh** and Tokyo Olympics **bronze medallist boxer Lovlina Borgohain** will be India's flag-bearers at the opening ceremony

of the **19th Asian Games** that kicks off. At the **2018 Asian Games in Jakarta and Palembang, the Indian contingent was led by Neeraj Chopra at the opening ceremony.**

BCCI announces SBI Life as Official Partner for domestic & international season 2023-26

SBI Life has joined hands with the Board of Control for Cricket in India (BCCI) as one of the official partners for the **BCCI Domestic and International Season 2023-2026.** SBI Life has signed a 3-year deal with the BCCI and their partnership will begin with the upcoming three-match ODI series against

Australia, starting September 22, 2023. **SBI Life is a top-tier life insurance provider in India,** and the BCCI is one of the most potent and significant sporting organizations in the world.

In Wrestling, India's Antim Panghal wins bronze medal at World Championships in Serbia

Young **Indian wrestler Antim Panghal secured a bronze medal in the women's 53 kg category at the ongoing World Championships in Belgrade, Serbia.** He also secured the Paris Olympics 2024 quota for India. **19-year-old Antim beat two-time European Champion Emma Jonna Denise** Malmgren in the bronze medal bout by 16-6. This is

India's first medal at the ongoing edition of the tournament. Antim has captured **India's 23rd medal in the World Championships** till date, which includes **one gold, five silver and 17 bronze medals.**

Asian Games: Nepal break T20I records; Yuvi's fastest 50 record shattered

Nepal's Kushal Malla shattered multiple all-time batting records in T20Is as he scored a sensational century in the first match of Group A in the ongoing Asian Games men's cricket competition against Mongolia on September 27. Malla's ton saw him take down the long-standing record of Rohit Sharma. Malla only took 34 balls to reach the

three-figure mark against Mongolia and became the fastest centurion in the T20I format shattering Rohit Sharma's record of 35-ball 100 in T20Is. Meanwhile, his teammate Dipendra Singh Airee reached his half-century in just nine balls and broke Yuvraj Singh's 12-ball 50 record.

Hangzhou Asian Games: India's Neha Thakur bags silver medal

Indian sailor **Neha Thakur grabbed a silver** in girl's dinghy ILCA-4 event to open the country's medal count in the sport of the Asian Games 2023 in Hangzhou. A rising sailor from National Sailing School Bhopal, Neha finished with a total of 32 points but her net score of 27 helped her earn the second spot behind gold medallist **Noppassorn Khunboonjan** of Thailand. Singapore's **Kiera Marie Carlyle settled for a bronze** with a net score of 28.

Formula One: Max Verstappen wins Japanese Grand Prix

Red Bull's **Max Verstappen** clinched an easy win at the **Japanese Grand Prix** to move a step closer to earning his third back-to-back Formula One championship. The win at the **Suzuka Circuit** helped Verstappen in claiming his **13th victory** in 16 races so far this season.

India's Sift Kaur Samra wins gold in women's 50m Rifle event at Asian Games 2023

India's **Sift Kaur Samra** won gold in the **women's 50m Rifle 3-P individual event at the Asian Games 2023** to give India its fifth gold at Hangzhou. In women's 25m pistol shooting event, Indian team composed of Manu Bhaker, Rhythm Sangwan and **Esha Singh** also claimed the gold medal. Meanwhile, Esha Singh in an individual women's 25m pistol event won Silver, behind China's Rui Liu. **Vishnu Saravanan**, has added another medal by securing a bronze in the ILCA- 7 event at the Asian Games 2023. In a 50m rifle team event Indian trio of **Sift Samra Kaur, Ashi Chouksey and Manini Kaushik clinched silver while Ashi Chouksey in an individual event of 50m rifles bagged bronze medal**.

SAFF Under-19: India to take on hosts Nepal in semifinal

India will take on hosts Nepal in the semifinal of the **SAFF Under-19 Football Championship in Kathmandu.** On the other hand, Nepal claimed the second spot in Group A, following Pakistan. Earlier, **Pakistan will take on Bhutan in the first semi-final. The 2023 SAFF U-19 Championship is the 5th edition** of the SAFF U-19 Championship, an international football competition for men's under-19 national teams organized by South Asian Football Federation (SAFF). It taking place from 21–30 September 2023 in Kathmandu, Nepal. India are the defending champions, who won their second title in 2022 by defeating Bangladesh in the final

BOOKs & Author

'Elon Musk' biography becomes second bestseller by Walter Isaacson

Elon Musk's biography by American author-journalist **Walter Isaacson**, saw strong sales during its first week after launch, with a total of 92,560 copies being sold, according to data compiled by the book tracking platform Circana BookScan.

OBITUARY

Australian Olympic swimming gold medallist John Devitt Passed away

Australian former swimming champion **John Thomas Devitt** passed away at the age of 86 in Sydney, **Australia**. John Devitt was born on 4 February 1937 in Granville, New South Wales, Australia. He won his **only individual Olympic gold medal** in the 100-metre freestyle at Rome. He was also a member of the **gold-medal-winning** 4x200 Australian freestyle relay at the Melbourne Games four years earlier.

Hindustani Classical Vocalist Malini Rajurkar passed away

Hindustani classical vocalist **Malini Rajurkar,** an exponent of Gwalior gharana passed away at the age of 82.Rajurkar was born in 1941 in Ajmer, **Rajasthan**. She was well-known for her expertise in the **"tappa"** style of music, which is a captivating form of Indian semi-classical vocal music. Tappa is characterised by its fast-paced and intricate melodies. Malini Rajurkar received the prestigious **Sangeet Natak Akademi Award** for her significant contributions to Indian classical music in 2001.

N. Valarmathi, the Voice Behind ISRO's Launch Countdowns, Passed Away

N Valarmathi, the renowned Indian Space Research Organisation (ISRO) scientist known for her voice during rocket launch countdowns, passed away in Chennai, Tamil Nadu (TN).Notably, she announced countdowns for rocket launches at the Satish Dhawan Space Centre, including the last countdown for **Chandrayaan-3**. She is an Indian scientist and

project director of **RISAT-1,** India's first indigenously-developed radar imaging satellite (RIS) which was launched successfully in 2012.She is the **1st person** to receive the **Abdul Kalam Award**, instituted in 2015 by the Government of Tamil Nadu in honour of former President Abdul Kalam.

Former Zimbabwe cricket legend Heath Streak Passed away

Former Zimbabwe's great **cricketer captain Heath Streak** passed away at the age of 49.He remains the only Zimbabwean cricketer to have taken over 100 Test wickets and completed the double of 2000 runs and 200

wickets in ODIs.In 2021, Streak was given an **8-year ban from cricket** after admitting breaches of the International Cricket Council's (ICC) anti-corruption code.

Renowned 'Margaritaville' Singer, Jimmy Buffett, Passed Away

Jimmy Buffett, the American singer-songwriter who transformed from a laid-back Key West resident into a billionaire responsible for the perpetual "Margaritaville" lifestyle brand, **has passed away at the age**

of 76.He was renowned for his unique music style known as "tropical rock," which celebrated the concept of "island escapism.

First president of Moldova Mircea Snegur Passed away

Mircea Snegur, who led **Moldova** to independence and served as its **first president,** has passed away at the age of 83. He served as the first president of Moldova from **1990 to 1997,**

making significant contributions during this pivotal period in the country's history.

Twice elected Italian president Giorgio Napolitano Passed away

Former Italian president **Giorgio Napolitano,** Passed away at the age of 98 in Rome, **Italy**. Giorgio Napolitano born on 29 June 1925 in Naples, Italy. He held the office of the President of Italy for over 9 years and 4 months, making him the **longest-serving president** in the history of the Italian Republic.

Actor Michael Gambon, Famous for Role as Dumbledore in 'Harry Potter,' Passed Away

British-Irish actor Michael **Gambon,** renowned for his portrayal of the wizard Albus Dumbledore in the later **"Harry Potter" movies**, has passed away at the age of 82.Michael John Gambon was born on October 19, 1940, in the Cabra suburb of Dublin, **Ireland**. Over his six-decade-long career, he received **3 Olivier Awards** for A Chorus of Disapproval (1985), A View from the Bridge (1987), and Man of the Moment (1990), **2 Screen Actors Guild Awards, and 4 BAFTA Awards** for The Singing Detective (1986), Wives and Daughters (1999), Longitude (2000), and Perfect Strangers (2001).

3 Idiots Actor Akhil Mishra Passed Away At 67

Actor **Akhil Mishra,** who has worked in films such as the Aamir Khan-starrer **'3 Idiots'** and **'Bhopal: A Prayer for Rain'** passed away after an accident in the kitchen at the **age of 67.**

Delhi-based Bharatanatyam artiste & Padma Bhushan Awardee Saroja Vaidyanathan Passed away

Indian choreographer, guru and a notable exponent of **Bharatanatyam Saroja Vaidyanathan** passed away at the age of 86 in Delhi. Saroja Vaidyanathan was born on September 19, 1937, in Bellary, **Karnataka, India. Padma Awards**: She was honoured with two prestigious Padma awards by the Government of India. She received the Padma Shri in 2002 and the Padma Bhushan in 2013.**Sahitya Kala Parishad Samman:** Saroja Vaidyanathan was a recipient of the Sahitya Kala Parishad Samman awarded by the Government of Delhi. **Kalaimamani Title:** She was bestowed with the Kalaimamani title by the Tamil Nadu Eyal Isai Nataka Manram.

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Important News of The Month

SEBI Forms New Panel for Alternative Investment Policy Advisory Committee

The Capital Market Regulator Securities and Exchange Board of India (SEBI) has reconstituted its Alternative Investment Policy Advisory Committee and advises it on a range of issues impacting the further development of the Alternative Investment Fund (AIF) space. According to SEBI, the committee, initially constituted in March 2015, underwent a recent change in its composition in February 2022. Now, the committee has been expanded to include 25 members, up from its previous count of 20. Chairperson & Members of the Committee

: The committee is Chaired by Infosys co-founder N R Narayana Murthy, & has submitted 3 reports on the AIF (Alternative Investment Fund) industry. Notably, Renuka Ramnath, the former chairperson of the Indian Private Equity and Venture Capital Association (IVCA), has been replaced on the committee by Karthik Reddy, the new chairman of IVCA.

NPCI Introduces 'Falcon': India's Own Blockchain-Backed Open-Source Initiative

The **National Payments Corporation of India (NPCI)** has introduced **'Falcon,'** an open-source project designed to simplify the management and utilization of blockchains based on **'Hyperledger Fabric'** and supported on Kubernetes clusters. Aim : To assist blockchain developers in leveraging distributed ledger technology for efficient, reliable, and automated deployment of network and Web3 solutions. It is particularly focused on fostering innovation in **blockchain-based payment solutions. What is Hyperledger?**

Hyperledger Fabric was initiated by Digital Asset and IBM, as per Investopedia. Hyperledger fabric is an enterprise-level permission blockchain network. The framework serves as a foundation for creating blockchain-based products and solutions.

RBI Permits Scheduled Commercial Banks to Offer Credit Lines via UPI

The Reserve Bank of India (RBI) has allowed **scheduled commercial banks (SCBs)** (excluding Payment Banks, Small Finance Banks, and Regional Rural Banks) are now allowed to facilitate payments using **pre-sanctioned credit lines** for individuals with their prior consent through the **Unified Payments Interface (UPI) system**. UPI currently supports linkage with **savings accounts, overdraft accounts, prepaid wallets, and credit cards.** Banks can establish terms and conditions for the use of these credit lines, including aspects such as **credit limits, credit duration, interest rates,** and more. At present, UPI handles 75% of the retail digital payments volume in India. UPI achieved a significant milestone by surpassing 10 billion transactions in the month of August, 2023.

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RBI Governor Shaktikanta Das Receives 'A+' Rating in Global Finance Central Banker Report 2023

Reserve Bank of India (RBI) Governor Shaktikanta Das has been awarded an **'A+' rating in the Global Finance Central Bank Report Card 2023.**According to Global Finance, Das has been ranked at the top position in the list of 3 central bank governors worldwide. The A+ category in the report also includes 2 other central bank governors: **Thomas J. Jordan of Switzerland and Nguyen Thi Hong of Vietnam.** The Central Banker Report Card is an annual publication by Global Finance, and it has been assessing and grading the performance of central bank governors since 1994.The grades in the report are based on a scale from 'A' to 'F' and evaluate central bank governors' performance in areas such as inflation control, economic growth goals, currency stability, and interest rate management. An 'A' grade signifies excellent performance, while 'F' indicates outright failure.

RBI Expected to Commence Digital Rupee Pilot in Call Money Market by October 2023

Reserve Bank of India's (RBI) Executive Director Ajay Kumar Choudhary announced that the RBI is likely to **launch the pilot of Central Bank Digital Currency (CBDC) for transactions in the interbank borrowing** or call money market by October 2023. Participating Banks: Nine banks were selected by RBI for the wholesale CBDC pilot project, including **State Bank of India, Bank of Baroda, Union Bank of India, HDFC Bank, ICICI Bank, Kotak Mahindra Bank, YES Bank, IDFC First Bank, and HSBC.**

RBI Plans to Eliminate Incremental Cash Reserve Ratio (I-CRR)

The Reserve Bank of India (RBI) has decided to phase out the **incremental cash reserve ratio (I-CRR).**To ensure a smooth transition and prevent disruptions to system liquidity and money market functioning, RBI has scheduled the release of I-CRR funds in **3 phases: 25%** on September 9, another 25% on September 23, 2023, and the remaining 50% on October 7, 2023.This phased release is aimed at enhancing banks' capacity to meet credit demand, particularly during the upcoming festival season. The decision regarding I-CRR does not impact the **Cash Reserve Ratio (CRR), which remains at 4.5%.**

World's tallest Nataraja statue installed at G20 summit venue

The world's tallest Nataraja statue has been **installed at Bharat Mandapam**, the venue of the G20 summit in Delhi. The 28-foot-tall statue weighing 20 tonnes was made in a record time of seven months by sculptor Radhakrishnan Sthapathy and his team at Swamimalai in Thanjavur District of **Tamil Nadu. The statue was built in Ashtadhatu** (8 metals) using the traditional casting method.

Prime Minister Shri Narendra Modi launches 'PM Vishwakarma' Scheme for traditional artisans and craftspeople on occasion of Vishwakarma Jayanti

Prime Minister Narendra Modi launched the PM Vishwakarma scheme in New Delhi on the occasion of Vishwakarma Jayanti. The scheme will provide **government support to workers engaged in traditional crafts and skills**. This scheme was first announced by PM Modi during his Independence Day speech. It is a new scheme with an **outlay of Rs 13,000** crore and is fully funded by the Central government.

Article Related News

India's 1st Solar Mission, Aditya L1, Successfully Launched from Sriharikota for Sun Study

The **Indian Space Research Organisation (ISRO)** successfully launched the **Aditya-L1 (Lagrange Point 1) orbiter, India's first solar mission, using the Polar Satellite Launch Vehicle (PSLV-C57) rocket** from the Second Launch Pad (SLP) of the Satish Dhawan Space Centre (SDSC) in Sriharikota, Andhra Pradesh (AP).Aim : To study solar winds, which can cause disruptions on Earth, including phenomena like auroras. Aditya-L1 is the 25th mission using the PSLV-XL configuration. Mission Timeline : Aditya L-1 has begun its 125-day journey into space. The project director for Aditya-L1 is Nigar Shaji from Tamil Nadu (TN).Mission Budget : ISRO Aditya L1 Mission Budget is Rs 400 Crore and ISRO Started working on Aditya L1 from December 2019. Lagrange Points are positions in space where gravitational forces from two celestial bodies, in this case, the Earth and the Sun, balance out.

Shantiniketan included in UNESCO World Heritage list

During the **45th session of the World Heritage Committee,** the decision to include Santiniketan in the list was taken. The 45th session of the World Heritage Committee is currently underway in **Saudi Arabia**. Shantiniketan was established in 1901 by Maharshi Debendranath Tagore, father of Nobel laureate Rabindranath Tagore. Shantiniketan is located in Birbhum district of West Bengal. **Shantiniketan has become the 41st UNESCO World Heritage Site in India. It has become the third UNESCO World Heritage Site in West Bengal** after the Sundarbans National Park and the Darjeeling Mountain Railways. Last year, West Bengal's Durga Puja was placed in "Intangible Cultural Heritage of humanity" under UNESCO.

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ADB moderates India's GDP growth hopes this year(2023) to 6.3%

The **Asian Development Bank (ADB) pared its growth forecast for India's economy to 6.3% for this year, from 6.4% estimated earlier,** citing the impact of falling exports and erratic rainfall patterns that could hit farm output. The Bank's economists also raised their **inflation forecast for the year to 5.5% from 5% estimated in April and retained their real GDP growth projection for 2024-25 at 6.7%,** influenced by expectations that private investment and industrial output will rise. Additionally, **ADB revised its inflation projection for India for FY24 to 5.5 per cent, up from the previous 5 per cent.**

ICC Player of the Month (August 2023): Babar claims third honor

Pakistan skipper Babar Azam clinched his third ICC Player of the Month award this year as he won the award for the month of August 2023.The experienced batter continued to impress with his exceptional performances, and therefore, **he owns the top spot in the ICC ODI Batting Rankings. Ireland seamer Arlene Kelly** won the ICC Women's Player of the Month award for August.

Article Related News

Renowned Agricultural Scientist MS Swaminathan, Pioneer of India's Green Revolution, Passes Away

Father of India's iconic Green Revolution, Professor Monkombu Sambasivan Swaminathan, or **MS Swaminathan,** as he is popularly known - passed away in Chennai, Tamil Nadu (TN).MS Swaminathan was born on August 7, 1925, in the Thanjavur district of Tamil Nadu, India. He was referred to as **"the Father of Economic Ecology"** by the United Nations Environment Programme.In 1987, he was awarded the first World Food Prize after which Swaminathan set up

the MS Swaminathan Research Foundation (MSSRF) in Chennai's Taramani by using the $200,000 prize money. He was the recipient of some of India's highest honours including Padma Shri (1967), **Padma Bhushan (1972) and Padm a Vibhushan (1989).**

RBI Implements Basel-III Capital Framework for All India Financial Institutions

The Reserve Bank of India (RBI) has introduced norms on the Basel III capital framework, fundraising, exposure guidelines, and norms on the classification and valuation of investment portfolios for All India Financial Institutions (AIFIs), which will come into effect from April 2024. India has 5 AIFIs that are regulated by the RBI. These institutions are the **Export-Import Bank of India (EXIM Bank), the National Bank for Agriculture and Rural Development (Nabard), the National Bank for Financing Infrastructure and Development (NaBFID), the National Housing Bank (NHB), and the Small Industries Development Bank of India (SIDBI)**.The liquidity coverage ratio (LCR) will require banks to hold a buffer of high-quality liquid assets sufficient to deal with the cash outflows encountered in an acute short-term stress scenario as specified by supervisors. The

goal is to ensure that banks have enough liquidity for a **30-day stress scenario** if it were to happen. The Net Stable Funds Rate (NSFR) requires banks to maintain a stable funding profile in relation to their off-balance-sheet assets and activities. NSFR requires banks to fund their activities with stable sources of finance (reliable over the one-year horizon). The minimum NSFR requirement is 100%.The Basel Committee on Banking Supervision (BCBS) issues Basel Norms for international banking regulations.The goal of these norms is to strengthen the international banking system by coordinating banking regulations around the world.

Virat Kohli's wax statue to be inaugurated at Madame Tussauds museum in Singapore

Indian cricket legend Virat Kohli is poised to receive a prestigious honor as he is set to be immortalized with a **wax statue at the Madame Tussauds Museum in Singapore**. This remarkable achievement comes as no surprise, considering that the former captain of the Indian cricket team already boasts a wax replica at the Madame Tussauds in Delhi, which was unveiled in 2018.Other sporting legends such as Sachin Tendulkar, Kapil Dev, Lionel Messi, and Usain Bolt also grace the halls of Madame Tussauds with their wax counterparts. However, it is noteworthy that only three cricketers, namely **Kohli, Tendulkar, and Kapil,** have been honoured with wax statues meticulously crafted by the Madame Tussauds team.

India beats Sri Lanka by 10 Wickets in Colombo to win Asia Cup 2023 title

In Cricket, **India demolished hosts Sri Lanka** by registering a 10-wicket win in the final to **lift the Asia Cup in Colombo**. Opting to bat, the hosts were bundled out for a paltry score of 50 runs in just 15.2 overs. India's Mohammed Siraj brought Sri Lanka down to their knees with a six-wicket haul. He was followed by Hardik Pandya who took three wickets, along with one wicket by Jasprit Bumrah.

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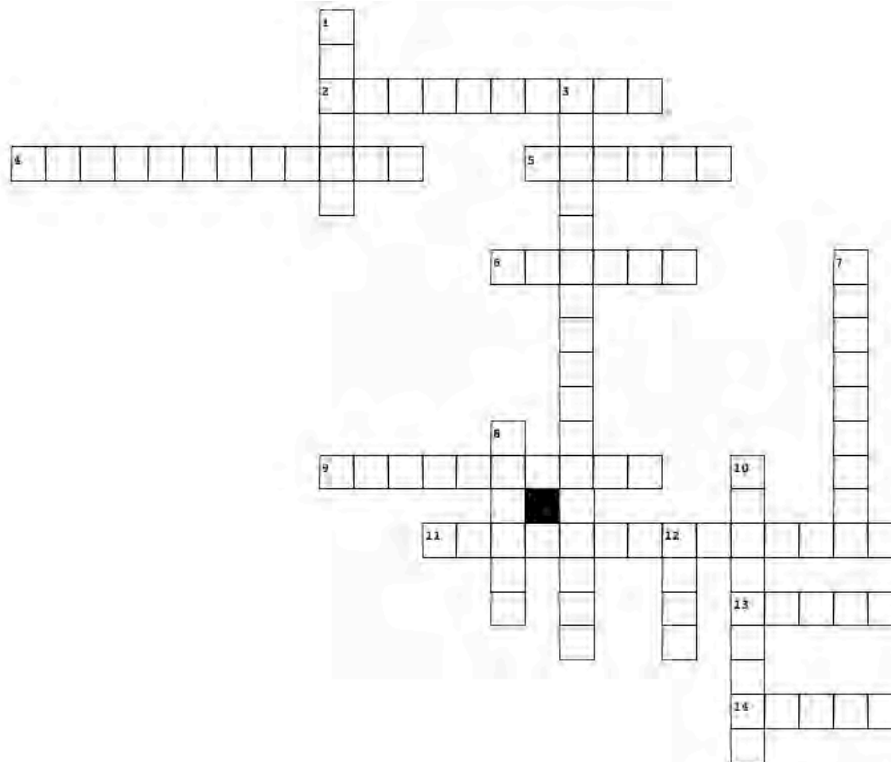
Across

2. Which team clinched the Durand Cup 2023 ?

4. WHo tops the Fortune India Rich List ?

5. _ _ _ _ _ _ _phase of the Indian-French bilateral naval exercise, Varuna 2023, took place in the Arabian Sea.

6. Who has replaced the legendary Viswanathan Anand as India's top chess player after more than three decades?

9. WHich Railway Station was awarded the 'Green Railway Station' certification with the highest rating of Platinum by the Indian Green Building Council (IGBC).?

11. Who has been awarded an 'A+' rating in the Global Finance Central Bank Report Card 2023?

Down

1. Where was the 14th edition of the World Spice Congress (WSC) began?

3. Who took charge as the first-ever female Charge d'Affaires (CDA) at the Indian High Commission in Islamabad, Pakistan?

7. Which country has introduced a 'golden visa' program aimed at attracting foreign individuals and corporate investors to stimulate its national economy.?

8. Which company has launched the World's First Fully Automated Investment Fund-The Ad Astra Fund

10. September 1 to 7 is celebrated as National week.

12. Which company will be the Official Sponsor of the Indian Contingent for the XIX Asian Games 2022 to be held in Hangzhou, China from September 23 to October 8 2023.?

13. Which country has become the 13th country in the world that can issue Internationally Accepted OIML (International Organisation of Legal Metrology) Certificates?

14. World day is observed on 16 September.

SBI PO Prelims 2023 Practice Set

English Language

Directions (1-7): Read the following passage carefully and answer the questions given below.

The pitch to draw in semiconductor players must go beyond incentives. The government has made a fresh bid to attract major global chip manufacturers into the country. At the Semicon India summit last Friday, Prime Minister Narendra Modi told **prospective** investors that the government had drawn on their suggestions after the first such conference last year, and taken pro-active decisions to address areas of concern. Apart from low corporate tax rates and sops for all new manufacturing projects, he said the incentives offered to tech firms to set up production facilities under India's semiconductor programme have been scaled up to 50% financial assistance. So, essentially, the government would bear half of the typically large investment outlays that companies commit to undertake. Ahead of Mr. Modi's U.S. State visit, the decks were cleared for a $2.75 billion assembly, testing, marking and packaging facility in Gujarat proposed by the U.S.-based Micron Technology. The deal, perhaps nudged by the two countries' cooperation pact to build a semiconductors supply chain, has piqued investor interest and spurred Micron's suppliers to explore the option of co-located facilities.

With several countries seeking to de-risk themselves from the dominance of China in the chips manufacturing supply-chain through collaborative or '**friendshoring**' arrangements, the rationale for the enhanced pitch to investors is unquestionable. But the competition is already fierce. The $52 billion financing support announced by the U.S. for semiconductor makers in 2021 has drawn over $200 billion in commitments. Wooed by an array of subsidies, Intel alone has committed $80 billion in outlays across the European Union. In India, a $10 billion production-linked incentive scheme was unveiled for chip makers in late 2021. A $20 billion venture announced by Vedanta and Foxconn last year has, however, come undone. It is critical that the Micron investment is hand-held till fruition to create an effective exemplar effect. Apart from incentives, investors also need to see evidence of a stable operating environment with a predictable policy framework that is not amenable to knee-jerk deviations

such as export curbs to cope with shortages. They would also compare India's trade linkages with world markets through bilateral or multilateral compacts and its approach to tariffs on **myriad** components that may need to be shipped in. The Prime Minister's assurance of understanding the needs of the global chip supply chain needs to be matched by actions to assuage such concerns. There could still be many a slip between the lip and the chip.

1. Which of the following can be inferred from the passage?

A.India has not taken any steps to attract global chip manufacturers.

B.India's government is ready to bear 50% of the investment costs for companies setting up production facilities under the semiconductor programme.

C.India does not face competition from other countries in attracting semiconductor manufacturers.

D.All investors are only interested in the financial incentives offered by a country.

E.Vedanta and Foxconn successfully executed a $20 billion venture in India last year.

2. What does the word/phrase "friendshoring" most closely mean in the context of the passage?

A.Manufacturing semiconductors in India.

B.Establishing dominance over China in semiconductor manufacturing.

C.Undertaking joint ventures with friendly nations for manufacturing.

D.Investing heavily in semiconductor facilities by a single country.

E.Creating facilities to supply chips to friends or allies.

3. How does the author contrast the ideas of 'financial incentives' and 'operational concerns' for global chip manufacturers considering India?

A.The author suggests that while India provides financial incentives, it lacks an operational environment suitable for chip manufacturing.

B.The author presents financial incentives as the primary tool used by India to draw chip manufacturers, while operational concerns such as a stable operating environment and predictable policies are areas where further efforts are required.

C.Financial incentives are seen as universally successful, while operational concerns are only relevant for a minority of chip manufacturers.

D.The author believes that financial incentives in India are unmatched globally, but its operational environment is superior to other countries.

E.Financial incentives and operational concerns are both addressed equally and sufficiently by the Indian government.

4. As per the passage, which of the following statement is not true about India's efforts to attract global chip manufacturers?

A.The government has offered 50% financial assistance as incentives under India's semiconductor programme.

B.Prime Minister Narendra Modi mentioned the government's use of suggestions from a previous conference to address concerns.

C.Vedanta and Foxconn announced a $20 billion venture which did not materialize.

D.Intel has committed $80 billion in outlays in India, influenced by various subsidies.

E.The U.S.-based Micron Technology has proposed a $2.75 billion facility in Gujarat

5. What is the tone of the passage regarding India's approach to attract major global chip manufacturers?

A.Condemning

B.Uncertain

C.Critical

D.Enthusiastic

E.None of the above

6. Synonym: Prospective

A.Impossible

B.Scholar

C.Kingpin

D.Edible

E.Probable

7. Antonym: Myraid

A.Scanty

B.Numerous

C.Multitude

D.Mammoth

E.Extravagant

Directions (8-12): Read the given sentence to find out whether there is an error in it. The error, if any, will be in one part of the sentence mark it as answer or the given sentence is correct as it is, mark the answer as 'No Error'

8. However, some criticise parts of the team across our businesses out-executed our expectations and some of our initiatives delivered better outcomes than we had expected.

A.across our businesses out-executed

B.our expectations and some of our initiatives

C.delivered better outcomes than we had expected

D.However, some criticise parts of the team

E.No Error

9. Deepinder Goyal said that the company has been working hard to make its business less complex and put the right people at the right spots within its businesses.

A.the right people at the right spots within its businesses

B.its business less complex and put

C.Deepinder Goyal said that the company

D.has been working hard to make

E.No Error

10. Zomato which also runs grocery delivery service Blinkit said that consolidated revenue to operations rose in the first quarter.

A.operations rose in the first quarter

B.Zomato which also runs

C.said that consolidated revenue to

D.grocery delivery service Blinkit

E.No Error

11. We were expecting to hit this milestone in the September quarter, and we were being conservative in our earlier guidance.

A.We were expecting to hit

B.in our earlier guidance

C.and we were being conservative

D.this milestone in the September

E.No Error

12. Kapoor pressured officials of the private wealth management team to devising a devious scheme to dump the bonds on Yes Bank customers.

A.to devising a devious scheme to

B.dump the bonds on Yes Bank customers

C.Kapoor pressured officials of

D.the private wealth management team

E.No Error

Directions (13-17): In the following questions two columns are given containing three sentences/phrases each. In the first column, sentences/phrases are A, B and C and in the second column the sentences/phrases are D, E and F. Each question has five options which display the sequence(s) in which the sentences/phrases can be joined to form a grammatically and contextually correct sentence. Choose the pair(s) which make(s) a grammatically meaningful sentence.

13.

A) Supreme Court says it wants	D) attach and selling his moveable and immovable property
B) Sebi warned it will recover the amount by	E) money-laundering case and cited impact on financial system.
C) Supreme Court rejects bail plea of Yes Bank founder Rana Kapoor in	F) to know why maximum sentence were given.

A.AF

B.CD, BE

C.BF

D.AD

E.None matches

14.

COLUMN I	COLUMN II
a) Disqualification affects not only Gandhi	d) judge in giving the maximum punishment of two years.
b) The apex court cited that there were no reasons given by trail	e) has been more careful in making the alleged remarks.
c) However, the top court also cautioned that Gandhi should	f) but also the electorates of his constituency

A.AF & BD

B.BE

C.CF & AE

D.BF

E.None matches

15.

A) The construction sector, which is the second-largest employment generator	D) targets, with employment estimated to reach 100 million on 2030.
B) India's construction sector needs skilled workers to achieve economic growth	E) a diary for record such transactions.
C) Some do have a personal organizer or	F) in the country, is estimated to employ 71 million of the workforce by 2023.

A.AE

B.CD

C.AF

D.BF

E.None Matches

16.

A) Many people do not have that sort of	D) sought employment by Financial Year 2029-30
B) He had said that the company was confident of achieving	E) information on his fingertips
C) It is estimated that 17 lakh civil engineers may	F) profitability for the entire business in the next four quarters.

A.AE

B.BF

C.CD & AF

D.BE & CF

E.CE

17.

A) India's economy has significantly grown positioning itself as	D) one of the fastest growing economies globally.
B) In tandem with economic growth, the construction	E) providing full-time construction-related courses of present.
C) India has nearly 3,200 universities and colleges	F) sector have significantly expanded.

A.CF, BD

B.BD, CE

C.AE

D.AD

E.None matches

Directions (18-20): A word has been given in the questions below and has been used in the sentences below the same. Identify the statements where the word has been incorrectly used. If the word has been used correctly in all the statements, mark (5), "All of these", as your answer.

18. TRUCULENT

A.The truculent dog barked violently at everyone.

B.Abith became very truculent and started arguing with me angrily.

C.When my uncle drinks too much, he becomes very truculent and fights with everyone.

D.They behaved in the most high-handed, brutal and truculent manner.

E.All correct

19. CONDONE

A.I cannot condoned crude remarks against my parents.

B.Sakthi condones domestic surveillance and torture.

C.The college cannot condone any behaviour that involves illicit drugs.

D.No longer would you uphold or condone the worship of the gods in the temples.

E.All correct

20. RAPPORT

A.Sree felt an instant rapport between them.

B.He established a good rapport with his students.

C.We had worked together for years and developed a close rapport.

D.He was rapport and combative.

E.All correct.

Directions (21-25): The given sentences when properly sequenced forms a coherent paragraph. Each sentence is labelled with a letter in which last part is fixed. Choose the most logical order of the sentences from among the five choices to construct a coherent paragraph.

21. **The petitioner had approached (A)/ for an enquiry on the syndrome in (B)/ India and the prevention of (C)/ the court requesting a writ of mandamus (D)/ high-frequency microwave transmission in India.(E)**

A.CADB

B.ADBC

C.BCDA

D.DBCA

E.No rearrangement required

22. **nausea, vertigo and headaches, (A)/ It typically involves symptoms (B)/ such as hearing certain sounds (C)/ without any outside noise,(D)/ memory loss and balance issues.(E)**

A.DCAB

B.ADCB

C.CABD

D.BCDA

E.No rearrangement required

23. **petition on July 27 after the (A)/ Justice Krishna Dixit disposed the (B)/ A single-judge bench of (C)/ Centre's counsel agreed to look into (D)/ the matter in a time-bound manner.(E)**

A.CBAD

B.ACBD

C.DABC

D.BCDA

E.No rearrangement required

24. Havana Syndrome refers to a set (A)/ of mental health symptoms (B)/ that are said to be experienced by (C)/ United States intelligence and (D)/ embassy officials in various countries.(E)

A.ACDB

B.BADC

C.CDAB

D.DBCA

E.No rearrangement required

25. has directed the Centre (A)/ of spreading diseases in (B)/ to investigate the possibility (C)/ The Karnataka High Court (D)/ India within three months.(E)

A.BDCA

B.ACBD

C.DACB

D.CBAD

E.No rearrangement required

Directions (26-30): In the following passage, some of the words are missing. Find the suitable word from the options given below each question that makes the paragraph meaningful.

Not surprisingly, Mr. Trump has denounced the **(26)_____** as evidence of the "corruption, scandal, and failure" of the Biden White House, and his lawyers have attacked it as being the "first time that the First Amendment has been criminalised". U.S. politics is already **(27)_____** gear as it enters the deep end of the 2024 presidential election cycle. Mr. Trump leads by a significant margin the cohort of at least 14 Republican candidates seeking their party's nomination for the election. Some legal experts say that even if he is found guilty in one or more of the indictment cases, there is nothing in the U.S. constitution that bars him from contesting the 2024 election. This could lead to the **(28)_____** situation of the U.S. being led by a convicted President, or a President who governs from prison, if not a President who takes office and then has all of his convictions dismissed. The **(29)_____** of this scenario is only exceeded by the extreme levels of political polarisation of the U.S. electorate across the liberal-conservative spectrum on a variety of critical issues including the role of the government in the economy, reproductive and civil rights, immigration, foreign policy and much more. Unless bipartisanship somehow gains a foothold in this deeply **(30)_____** polity, there is a real risk that U.S.

exceptionalism may soon be a thing of the past.

26. ?
A.Detention
B.Imprisonment
C.Indictment
D.Relinquish
E.Prominent

27. ?
A.Improved
B.Shifting
C.Snowball
D.Tentative
E.Authoritative

28. ?
A.Ignorance
B.Inherent

C.Eminent
D.Unprecedented
E.Censure

29. ?
A.Deterrence
B.Inhibition
C.Genial
**D.**Scapegoat
E.Bizarreness

30. ?
A.Conflicted
B.Solidarity
C.Coax
D.Dropped
E.Hike

Quantitative Aptitude

Directions (31–35): Study the following information carefully and answer the questions.

The given bar graph shows the number of sailboats, houseboats and motorboats manufactured in five different years i.e. 2010, 2011, 2012, 2013 and 2014.

Legend:
- Number of sailboats manufactured
- Number of houseboats manufactured
- Number of motorboats manufactured
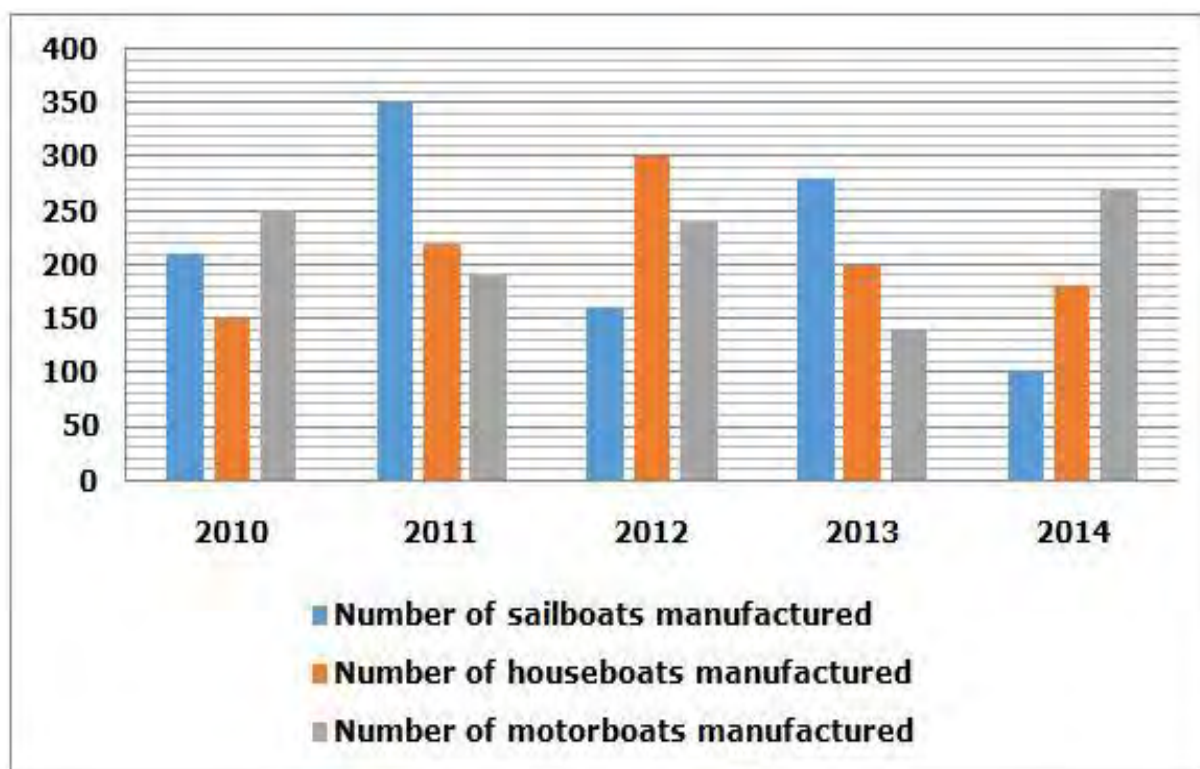
31. If the number of sailboats manufactured in 2015 is 40% more than that of motorboats and 12% more than that of houseboats and the total number of motorboats manufactured in 2010, 2011 and 2015 is 540, then find the number of houseboats manufactured in 2015.

A.125

B.160

C.134

D.156

E.170

32. Find the ratio of the total number of houseboats manufactured in 2010 and 2013 together to the number of sailboats manufactured in 2013.

A.7:6

B.4:3

C.9:8

D.5:4

E.None of these

33. Out of the total number of boats manufactured in 2014, 70% of the sailboats and 50% of the motorboats are sold. If the average number of sailboats, houseboats and motorboats unsold in 2014 is 70, then find the number of houseboats sold in 2014.

A.110

B.135

C.150

D.175

E.None of these

34. The number of sailboats manufactured in 2010 is what

percentage of the total number of sailboats, houseboats and motorboats manufactured in 2012?

A.30%

B.64%

C.45%

D.20%

E.50%

35. If 4/5th and 5/7th of the number of motorboats manufactured in 2010 and 2013 are owned by company X and the remaining motorboats are owned by company Y, then find the total number of motorboats manufactured in 2010 and 2013 that are owned by company Y.

A.70

B.50

C.80

D.60

E.90

Directions (36-40): Find out the wrong number in the following number series.

36. 740, 725, 680, 605, 595

A.740

B.680

C.605

D.595

E.725

37. 310, 325, 352, 381, 412

A.325

B.381

C.310

D.352

E.412

38. 69, 46, 92, 276, 1104

A.46

B.69

C.92

D.276

E.1104

39. 119, 200, 300, 417, 565

A.119

B.200

C.417

D.300

E.565

40. 276, 291, 308, 329, 341

A.276

B.291

C.308

D.329

E.341

41. The ratio of the perimeter of the circle to the rectangle is 3:7 and the area of the circle is 1386 cm². Find the area of the rectangle if the length of the rectangle is 104 cm.

A.5200 cm²

B.3120 cm²

C.4160 cm²

D.2080 cm²

E.None of these

42. A boat covers a certain distance in downstream in 7 hours and the

boat covers the same distance in upstream in 9 hours. If the speed of the stream is 2 km/hr, then find the distance covered by the boat in still water in 7 hours.

A.126 km

B.140 km

C.105 km

D.112 km

E.None of these

43. The ratio of the present age of A to B is 4:7 and C is 12 years younger than B. After five years, the average age of A, B and C is 49 years. Find the average present age of A and B.

A.52 years

B.40 years

C.36 years

D.68 years

E.None of these

44. A vessel contains a mixture of milk and water in a ratio of 2:1. 15 liters of mixture is taken out and replaced by 5 liters of milk, then the ratio of milk to water becomes 11:5. If 15 liters of mixture is taken out from the initial mixture and replaced by 5 liters of water, then find the ratio of the quantity of milk to water in the final mixture.

A.4:3

B.3:2

C.5:3

D.2:1

E.None of these

45. Ratio of the number of red, blue and black pens in the box is 4:3:5. If the average number of red and black pens is 9 more than the average number of blue and black pens in the box, then find the number of blue pens in the box.

A.54

B.36

C.42

D.72

E.60

Directions (46–50): Study the following information carefully and answer the questions.

The given table chart shows the percentage distribution of the total number of rooms (occupied + vacant) in five different hotels i.e. A, B, C, D and E and also given the number of occupied rooms in these five hotels.

Note: The total number of rooms in all five hotels together is 1500.

Hotels	% distribution of the total number of rooms	Number of occupied rooms (Out of the total number of rooms)
A	20%	175
B	X%	260
C	18%	160
D	10%	95
E	(X-8)%	240

46. The number of vacant rooms in hotel B is how much less than the total number of rooms (occupied + vacant) in hotel E?

A.140

B.170

C.190

D.110

E.150

47. If the monthly rent of each occupied room in hotels A and D is Rs.Z and Rs.(Z+800) respectively and the total revenue obtained from occupied rooms in both hotels A and D is Rs.724000, then find the monthly rent of each occupied room in hotel D.

A.Rs.4000

B.Rs.2400

C.Rs.5800

D.Rs.2800

E.Rs.3200

48. The number of vacant rooms in hotel E is approximately what percentage of the number of occupied rooms in hotel C?

A.71%

B.28%

C.44%

D.56%

E.35%

49. If the total number of rooms (occupied + vacant) in hotel F is 60% more than that of hotel D and the ratio of the number of vacant rooms in hotel C to hotel F is 11:14, then find the ratio of the number of occupied rooms in hotel D to hotel F.

A.7:15

B.19:20

C.8:11

D.12:13

E.None of these

50. If the average number of vacant rooms in hotels A, D and X is 80 and the number of occupied and vacant rooms in hotel X is m and (m - 110) respectively, then find the total number of rooms (occupied + vacant) in hotel X.

A.340

B.190

C.230

D.410

E.380

Directions (51–55): 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,

51.

I) $x^2 + 5x - 36 = 0$

II) $y^2 - 14y + 48 = 0$

A.x > y

B.x ≥ y

C.x = y or relationship can't be determined.

D.x < y

E.x ≤ y

52.

I) $3x^2 + 16x + 20 = 0$

II) $5y^2 + 17y + 14 = 0$

A.x > y

B. $x \geq y$

C. $x = y$ or relationship can't be determined.

D. $x < y$

E. $x \leq y$

53.

I) $x^2 - x - 182 = 0$

II) $y^2 + 21y + 108 = 0$

A. $x > y$

B. $x \geq y$

C. $x = y$ or relationship can't be determined.

D. $x < y$

E. $x \leq y$

54.

I) $x^2 + 7x - 60 = 0$

II) $y^2 + 4y - 117 = 0$

A. $x > y$

B. $x \geq y$

C. $x = y$ or relationship can't be determined.

D. $x < y$

E. $x \leq y$

55.

I) $x^2 - 2x - 63 = 0$

II) $y^2 + 20y + 91 = 0$

A. $x > y$

B. $x \geq y$

C. $x = y$ or relationship can't be determined.

D. $x < y$

E. $x \leq y$

56. The investment of A, B and C is Rs.2500, Rs.3600 and Rs.6300 respectively and the investment period of A, B and C is 18 months, 15 months and 10 months respectively. If the profit share of A is 1250, then find the difference between the profit share of B and C.

A. Rs.160

B. Rs.360

C. Rs.250

D. Rs.400

E. None of these

57. Ramu invested Rs.(x + 200) in simple interest at 15% per annum for 3 years. Janu invested Rs.x in compound interest at the same rate interest for 2 years. If the interest received by Ramu is Rs.472.5 more than that of Janu, then find the amount invested by Janu.

A. Rs.3000

B. Rs.2000

C. Rs.5000

D. Rs.4000

E. None of these

58. The cost price of the guitar is Rs.2000 more than that of the smart watch. If the guitar and the smart watch is sold at 10% and 40% profit respectively, then the overall profit obtained is Rs.950. Find the sum of the cost price of the guitar and the smart watch

A. Rs.3800

B.Rs.5000

C.Rs.2900

D.Rs.4500

E.None of these

59. A and B together can complete the work in 16.5 days and C can complete 1/4ᵗʰ of the work in 11 days. If the efficiency of A is 66.67% of the efficiency of C, then in how many days can B alone complete 80% of the work?

A.12.5 days

B.21.4 days

C.17.6 days

D.10.8 days

E.None of these

60. A train crosses a platform of twice its length in 12 seconds. If the train crosses a tunnel of 560 m length in 20 seconds, then find the ratio of the length of the platform to the tunnel.

A.1:2

B.3:4

C.5:7

D.6:7

E.None of these

Directions (61-65): Study the following information carefully and answer the questions.

Ratio of the number of flowers sold by shop X to shop Y on Monday is 5:2 and the number of flowers sold by shop Z on Monday is double the number of flowers sold by shop Y on the same day. The total number of flowers sold by all three shops on Monday is 440 and the total number of flowers sold by shop Z on Monday, Tuesday and Wednesday together is 540. The number of flowers sold by shop X and shop Y on Tuesday is 10 more and 40 more than that of shop Z. The number of flowers sold by shop X on Wednesday is 75% of the number of flowers sold by shop X on Monday and the number of flowers sold by shop Y on Tuesday is 100. The number of flowers sold by shop Y on Wednesday to the number of flowers sold by shop X on Tuesday is 2:1.

61. Find the ratio of the number of flowers sold by shop Z on Wednesday to the number of flowers sold by shop X on Monday.

A.2:7

B.3:1

C.5:6

D.9:7

E.8:5

62. If the number of flowers sold by shop A on Monday is 15% more than that of shop Z and the ratio of the number of flowers sold by shop X to shop A on Wednesday is 6:5, then find the total number of flowers sold by shop A on Monday and Wednesday together.

A.309

B.216
C.448
D. 275
E.322

63. The number of flowers sold by shop Z on Tuesday is what percentage of the total number of flowers sold by shops Y and Z together on Monday?
A.18%
B.25%
C.31%
D.40%
E.22%

64. Out of the number of flowers sold by shop Y, 75% of the flowers sold on Monday, 55% of the flowers sold on Tuesday and 42.86% of the flowers sold on Wednesday are red and the remaining flowers are yellow. Find the sum of the number of yellow flowers sold by shop Y on all three days.
A.175
B.230
C.305
D.145
E.200

65. Find the difference between the total number of flowers sold by shop X on Monday and Tuesday together and the number of flowers sold by shop Y on Wednesday.
A.100

B.130
C.150
D.120
E.180

Reasoning Ability

Directions (66-68): In each of the following questions, the relationship between different elements is shown in the statements followed by two conclusions. Find the conclusion which logically follows
66. Statements:
X > G > R < H = P; G < T; H < L ≤ K
Conclusions:
I). X > L
II). R < K
A.If only conclusion I follows.
B.If only conclusion II follows.
C.If either conclusion I or II follows.
D.If neither conclusion I nor II follows.
E.If both conclusions I and II follow.

67. Statements:
R < D > E < M ≤ P ≤ X; N ≥ O = Q ≥ W > E
Conclusions:
I). P > W
II). D > O
A.If only conclusion I follows.
B.If only conclusion II follows.
C.If either conclusion I or II follows.
D.If neither conclusion I nor II follows.
E.If both conclusions I and II follow.

68. Statements:
R < W ≤ D < H = I; E < N ≥ D > A > L
Conclusions:

I). I > L

II). R < N

A.If only conclusion I follows.

B.If only conclusion II follows.

C.If either conclusion I or II follows.

D.If neither conclusion I nor II follows.

E.If both conclusions I and II follow.

Directions (69–73): Study the following information carefully and answer the given questions.

Six persons – L, M, N, O, P and Q joined the music class on two different dates either on 6th or 19th of three different months viz. June, August and October of the same year. Each of them likes different musical instruments viz. Violin, Trumpet, Piano, Flute, Drums and Sitar. No two persons joined the class on the same date of the same month.

M joined the music class on an odd numbered date of the month having 31 days. Only two persons joined between M and the one who likes Violin. As many persons joined before the one who likes Violin as after Q. Both Q and the one who likes Flute joined on the same date. Q didn't like Flute. The one who likes Piano joined two months before the one who likes Flute. O joined immediately after the one who likes Piano. O and the one who likes Drums joined on the same date of different months. L didn't join on an even numbered date. Only three persons joined between L and

the one who likes Sitar. P didn't like Drums.

69. Who among the following person joined the music class on June 6?

A.The one who likes Trumpet

B.N

C.M

D.Q

E.The one who likes Violin

70. Who among the following person joined the class on an even numbered date?

I. The one who likes Piano

II. The one who joined immediately after N

III. The one who likes Trumpet

A.Only I and III

B.Only I and II

C.Only III

D.Only II

E.All I, II and III

71. The one who likes Sitar joined the music class in which of the following month and date?

A.August 6

B.October 19

C.June 19

D.August 19

E.June 6

72. Who among the following person joined the class in the same month with M?

A.O

B.P

C.Q
D.L
E.N

73. As many persons joined the class before the one who likes drums as after__.
A.P
B.The one who likes Sitar
C.O
D.The one who likes Piano
E.M

74. If in the word "ERGONOMICS", from the left end the odd-positioned letters are replaced with the next letter and the even-positioned letters are replaced with the previous letter as per the English alphabetical series, then which of the following letter is second to the left of fifth letter from the right end?
A.N
B.F
C.H
D.O
E.No such letter

75. If, in the given number "258964723", the even digits are increased by one and the odd digits are decreased by two, then what is the sum of all the digits after the rearrangement?
A.39
B.47
C.45

D.42
E.43

Directions (76-79): Study the following information carefully and answer the questions given below.
In a certain language,
"Fruit eat sweet people" was coded as **"far kya umr jma"**
"Costly food people not eat" was coded as **"kar jam kya tau umr"**
"Sweet snack people fine" was coded as **"aau far kya haz"**
"Costly diet snack food" was coded as **"ber aau tau jam"**

76. What is the code for the word "not" in the given code language?
A.jam
B.tau
C.kar
D.kya
E.Either "kar" or "jam"

77. Which of the following phrase is represented as "haz umr" in the given code language?
A.Eat snack
B.Fine fruit
C.Snack fruit
D.Fine eat
E.Can't be determined

78. Which of the following phrase is represented as "ber aau" in the given code language?
A.Diet Snack
B.Snack food

C.Costly diet

D.Food people

E.Can't be determined

79. What is the code for the phrase "sweet costly" in the given code language?

A.kya jma

B.far jam

C.tau far

D.jam jma

E.Cannot be determined

Directions (80-84): Study the following information carefully and answer the given questions.

Eight persons - A, B, C, D, E, F, G and H are sitting around a circular table in such a way that some of them are facing the centre while some of them are facing away from the centre. Not more than two adjacent persons are facing the same direction.

D sits third to the right of F, who faces the opposite direction to D. One person sits between F and C, who doesn't sit adjacent to D. C sits immediate left of H, who faces the same direction as C. E sits second to the left of H. B faces same the direction as G, who doesn't sit adjacent to A. A doesn't face towards the centre.

80. 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.C

B.F

C.B

D.G

E.E

81. Who among the following person sits second to the left of A?

A.E

B.H

C.C

D.D

E.F

82. How many persons sit between E and H, when counted from the right of H?

A.Four

B.Two

C.Five

D.Three

E.No one

83. G faces the same direction as _____.

A.D

B.E

C.H

D.C

E.A

84. Who among the following person sits exactly between F and G?

A.B

B.C

C.D
D.E
E.Both (a) and (b)

A.MX
B.AL
C.PR
D.QO
E.PL

Directions (85-87): Study the following information carefully and answer the questions given below.

Point Q is 16m north of point L. Point A is 5m east of Point X. Point G is 10m west of point L. Point M is 15m west of point Q. Point X is 8m north of point G. Point T is 7m north of Point O which is 10m east of point R. Point P is 20m south of point M. Point T is 25m east of Point P.

85. What is the direction of point Q with respect to point T?
A.East
B.North-west
C.North-East
D.South
E.South-west

86. What is the shortest distance between the points Q and P?
A.35m
B.20m
C.25m
D.30m
E.Can't be determined

87. Four of the following five are alike in a certain way based on their positions in the above arrangement and thus form a group. Which one of the following does not belong to that group?

Directions (88-92): Study the following information carefully and answer the questions given below.

Ten persons–P, Q, R, S, T, U, V, W, X and Y are working in a private sector bank. They are working in different designations in decreasing order are as – Chairman, Executive Director(ED), General Manager(GM), Deputy General Manager(DGM), Assistant General Manager(AGM), Chief Manager(CM), Senior Manager(SM), Manager, Probationary Officer(PO) and Clerk whereas Chairman is the seniormost employee and clerk is the juniormost employee.

Only two persons are designated between P and S where S is junior to P. P is junior to the one who works as DGM. As many persons junior to S as senior to W. Only three persons are designated between X and W. T is three persons senior to X. V is immediately senior to Q but junior to the one who works as CM. The number of persons designated between U and Y is the same as the number of persons junior to Y.

88. Who among the following person works as a Chief Manager?

A.V

B.The one who is two persons senior to S

C.P

D.The one who is immediately junior to W

E.X

89. Four of the following five are alike in a certain way and thus form a group. Who among the following one does not belong to that group?

A.UT

B.YV

C.SP

D.XW

E.WY

90. How many persons are Junior to W?

A.Six

B.As many persons designated between Q and R

C.As many persons designated between X and U

D.Four

E.Three

91. On which of the following designation does V work?

A.Clerk

B.Senior Manager

C.Probationary officer

D.Manager

E.Assistant General Manager

92. Which of the following statement is false?

A.S works as Manager

B.W works junior to R

C.Only four persons are designated between Q and P

D.Y works immediately senior to X

E.More than Eight persons are senior to V

Directions (93-95): Study the following information carefully and answer the questions given below.

Eight persons participate in a lucky draw in which each person gets a different number of gold coins. I gets more coins than K but less than O. N gets an immediately higher number of coins than K but less than L. Neither I nor O gets more coins than L. M gets more coins than only J. The number of persons who got coins more than J is the same as the number of persons who got coins less than H. The person who got the third-highest number of coins got 8 coins whereas the person who got the second-lowest number of coins got 2 coins.

93. Who among the following person gets the highest number of coins?

A.L

B.O

C.H

D.M

E.None of these

94. What is the possible number of coins got by I?

A.8

B.9

C.2

D.6

E.10

95. What is the position of N with respect to M?

A.Two persons higher

B.Two persons lower

C.Three persons higher

D.Three persons lower

E.None of these

Directions (96-100): Study the following information carefully and answer the given questions.

Nine people – M, N, O, P, Q, R, S, T, and U visited the doctor one after another, but not necessarily in the same order. Only two people visited between Q and T. Only one person visited between T and N. P visited immediately after N. The number of people visited between P and Q is one more than the number of people visited between T and U. S visited three people after U. Only one person visited between S and O. As many people visited between O and R as after M. R does not visit immediately after S and T.

96. If all the people visited the doctor in alphabetical order from first, then who among the following persons

remains unchanged in their position?

A.R

B.U

C.O

D.N

E.T

97. As many people visited before N as after _ _.

A.The one who visited two people after U

B.Q

C.The one who visited immediately before M

D.O

E.P

98. What is the position of R from the first?

A.Fifth

B.Sixth

C.Third

D.Fourth

E.Seventh

99. How many people visited between O and M?

A.As many people visited before T

B.As many people visited between N and U

C.One

D.Four

E.No one

100. Which of the following statement(s) is/are true based on the given information?

I). U visited immediately before O

II). Only three people visited between T and M

III). Only one person visited before O

A.Only I

B.Only III

C.Only II and III

D.Only II

E.All I, II and III

ANSWER WITH EXPLANATION

1. Answer: B

Apart from low corporate tax rates and sops for all new manufacturing projects, he said the incentives offered to tech firms to set up production facilities under India's semiconductor programme have been scaled up to 50% financial assistance. So, essentially, the government would bear half of the typically large investment outlays that companies commit to undertake. From the above lines, we can know that Option B is the best choice.

2. Answer: C

Friendshoring is used in the context of countries collaborating or forming arrangements to decrease their dependency on China for chip manufacturing. The term also suggests that countries are looking to shore up or secure their semiconductor supply chains by collaborating with friendly nations instead of rely on a dominant player like China. Thus, Option C is the most suitable answer.

3. Answer: B

The passage discusses how the Indian government has scaled up financial incentives, like bearing half of the investment outlays for companies. However, it also points out that apart from incentives, investors need a stable operating environment with a consistent policy framework. Therefore, Option B is the most appropriate answer.

4. Answer: D

Wooed by an array of subsidies, Intel alone has committed $80 billion in outlays across the European Union. From the above lines, it is very clear that Option D is not true as per the passage. Hence, Option D is the most appropriate answer.

5. Answer: C

The author's choice of phrases such as "must go beyond incentives," "it is critical," "evidence of a stable operating environment," and "could still be many a slip between the lip and the chip" indicates a critical tone, urging for a more comprehensive approach. Hence, Option C is the most appropriate answer.

6. Answer: E
As per the usage of Prospective in the context of the passage, Option E will be the most suitable answer.

7. Answer: A
As per the usage of Myraid in the context of the passage, Option A will be the most suitable answer.

8. Answer: D
The usage of verb "criticise" is contextually incorrect, it must be replaced with adjective "critical" which qualifies the noun parts, to make the sentence grammatically & contextually correct. Hence Option D will be best choice.

9. Answer: B
As per the parallelism concept, the usage of verb in simple present form "put" is grammatically Incorrect. Thus, continuous form of verb "putting" must be replaced to make

the sentence grammatically & contextually correct. Hence, Option B is the most suitable answer.

10. Answer: C
The usage of preposition "to" is contextually incorrect, it must be replaced with "from" to make the sentence meaningfully correct. Hence Option C will be best choice.

11. Answer: E
All the given parts of the sentence don't have error. Hence Option E will be the most suitable answer.

12. Answer: A
As the infinitive always takes simple present verb followed by it, thus the usage of gerund "devising" is grammatically incorrect which should be replaced with "devise" to make the sentence grammatically & contextually correct. Hence, Option A is the most appropriate answer.

13. Answer: E
Among the given alternatives, None of the phrases matches with each other. Hence, Option E is the best choice.

14. Answer: A
Fragments A & B of Column 1 is matched with Fragments F & D of Column 2 respectively to make the

sentence contextually & grammatically correct. AF pair describes the effect of disqualification & BD pair describes the court's citation about the punishment but Combination of CE is grammatically wrong ("has" should be replaced by "have" in Fragment E to make it grammatically correct). Hence, Option A is the most suitable answer.

15. Answer: C

Among the given alternatives, Fragment A of Column 1 is matched with Fragment F of Column 2 respectively to make the sentence contextually & grammatically correct. AF pair explains the estimation of epmploying workforce in construction sector but Combination of BD & CE is grammatically wrong. "On" must be replaced with "by" in Fragment D & "to" should be replaced instead of "for" in Fragment E to make those sentences grammatically correct. Hence, Option D is the most appropriate answer.

16. Answer: B

Fragment B of Column 1 are matched with Fragment F of Column 2 respectively to make the sentence contextually and grammatically correct. BF pair intreprets the hope of the company of attaining growth in upcoming years. In CD pair "sought" must be replaced with "seek" & In AE pair, "his" must be replaced with "their" which makes the sentences grammatically incorrect. Therefore BF makes valid combination.Hence Option B is the best choice.

17. Answer: D

Among the given alternatives, Fragment A of Column 1 is connected well with Fragment D of Column 2 respectively. AD pair defines that Indian economy belongs to one of the growing economies. In BF pair "have" must be replaced with "has" & In CE pair, "of" must be replaced with "at" which makea the sentences grammatically incorrect. Hence, Option D is the best answer.

18. Answer: E

The usage of noun "Truculent" in the above sentences, means "Aggressive" and is correct too. Evidently, all the sentences are correct both grammatically and contextually. Hence, Option E is the correct answer.

19. Answer: A

In the very first sentence we can see that usage of condoned it grammatically Incorrect as modals

always take simple form of plural verb followed with it. Hence we can understand that Condone means acceptance or agreeing which is incorrectly used here. Therefore, in the given question the correct answer is option A.

20. Answer: D

If we look at the sentences given here we can easily understand that in sentence D the context does not quite match with the word rapport. We need a word which has a negative sense but the word €rapport means Harmonious relationship.So it is incorrectly used here. Therefore, the correct answer is option D.

21. Answer: B

The correct arrangement of the sentence is **ADBC.** After rearrangement the sentence will be as, The petitioner had approached the court requesting a writ of mandamus for an enquiry on the syndrome in India and the prevention of high-frequency microwave transmission in India.Hence, Option B is the correct answer.

22. Answer: D

The correct sequence after the rearrangement will be **BCDA** as

given....It typically involves symptoms such as hearing certain sounds without any outside noise, nausea, vertigo and headaches,memory loss and balance issues. Thus, Option D will be the best choice.

23. Answer: A

Part C is the introductory part of the sentence, then Part B is the link sentence says the Justice name of the bench, after that Parts A & D are explaining the period of petition along with the acceptance. So Option A is the right answer and **CBAD** is the sentence rearrangement pattern.

24. Answer: E

The sentence is well arranged, contextually and grammatically correct with its arrangement so, No rearrangement required. Thus, Option E is the best choice.

25. Answer: C

The correct arrangement of the sentence is **DACB**. After rearrangement the sentence will be as, The Karnataka High Court has directed the Centre to investigate the possibility of spreading diseases in India within three months.Hence, Option C is the correct answer.

26. Answer: C

Option A "Detention" means "Custody" which can be ruled out as it makes the sentence incoherent.

Option B "Imprisonment" means "Confinement", can be eliminated as it is not related to the context of the passage.

Option E "Prominent" means "Conspicuous" which can be eliminated as it is not related to the context of the passage.

Option D "Relinquish" means "Give up" which can be eliminated as it is not related to the context of the passage & its usage makes the sentence grammatically incorrect.

Option C "Indictment" means "Accusing someone" which suitably fits to the context and makes the sentence a meaningful one as the sentence here talks about how Mr.Trump has rejected the accusation because of an evidence failure.

Therefore, Option C is the correct answer choice to this question.

27. Answer: B

Option A "Improved" means "Advanced" which can be ruled out as it makes the sentence incoherent.

Option C "Snowball" means "Enhance", can be eliminated as it is not related to the context of the passage.

Option E "Authoritative" means "Administrative" which can be eliminated as it is not related to the context of the passage.

Option D "Tentative" means "Provisional" which can be excluded as it is not related to the context of the passage.

Option B "Shifting" means "Moving towards something" which suitably fits to the context and makes the sentence a meaningful one as the sentence here talks about the transition of US politics. Therefore, Option B is the correct answer choice to this question.

28. Answer: D

Option A "Ignorance" means "Avoiding" which can be ruled out as it makes the sentence incoherent.

Option B "Inherent" means "Inborn", can be excluded as it is not related to the context of the passage.

Option C "Eminent" means "Famous" which can be eliminated as it is not related to the context of the passage.

Option E "Censure" means "Upbraiding" which can be eliminated as it is not related to the context of the passage.

Option D "Unprecedented" means "Never before known or experienced" which suitably fits to the context and makes the sentence a meaningful

one as the sentence here indicates that the President governed from the prison as a officer holder . Therefore, Option D is the correct answer choice to this question.

29. Answer: E
Option A "Deterrence" means "Prevention" which can be ruled out as it makes the sentence incoherent.
Option B "Inhibition" means "Dissuasion", can be eliminated as it is not related to the context of the passage.
Option C "Genial" means "Friendliness" which can be ruled out as it makes the sentence incoherent.
Option D "Scapegoat" means "Blamed or Punished" and though it seems to be in sync with the context, its usage makes the sentence grammatically incorrect.
Option E "Bizarreness" means "Strange" which aptly fits the context and makes the sentence a meaningful one as the sentence here talks about the unusual situation faced by the president.
Therefore, Option E is the correct answer choice to this question.

30. Answer: A
Option B "Solidarity" means "United" which can be ruled out as it makes the sentence incoherent.

Option C "Coax" means "Encourage", can be excluded as it is not related to the context of the passage & its usage makes the sentence grammatically incorrect.
Option D "Dropped" means "Lowered" which can be eliminated as it is not related to the context of the passage.
Option E "Hike" means "Increase" which can be eliminated as it is not related to the context of the passage.
Option A "Conflicted" means "Unable to decide something " which suitably fits to the context and makes the sentence a meaningful one as the sentence here indicates that polity members are experiencing ambivalence or a conflict especially of emotions.
Therefore, Option A is the correct answer choice to this question.

31. Answer: A
Number of motorboats manufactured in 2015 = 540 − 250 − 190 = 100
Number of sailboats manufactured in 2015 = 100 * 140/100 = 140
Number of houseboats manufactured in 2015 = 140 * 100/112 = 125

32. Answer: D

Total number of houseboats manufactured in 2010 and 2013 together = 150 + 200 = 350
Required ratio = 350:280 = 5:4

33. Answer: B
Number of sailboats unsold in 2014 = 100 * (100 − 70)/100 = 100 * 30/100 = 30
Number of motorboats unsold in 2014 = 270 * (100 − 50)/100 = 270 * 50/100 = 135
Number of houseboats unsold in 2014 = 70 * 3 − 30 − 135 = 210 − 165 = 45
Number of houseboats sold in 2014 = 180 − 45 = 135

34. Answer: A
Total number of sailboats, motorboats and houseboats manufactured in 2012 = 160 + 300 + 240 = 700
Required percentage = 210/700 * 100 = 30%

35. Answer: E
Number of motorboats manufactured in 2010 that are owned by company Y = 250 * (5 − 4)/5 = 250 * 1/5 = 50
Number of motorboats manufactured in 2011 that are owned by company Y = 140 * (7 − 5)/7 = 140 * 2/7 = 40
Required total = 50 + 40 = 90

36. Answer: D
740 − 15 = 725
725 − 45 = 680
680 − 75 = 605
605 −105 = **500**

37. Answer: A
310 + 19 = **329**
329 + 23 = 352
352 + 29 = 381
381 + 31 = 412

38. Answer: B
46 * 1 = 46
46 * 2 = 92
92 * 3 = 276
276 * 4 = 1104

39. Answer: C
$119 + 9^2 = 200$
$200 + 10^2 = 300$
$300 + 11^2 = \mathbf{421}$
$421 + 12^2 = 565$

40. Answer: E

276   291   308   329   **356**
  +15   +17   +21   +27
      +2   +4   +6

41. Answer: A
The radius of the circle = $\sqrt{(1386 * 7/22)}$ = $\sqrt{441}$ = 21 cm
The perimeter of the circle = 2 * 22/7 * 21 = 132 cm

The perimeter of the rectangle = 132 * 7/3 = 308 cm

The breadth of the rectangle = (308/2) − 104 = 154 − 104 = 50

The area of the rectangle = 104 * 50 = 5200 cm^2

42. Answer: D

Ratio of the downstream to upstream speed of the boat = (x/7):(x/9) = 9:7

Downstream speed of the boat = 9x km/hr

Upstream speed of the boat = 7x km/hr

(9x − 7x)/2 = 2

x = 2

The speed of the boat in still water = (9 * 2 + 7 * 2)/2 = (18 + 14)/2 = 32/2 = 16 km/hr

Required distance = 16 * 7 = 112 km

43. Answer: E

Present age of A = 4x

Present age of B = 7x

Present age of C = 7x - 12

4x + 7x + (7x − 12) = 49 * 3 − 3 * 5

18x = 147 − 15 + 12

x = 144/18 = 8

The present age of A = 4 * 8 = 32 years

The present age of B = 7 * 8 = 56 years

Required average = (32 + 56)/2 = 88/2 = 44 years

44. Answer: C

Initial quantity of milk = 2x

Initial quantity of water = x

(2x − 15 * 2/(2 + 1) + 5)/(x − 15 * 1/(2 + 1)) = 11/5

(2x − 15 * 2/3 + 5) * 5 = 11 * (x − 15 * 1/3)

10x − 25 = 11x − 55

x = 30

Initial quantity of milk = 2 * 30 = 60 liters

Initial quantity of water = 30 liters

Required ratio = (60 − 15 * 2/3) : (30 − 15 * 1/3 + 5) = (60 − 10) : 30 = 50:30 = 5:3

45. Answer: A

Number of red pens in the box = 4x

Number of blue pens in the box = 3x

Number of black pens in the box = 5x

(4x + 5x)/2 − (3x + 5x)/2 = 9

9x − 8x = 18

x = 18

The number of blue pens in the box = 3 * 18 = 54

Directions (46-50):
Hotel A:

Total number of rooms = 1500 * 20/100 = 300

Number of vacant rooms = 300 − 175 = 125

Hotel B:

20 + X + 18 + 10 + (X − 8) = 100

X = (100 − 40)/2 = 60/2 = 30

Total number of rooms = 1500 * 30/100 = 450

Number of vacant rooms = 450 − 260 = 190

Hotel C:

Total number of rooms = 1500 * 18/100 = 270

Number of vacant rooms = 270 − 160 = 110

Hotel D:

Total number of rooms = 1500 * 10/100 = 150

Number of vacant rooms = 150 − 95 = 55

Hotel E:

Total number of rooms = 1500 * (30 − 8)/100 = 1500 * 22/100 = 330

Number of vacant rooms = 330 − 240 = 90

Hotels	Total number of rooms	Number of occupied rooms	Number of vacant rooms
A	300	175	125
B	450	260	190
C	270	160	110
D	150	95	55
E	330	240	90

46. Answer: A

Required difference = 330 − 190 = 140

47. Answer: E

175 * Z + 95 * (Z + 800) = 724000

175Z + 95Z = 724000 − 76000

Z = 648000/270 = 2400

Required answer = 2400 + 800 = Rs.3200

48. Answer: D

Required percentage = 90/160 * 100 = 56.25% = 56%

49. Answer: B

Total number of rooms in hotel F = 150 * 160/100 = 240

Number of vacant rooms in hotel F = 110 * 14/11 = 140

Number of occupied rooms in hotel F = 240 − 140 = 100

Required ratio = 95:100 = 19:20

50. Answer: C

Number of vacant rooms in hotel X = 80 * 3 − 125 − 55 = 60

m − 110 = 60

m = 170

Required total = 170 + 60 = 230

51. Answer: D

$x^2 + 5x − 36 = 0$

$x^2 + 9x − 4x − 36 = 0$

$x(x + 9) − 4(x + 9) = 0$

$x = − 9, + 4$

$y^2 − 14y + 48 = 0$

$y^2 − 6y − 8y + 48 = 0$

$y(y − 6) − 8(y − 6) = 0$

$y = + 6, + 8$

Hence, $x < y$

52. Answer: E

$3x^2 + 16x + 20 = 0$

$3x^2 + 6x + 10x + 20 = 0$

$3x(x + 2) + 10(x + 2) = 0$

$x = − 2, − 10/3$

$5y^2 + 17y + 14 = 0$

$5y^2 + 10y + 7y + 14 = 0$

$5y(y + 2) + 7(y + 2) = 0$

$y = -2, -7/5$

Hence, $x \leq y$

53. Answer: C

$x^2 - x - 182 = 0$

$x^2 - 14x + 13x - 182 = 0$

$x(x - 14) + 13(x - 14) = 0$

$x = +14, -13$

$y^2 + 21y + 108 = 0$

$y^2 + 12y + 9y + 108 = 0$

$y(y + 12) + 9(y + 12) = 0$

$y = -12, -9$

The relationship can't be determined

54. Answer: C

$x^2 + 7x - 60 = 0$

$x^2 + 12x - 5x - 60 = 0$

$x(x + 12) - 5(x + 12) = 0$

$x = -12, +5$

$y^2 + 4y - 117 = 0$

$y^2 + 13y - 9y - 117 = 0$

$y(y + 13) - 9(y + 13) = 0$

$y = -13, +9$

The relationship can't be determined

55. Answer: B

$x^2 - 2x - 63 = 0$

$x^2 - 9x + 7x - 63 = 0$

$x(x - 9) + 7(x - 9) = 0$

$x = +9, -7$

$y^2 + 20y + 91 = 0$

$y^2 + 13y + 7y + 91 = 0$

$y(y + 13) + 7(y + 13) = 0$

$y = -13, -7$

Hence, $x \geq y$

56. Answer: C

Ratio of the profit share of A, B and C

= (2500 * 18) : (3600 * 15) : (6300 * 10)

= 5:6:7

Required difference = 1250 * (7 − 6)/5 = 1250 * 1/5 = Rs.250

57. Answer: A

$(x + 200) * 15 * 3/100 - [x * (1 + 15/100)^2 - x] = 472.5$

$45x/100 + 90 - 529x/400 + x = 472.5$

$180x - 129x = 382.5 * 400$

$x = 382.5 * 400/51 = 3000$

58. Answer: B

Let the cost price of the guitar and the smart watch be Rs.(x + 2000) and Rs.x respectively.

$[(x + 2000) * 10/100] + (x * 40/100) = 950$

$10x/100 + 200 + 40x/100 = 950$

$x = 750 * 100/50 = 1500$

Required sum = 1500 + (1500 + 2000) = Rs.5000

59. Answer: C

Time taken by C alone to complete the work = 11 * 4 = 44 days

Time taken by A alone to complete the work = 44 * 100/66.66 = 44 * 3/2 = 66 days

$1/66 + 1/B = 1/16.5$

$1/B = (4 - 1)/66 = 3/66$

Time taken by B alone to complete the work = 22

Required time taken = 22 * 80/100 = 17.6 days

60. Answer: A

Let the speed of the train and the length of the train be x and y respectively.

y + 2y = x * 12

y = x * 12/3

y = 4x ---(1)

y = x * 20 − 560 ---(2)

From equations (1) and (2),

4x = 20x − 560

x = 560/16 = 35

y = 4 * 35 = 140

The length of the platform = 140 * 2 = 280 m

Required ratio = 280:560 = 1:2

Directions (61-65):

Let the number of flowers sold by shop X and shop Y be 5a and 2a respectively.

5a + 2a + (2a * 2/1) = 440

a = 440/11 = 40

Number of flowers sold by shop X on Monday = 5 * 40 = 200

Number of flowers sold by shop Y on Monday = 2 * 40 = 80

Number of flowers sold by shop Z on Monday = 4 * 40 = 160

Number of flowers sold by shop Z on Tuesday = 100 − 40 = 60

Number of flowers sold by shop X on Tuesday = 60 + 10 = 70

Number of flowers sold by shop X on Wednesday = 200 * 75/100 = 150

Number of flowers sold by shop Y on Wednesday = 70 * 2/1 = 140

Number of flowers sold by shop Z on Wednesday = 540 − 160 − 60 = 320

Shops	Monday	Tuesday	Wednesday
X	200	70	150
Y	80	100	140
Z	160	60	320

61. Answer: E

Required ratio = 320:200 = 8:5

62. Answer: A

The number of flowers sold by shop A on Monday = 160 * 115/100 = 184

The number of flowers sold by shop A on Wednesday = 150 * 5/6 = 125

Required sum = 184 + 125 = 309

63. Answer: B

Required percentage = 60/(80 + 160) * 100 = 60/240 * 100 = 25%

64. Answer: D

The number of yellow flowers sold by shop Y on Monday = 80 * (100 − 75)/100 = 80 * 25/100 = 20

The number of yellow flowers sold by shop Y on Tuesday = 100 * (100 − 55)/100 = 100 * 45/100 = 45

The number of yellow flowers sold by shop Y on Wednesday = 140 * (100 −

42.86)/100 = 140 * 57.14/100 = 140 * 4/7 = 80

Required sum = 20 + 45 + 80 = 145

65. Answer: B
Required difference = (200 + 70) – 140 = 130

66. Answer: B
I). X > L; (X > G > R < H < L) –> False
II). R < K; (R < H < L ≤ K) –> True
Only conclusion II follows

67. Answer: D
I). P > W (W > E < M ≤ P) –> False
II). D > O (O = Q ≥ W > E < D) –> False
Neither conclusion I nor II follows.

68. Answer: E
I). I > L (I = H > D > A > L) –> True
II). R < N (R < W ≤ D ≤ N) –> True
Both conclusions I and II follow.

Directions (69–73):
69. Answer: E
70. Answer: C
71. Answer: B
72. Answer: A
73. Answer: D
Final arrangement

Month	Date	Persons	Instruments
June	6	P	Violin
	19	L	Piano
August	6	O	Trumpet
	19	M	Flute
October	6	N	Drums
	19	Q	Sitar

We have,

- M joined the music class on an odd numbered date of the month having 31 days.
- Only two persons joined between M and the one who likes Violin.

From the above conditions, there are two possibilities

Month	Date	Case-1 Persons	Case-1 Instruments	Case-2 Persons	Case-2 Instruments
June	6		Violin		
	19				
August	6				Violin
	19	M			
October	6				
	19			M	

Again, we have

- As many persons joined before the one who likes Violin as after Q.
- Both Q and the one who likes Flute joined on the same date.
- Q didn't like Flute.
- The one who likes Piano joined two months before the one who likes Flute.

- O joined immediately after the one who likes Piano.
- O and the one who likes Drums joined on the same date of different months..

Month	Date	Case-1 Persons	Case-1 Instruments	Case-2 Persons	Case-2 Instruments
June	6		Violin		Drums
	19		Piano		
August	6	O			Violin
	19	M	Flute	Q	Piano
October	6		Drums	O	
	19	Q		M	Flute

Again, we have

- L didn't join on an even numbered date.
- Only three persons joined between L and the one who likes Sitar.
- P didn't like Drums.

After applying the above conditions case-2 gets eliminated because there is no possibility to place the one who likes Sitar, hence case-1 shows the final arrangement.

Month	Date	Case-1 Persons	Case-1 Instruments	Case-2 Persons	Case-2 Instruments
June	6	P	Violin		Drums
	19	L	Piano	L	
August	6	O	Trumpet		Violin
	19	M	Flute	Q	Piano
October	6	N	Drums	O	
	19	Q	Sitar	M	Flute

74. Answer: A

E R G O N O M I C S
F Q H **N** O N N H D R
Hence, option A is correct.

75. Answer: E
258964723
339775531
3+3+9+7+7+5+5+3+1=43

Directions (76-79):

Word	Code
fruit	jma
eat	umr
sweet	far
people	kya
costly	tau/jam
food	jam/tau
not	kar
snack	aau
diet	ber
fine	haz

76. Answer: C
77. Answer: D
78. Answer: A
79. Answer: E

Directions (80-84):
80. Answer: A (All the persons are facing the centre except in option a)
81. Answer: D
82. Answer: C
83. Answer: B
84. Answer: E

Final arrangement
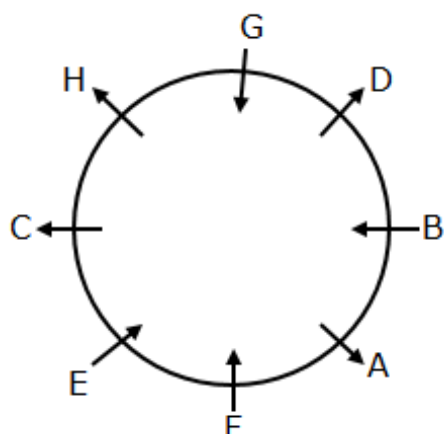
We have,

- D sits third to the right of F, who faces the opposite direction to D.
- One person sits between F and C, who doesn't sit adjacent to D.

From the above condition, there are two possibilities
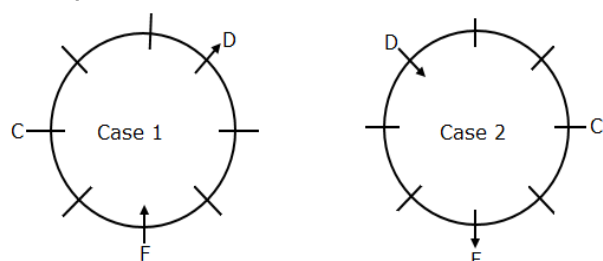
Again we have,

- C sits immediate left of H, who faces the same direction as C.
- E sits second to the left of H.
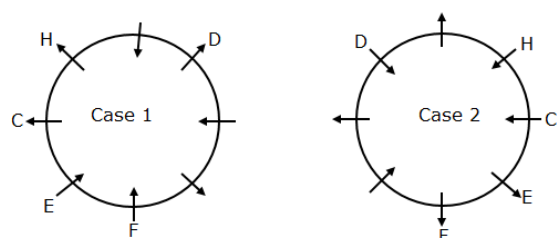
Again we have,

- B faces the same direction as G, who doesn't sit adjacent to A.
- A doesn't face towards the centre.

From the above condition, case 2 gets eliminated, because A faces the centre. Hence, Case-1 shows the final arrangement.
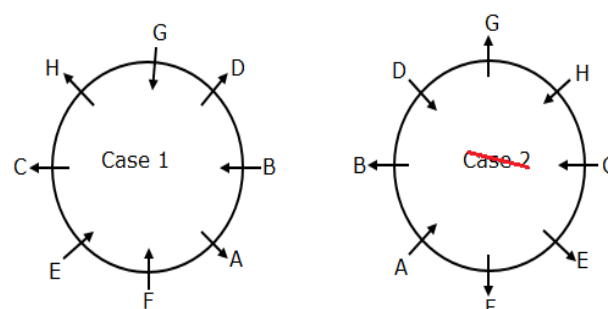
Directions (85–87):
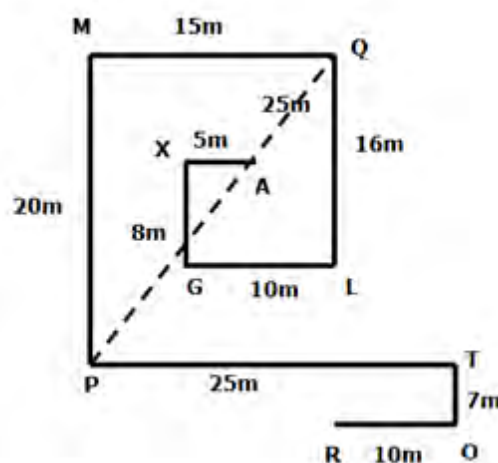
85. Answer: B

86. Answer: C

$15^2 + 20^2 = (PQ)^2$

$\sqrt{(15^2 + 20^2)} = \sqrt{625} = 25m$

87. Answer: E

Directions (88–92):

88. Answer: B

89. Answer: D

(More than two persons are designated between X and W)

90. Answer: B

91. Answer: C

92. Answer: E

Designations	Persons
Chairman	U
Executive Director	R
General Manager	W
Deputy General Manager	T
Assistant General Manager	P
Chief Manager	Y
Senior Manager	X
Manager	S
Probationary Officer	V
Clerk	Q

We have,

- Only two persons are designated between P and S where S is junior to P.
- P is junior to the one who works as DGM.
- As many persons junior to S as senior to W.

Designations	Case1 Persons	Case2 Persons	Case3 Persons
Chairman			W
Executive Director		W	
General Manager	W		
Deputy General Manager			
Assistant General Manager	P		
Chief Manager		P	
Senior Manager			P
Manager	S		
Probationary Officer		S	
Clerk			S

Again we have,

- Only three persons are designated between X and W.
- T is three persons senior to X.

From the above condition Case2 gets eliminated.

Designations	Case1 Persons	~~Case2~~ Persons	Case3 Persons
Chairman			W
Executive Director		W	T
General Manager	W		
Deputy General Manager	T		
Assistant General Manager	P		X
Chief Manager		P	
Senior Manager	X		P
Manager	S		
Probationary Officer		S	
Clerk			S

Again we have,

- V is immediately senior to Q but junior to the one who works as CM.
- The number of persons designated between U and Y is the same as the number of persons junior to Y.

From the above conditions Case3 gets eliminated. Hence Case1 shows the final arrangement

	Case1	Case3
Designations	Persons	Persons
Chairman	U	W
Executive Director	R	T
General Manager	W	
Deputy General Manager	T	
Assistant General Manager	P	X
Chief Manager	Y	
Senior Manager	X	P
Manager	S	V
Probationary Officer	V	Q
Clerk	Q	S

Directions (93–95):

From the given information, the following was determined.

H > L > O (8) > I > N > K > M (2) > J

93. Answer: C

94. Answer: D

95. Answer: A

96. Answer: D

97. Answer: C

98. Answer: E

99. Answer: B

100. Answer: A

Final arrangement:

People
Q
N
P
T
U
O
R
S
M

We have,

- Only two people visited between Q and T.
- Only one person visited between T and N.
- P visited immediately after N.

From the above conditions, there are three possibilities:

Case-1	Case-2	Case-1a
People	**People**	**People**
Q	N	Q
N	P	
P	T	
T		T
	Q	N
		P

Again, we have

- The number of people visited between P and Q is one more than the number of people visited between T and U.
- S visited three people after U.
- Only one person visited between S and O.

After applying the above conditions, case-2 gets eliminated because there is no possibility to place S.

Case-1	~~Case-2~~	Case-1a
People	**People**	**People**
Q	U	U
N	N	O
P	P	Q
T	T	S
U		
O		T
	Q	
S		N
		P

Again, we have

- As many people visited between O and R as after M.
- R does not visit immediately after to both S and T.

After applying the above conditions, case-1a gets eliminated because R visited immediately after S, hence case-1 shows the final arrangement.

Case-1	~~Case-1a~~
People	**People**
Q	U
N	O
P	Q
T	S
U	M
O	T
R	R
S	N
M	P

RBI Assistant Prelims Memory Based Paper
(Memory Based Paper held on 26th March 2022)

English Language

Direction (1-5): In each of the following questions four words are highlighted which may or may not be in their proper place. You are required to interchange the incorrect words in order to make the paragraph both grammatically and contextually correct.

1) The International Monetary Fund **emerging (A)** inflation to **economies (B)** 6.6% in advanced economies and 9.5% in **expects (C)** market and developing **reach (D)**.
a) Both A-D and B-C
b) Only A-D
c) Only B-D
d) Both A-C and B-D
e) No swapping is required.

2) The **slowing down (A)** in Ukraine has been **fighting (B)** and this will likely continue in the **coming (C)** winter months, US intelligence agencies **believe (D)**.
a) Both A-B and C-D
b) Only A-B
c) Only B-D
d) Both A-C and B-D
e) No swapping is required.

3) Financial messaging system SWIFT has **experiment (A)** its **technologies (B)** for a global central bank digital currency network following an eight-month-long **laid out (C)** on different **blueprint (D)** and currencies.
a) Both A-B and C-D
b) Only A-B
c) Both A-D and B-C
d) Both A-C and B-D
e) No swapping is required.

4) China's economy is **slowing down** as it **adapts** to a **punishing** zero-Covid strategy and **weakening** global demand.
a) Both A-B and C-D
b) Only A-B
c) Both A-D and B-C
d) Both A-C and B-D
e) No swapping is required.

5) A man based in Maharashtra's Thane **lodged (A)** a police complaint **alleging (B)** that his younger brother has been held **employer (C)** in Thailand by his **captive (D)** company since last one month.
a) Both A-B and C-D
b) Only C-D
c) Both A-D and B-C
d) Both A-C and B-D

e) No swapping is required.

Directions (6-10): In each question below, four words printed in bold type are given. These are numbered (A), (B), (C) and (D). One these words printed in bold might either is wrongly spelt or inappropriate in the context of the sentence. Find out the word that is inappropriate or wrongly spelt, if any. The number of the word is your answer. If the words printed in bold are correctly spelt and appropriate in the context of the sentence then mark (E), i.e. 'All Correct', as your answer.

6) Natasha **guessed (A)** they were talking about the old prince and **planning (B)** something, and this **disquieted (C)** and **offendeed (D)** her.
a) guessed
b) planning
c) disquieted
d) offendeed
e) All correct

7) He was **bespettered** with mud and had a **pitiful**, weary, and **distracted** air, though at the same time he was **haughty** and self-confident.
a) bespettered
b) pitiful
c) distracted
d) haughty

e) All correct

8) China has **rolled back** its most severe Covid policies - including **forcing** people into **quaraintine** camps - just a week after landmark **protests** against the strict controls.
a) rolled back
b) forcing
c) quaraintine
d) protests
e) All correct

9) India's top court on Friday **ordered** the release of six people **convicted** of **killing** the country's former Prime Minister Rajiv Gandhi, 31 years after their **imprisoinment**.
a) ordered
b) convicted
c) killing
d) imprisoinment
e) All correct

10) Democrats have **cemented (A)** their control of the US Senate by winning a **bitterly (B) fought (C)** seat in Georgia, according to **projections (D)**.
a) cemented
b) bitterly
c) fought
d) projections
e) All correct

Directions (11-15): In the following passage, some of the words have been left out. Each of the blank is indicated by a letter. Find the suitable choice for each blank.

Donald Trump's _____(A)_____ the termination of the Constitution is his most extreme anti-democratic statement yet and seems _____(B)_____ to the sentiments of voters who rejected election deniers in the midterm elections. It may also reflect _____(C)_____ on the part of the former president to _____(D)_____ controversy and fury among his core supporters in order to _____(E)_____ some energy into a so-far lackluster 2024 White House bid.

11) Which of the following Words can appropriately fit in **position A**?
a) call for
b) demand
c) responsibility
a) Only a and b
b) Only a and c
c) Only b and c
d) All a, b, and c
e) None of the above.

12) Which of the following Words can appropriately fit in **position B**?
a) indifferent
b) unobservant
c) oblivious
a) Only a and b
b) Only a and c
c) Only b and c
d) All a, b, and c
e) None of the above.

13) Which of the following Words can appropriately fit in **position C**?
a) desperation
b) contentment
c) misery
a) Only a and b
b) Only a and c
c) Only b and c
d) All a, b, and c
e) None of the above.

14) Which of the following Words can appropriately fit in **position D**?
a) dissuade
b) whip up
c) provoke
a) Only a and b
b) Only a and c
c) Only b and c
d) All a, b, and c
e) None of the above.

15) Which of the following Words can appropriately fit in **position E**?
a) inject
b) remove
c) insert
a) Only a and b
b) Only a and c
c) Only b and c

d) All a, b, and c
e) None of the above.

Direction (16-18): In the following questions, a sentence has been divided into five parts. Choose the part that contains errors from the given alternatives.

16) A rescue operation is underway to (A)/ save an eight-year-old boy (B)/ who has been stuck in a (C)/ narrow well in India since over 16 hours (D)/ No error (E).

a) A
b) B
c) C
d) D
e) E

17) Twenty-five people have been (A)/ arrested in raids across Germany (B)/ on suspicion of plotting (C)/ to overthrow the government (D)/ No error (E).

a) A
b) B
c) C
d) D
e) E

18) The Trump Organization was convicted (A)/ on all counts on Tuesday (B)/ after two days of jury (C)/ deliberation in New York (D)/ No error (E).

a) A

b) B
c) C
d) D
e) E

Direction (19-26): Read the given passage carefully and answer the questions that follow.

The Union government appears determined to turn its conflict with the judiciary over judicial appointments into something unseemly. The sources of friction are two-fold. One is the daily diatribe by Union Law Minister Kiren Rijiju, who appears to have been given an assignment to target the Collegium system with **_trenchant_** criticism of its known, but uncorrected flaws, and top it with unwarranted remarks such as asking the Court not to send any files, if it felt it was sitting on them. The second is the Government's strategy of delaying appointments recommended by the Collegium as a counterblast to its loss of primacy in the matter. A Supreme Court Bench, hearing a contempt petition against the Government for not approving names reiterated by the Collegium, has wondered whether the Government is not acting on the files because the Court did not permit the implementation of the National Judicial Appointments Commission.

There will be many takers for Mr. Rijiju's central point that the collegium system is *opaque*. However, his adverse comments fail to hide the perception that the aim may be to delegitimize the Court. The Government is also violating the prevailing legal position that a recommendation reiterated by the Collegium, after due consideration of its objections, is binding on it.

It is not difficult to bring relations between the judiciary and the executive back on track, if only the two sides are willing to address each other's concerns. The Court has a valid point when it says the uncertainty over the fate of a recommendation for appointment is resulting in eminent lawyers withdrawing their consent or declining invitations to join the Bench. There are instances of the Government ignoring even two or three reiterations, and of the absence of any communication of objections or reservations, if any, that the Government may have about particular candidates. If the current trend continues, it is not difficult to conceive of a situation in which a major verdict that may go against the Government is portrayed by the political leadership as stemming from the hostility of the judiciary and not one on merits. One way of stopping further deterioration is for the Government to clear pending recommendations with due despatch. Another way is for the judiciary to begin or agree to a process of reforms in the way the Collegium functions, especially with regard to expanding the range of consultation and widen the zone of consideration so that the superior judiciary, and those it consults, are more diverse and representative of all sections. *It is also not* **undermining (A)** *the* **constitutional (B)** *of* **possibility (C)** *for the Government to bring about a new* **beyond (D)** *mechanism to make appointments without* **realm (E)** *judicial authority.*

19) Which of the following word (s) is/are **synonym** (s) of the highlighted word "**opaque**"?
a) ambiguous
b) transparent
c) indeterminate
a) Only a and b
b) Only a and c
c) Only b and c
d) All a, b, and c
e) None of the above.

20) What is the correct sequence of the highlighted word?
It is also not **undermining (A)** the **constitutional (B)** of **possibility (C)** for the Government to bring about a

new **beyond (D)** mechanism to make appointments without **realm (E)** judicial authority.

a) CDAEB
b) AECBD
c) EDACB
d) DECBA
e) CEDBA

21) Which of the following consequences will face because of uncertainty on the recommendation for appointments?

a) pending cases take more time for clearing
b) getting a denial from well-experienced lawyers
c) the Bench outrages with great anger

a) Only b
b) Only a and c
c) Only c
d) All a, b, and c
e) None of the above.

22) What will happen "*If the current trend continues*"?

a) a judgment passed by the supreme court which may be against the current government
b) the government passed a verdict in which no arm of democracy can claim supremacy
c) the government represents the supreme court as its enemy.

a) Only a and b
b) Only a and c
c) Only b and c
d) All a, b, and c
e) None of the above.

23) Which of the following cause (s) are responsible for the conflict between the government and the judiciary?

a) a forceful and bitter verbal attack by Union Law Minister on the Collegium system
b) the constitutional principle of separation of powers
c) a delay in the Centre's approval of the names of those recommended by the collegium

a) Only a and b
b) Only a and c
c) Only b and c
d) All a, b, and c
e) None of the above.

24) What can be understood by the line, "**However, his adverse comments fail to hide the perception that the aim may be to delegitimise the Court**," in the context of the given passage?

a) The government aims to terminate the courts' power of appointment
b) Kiren Rijiju's comments are unable to cover the government's perception

c) Kiren Rijiju blindly accepts the recommendations made by the Supreme Court collegium for appointments
a) Only a and b
b) Only a and c
c) Only b and c
d) All a, b, and c
e) None of the above.

25) Which of the following suggestion (s) are given by the author to solve this tussle?
a) the judiciary must come with the transparency in its process
b) the government must clear the pending recommendations
c) the judiciary must change its functioning
a) Only a and b
b) Only a and c
c) Only b and c
d) All a, b, and c
e) None of the above.

26) Which of the following word (s) is/are **antonym** (s) of the highlighted word "**trenchant**"?
a) alleviating
b) soothing
c) forceful
a) Only a and b
b) Only c
c) Only b and c
d) All a, b, and c
e) None of the above.

Direction (27-30): In the following questions, each question is divided into five parts. Rearrange the following parts into a meaningful sentence and mark the option accordingly.

27) Congress to provide them (A)/ as freight railroad workers look to (B)/ have no safety net if they fall ill (C)/ with paid sick days, (D)/ millions of other American employees (E).
a) ABCED
b) BADEC
c) CEADB
d) CDAEB
e) No arrangement required

28) bearish performances this year in an economy marked by (A)/ especially the youngest ones (B)/ stocks and bonds have been turning in volatile (C)/ high inflation and rising interest rates (D)/ but that hasn't deterred most retirement savers (E).
a) ABCED
b) BADEC
c) CADEB
d) CDAEB
e) No arrangement required

29) Indonesia is filled with different (A)/ 1,904,569 square kilometers (B)/ cultures and (C)/ as the world's

largest archipelagic nation (D)/ influences spread out over (E).
a) DACEB
b) BADEC
c) CADEB
d) CDAEB
e) No arrangement required

30) The demand for workers in the US is outpacing (A)/ the supply, and finding the best talent (B)/ is going to be increasingly difficult (C)/ as the world navigates (D)/ a period of heightened economic uncertainty (E).
a) DACEB
b) BADEC
c) CADEB
d) CDAEB
e) No arrangement required

Numerical Ability

Directions (31–40): What value should come in the place of (?) in the following questions?

31) 40% of 120 + 52 * 18 =$?^2$ + 23
a) 41
b) 21
c) 31
d) 51
e) None of these

32) 90 + 6/21 * 168 =? * 2 * 3
a) 23
b) 26

c) 28
d) 33
e) None of these

33) 525 * 3 + 70% * 890 =?
a) 2358
b) 2189
c) 2278
d) 2198
e) None of these

34) ($\sqrt{1764} + \sqrt{324}$) =$?^2$ – 4
a) 4
b) 8
c) 12
d) 10
e) None of these

35) ? * 3 = 15% of 60 * 16 ÷ 12
a) 8
b) 5
c) 2
d) 4
e) None of these

36) (14 * 41 ÷ 2 + 3) – 6 *? = 110
a) 40
b) 10
c) 30
d) 20
e) None of these

37) 9840 – 5680 – 3456 =? + 698
a) 6
b) 5
c) 8

d) 9

e) None of these

38) [31 of 8] – [46 of 5] + [12% of 150] = ? ÷ 4

a) 199

b) 155

c) 144

d) 111

e) None of these

39) (89 – 12) + (33 – 98) + 230 =? * 11

a) 33

b) 23

c) 25

d) 22

e) None of these

40) 27² ÷ 9 =? * 15 + 36

a) 5

b) 3

c) 7

d) 9

e) None of these

Directions (41-45): What value should come in the place of (?) in the following number series?

41) 29, 13, 45, ?, 61, –19

a) –5

b) –3

c) –9

d) –6

e) None of these

42) 2, 2, 5, ?, 58.25, 267.125

a) 20.5

b) 15.5

c) 25.5

d) 30.5

e) None of these

43) 505, 493, 457, 397, ?, 205

a) 323

b) 310

c) 303

d) 313

e) None of these

44) 950, ?, 95, 19, 9.5, 1.9

a) 190

b) 150

c) 250

d) 290

e) None of these

45) 41, 125, ?, 2519, 15119, 105839

a) 605

b) 509

c) 503

d) 606

e) None of these

Directions (46-50): Read the following information carefully and answer the questions.

The given bar graph shows the number of male and female employees working in five different companies A, B, C, D and E in January 2018.

Number of male employees ■ Number of female employees

46) What is the average number of male employees working in all five companies together?
a) 62
b) 50
c) 72
d) 80
e) None of these

47) The total number of employees working in company B is what per cent of the total number of employees working in company D?
a) 172.5%
b) 142.5%
c) 152.5%
d) 162.5%
e) None of these

48) Find the ratio of the number of male employees working in companies C and E together to the number of female employees working in companies A and D together?
a) 9: 19
b) 10: 13

c) 13: 20
d) 11: 17
e) None of these

49) In February, the total number of employees in company B is increased by 20% compared to previous month, then find the total number of employees in company B in February?
a) 234
b) 158
c) 284
d) 164
e) None of these

50) If 3/5th of the female employees are married in Company D, then find the number of unmarried female employees?
a) 24
b) 32
c) 27
d) 39
e) None of these

Directions (51-55): Read the following information carefully and answer the questions.

In a famous museum, the total number of visitors on Sunday is 330. The ratio of the number of male visitors and female visitors on Sunday is 5: 6. The number of female visitors on Monday is the same as the number of male visitors on

Sunday. The number of male visitors on Monday is 30 less than the number of female visitors on Monday. The number of male visitors on Tuesday is 2/3 rd of the number of male visitors on Monday. The number of female visitors on Tuesday is 20 more than the number of male visitors on Tuesday.

51) Find the total number of visitors on Tuesday?

a) 190

b) 140

c) 120

d) 180

e) None of these

52) What is the ratio of the total number of male visitors to the total number of female visitors?

a) 35: 43

b) 30: 47

c) 37: 45

d) 33: 40

e) None of these

53) The number of male visitors on Monday is what percentage more/less than the number of female visitors on Sunday?

a) 25.25%

b) 30.30%

c) 33.33%

d) 36.36%

e) None of these

54) What is the average number of male visitors who went to the museum on all three given days?

a) 116.7

b) 113.9

c) 115.8

d) 119.4

e) None of these

55) If the total number of visitors on Wednesday is 70 more than the total number of visitors on Sunday, then find the total number of visitors on Wednesday?

a) 550

b) 400

c) 500

d) 450

e) None of these

56) In a mixture of 144 litres, the ratio of milk and water is 2: 1 respectively. How many litres of water should be added to make the ratio of milk and water in the mixture 16: 9?

a) 8 litres

b) 5 litres

c) 6 litres

d) 9 litres

e) None of these

57) Average marks of 45 students in a class is 60, if two students whose scores 192 and 168 are excluded and two students from different classes

are included in that class, now average marks of that class is decreased by 5. Find the average marks of two students who are included from the other class.

a) 69.5
b) 67.5
c) 68.5
d) 66.5
e) Can't be determined

58) In an election between two candidates, the winner got 65% of the total valid votes and 20% of the total votes were declared invalid. If the total number of votes is 35000, then find the number of valid votes got by the loser?

a) 12800
b) 10800
c) 9800
d) 8800
e) None of these

59) Sonu borrowed Rs. 12000 from Manu at simple interest. After 3 years, Manu received Rs. 5400 as interest. Find the rate of interest?

a) 15%
b) 18%
c) 20%
d) 12%
e) None of these

60) A can do a piece of work in 12 days while B can do the same work in 18 days. They started working together, but after 4 days, B left the work. How long A takes to complete the remaining work?

a) 5 (¼)days
b) 3 (1/3) days
c) 4 (1/5) days
d) 5 (1/3) days
e) None of these

61) P, Q and R started a business in the ratio of investment 6: 10: 15 respectively. After 6 months, Q increased his investment by 30%. If the overall profit is Rs.5850, then find the R's profit?

a) Rs.2700
b) Rs.2500
c) Rs.2100
d) Rs.2400
e) None of these

62) A table when sold at a discount of Rs.165, the shopkeeper earns a profit of 125% and if it is sold at no discount, then the profit will be 180%. Find the cost price of the table?

a) Rs.250
b) Rs.350
c) Rs.300
d) Rs.400
e) None of these

63) A cistern is filled in 10 hours by three pipes P, Q and R. The pipe P is

twice as fast as Q while R is twice as fast as P. How much time will pipe P alone take to fill the empty tank? (Level: Easy)

a) 35 hours
b) 31 hours
c) 45 hours
d) 39 hours
e) None of these

64) The ratio of two numbers A and B is 19: 11 while the ratio of two numbers B and C is 11: 13. If the sum of three numbers A, B and C is 215, then find the number B? (Level: Easy)

a) 65
b) 55
c) 35
d) 45
e) None of these

65) Anu deposited Rs.720 at compound interest. The amount gets thrice of itself after 5 years. What will be the amount after 20 years? (Level: Easy to moderate)

a) Rs.68440
b) Rs.38560
c) Rs.48950
d) Rs.58320
e) None of these

Reasoning Ability

Directions (66-70): Study the following information carefully and answer the questions given below

Eight persons i.e., A, B, C, D, E, F, G, and H are sitting around a circular table but not necessarily in the same order. All of them are facing towards the centre.

B sits second to the right of E. One person sits between A and B. F sits opposite to H. Both F and H do not sit immediate left of E. G sits second to the left of H. A doesn't sit adjacent to G. D doesn't face B.

66. Who sits second to the left of C?

(a) Person who sits opposite to E
(b) E
(c) D
(d) Person who sits second to the right of F
(e) None of these

67. How many persons sit between C and B?

(a) One
(b) Two
(c) Three
(d) Four
(e) More than four

68. Who among the following sits immediate right of D?

I. The one who sits second to the right of E

II. B

III. The one who sits third to the right of H
a) Only II
b) Only III
c) Only II and III
d) Only I and II
e) None of these

69. What is the position of E with respect to G?
a) 3rd to the right
b) 2nd to the left
c) 4th to the right
d) Immediate left
e) Immediate right

70. Four of the following five are alike in a certain way based on a group, find the one that does not belong to that group.
a) A-E
b) D-G
c) B-C
d) C-H
e) F-H

Direction (71-74): Study the following information carefully and answer the below questions.
In a certain code language
'Addition Geometry Algebra Angle' means **'xy mg pt gk'**,
'Geometry Division Subtraction Fraction' means **'mg rg km ls'**,
'Arithmetic Addition Subtraction Coefficient' means **'xy km st jp'**,

' Algebra Division Factor Area ' means **'pt ls ms qv'**
71. What does "rg" represent in a code language?
a) Algebra
b) Fraction
c) Geometry
d) Division
e) Subtraction

72. What is the code for 'Factor Addition' in the given language?
a) km st
b) ms xy
c) qv xy
d) ls km
e) Can't be determined

73. If "Angle Area" represents a code "qv gk" then what does "ms km" represent in a code language?
a) Division Algebra
b) coefficient Factor
c) Factor Subtraction
d) Subtraction Division
e) Division Factor

74. What is the code for 'Division' in the given language?
a) xy
b) mg
c) **pt**
d) gk
e) None of these

Direction (75-79): Study the following information carefully and answer the below questions

Eight persons, L, M, N, O, P, Q, R, and S joined the NCC training camp in different months- March, April, May, June, July, August, September, and October of the same year but not necessarily in the same order.

S joined the camp in the month which has an even number of days. P joined three persons after S. Only one person joined between P and R who joined before P. M joined immediately before P. The number of persons joined between P and S is the same as the number of persons joined between M and N. N joined before M. O joined immediately before Q. L joined after Q but not joined adjacent to Q.

75. Who among the following person joined the NCC camp in September?

a) The one who joined two persons after Q

b) N

c) The one who joined immediately before L

d) O

e) Q

76. How many persons joined the camp after N?

a) As many persons joined the camp before S

b) Four

c) Five

d) Six

e) As many persons joined the camp between S and P

77. If all the persons are arranged in alphabetical order from March, then how many persons remain in the same position?

a) Two

b) Three

c) One

d) Four

e) None

78. N joined the Camp in which of the following month?

a) June

b) March

c) April

d) May

e) July

79. Which of the following statement is true?

a) Only two persons joined between O and R

b) R joined immediately after S

c) P joined immediately before R

d) No one joined between O and N

e) All are true

Direction (80-84): In each of the following questions, the relationship between different

elements is shown in the statements followed by two conclusions. Find the conclusion which is definitely true.

80. Statements:

X ≤ G < N < Y = P > H > Q

Conclusions:

I. P > X

II. N < Q

a) If only conclusion I is true.

b) If only conclusion II is true.

c) If either conclusion I or II is true.

d) If neither conclusion I nor II is true.

e) If both conclusions I and II are true.

81. Statements:

G > Q ≥ B = S ≥ N = T ≥ Z

Conclusions:

I. Q > Z

II. Z = Q

a) If only conclusion I is true.

b) If only conclusion II is true.

c) If either conclusion I or II is true.

d) If neither conclusion I nor II is true.

e) If both conclusions I and II are true.

82. Statements:

B < N < E ≤ P = F ≤ T > W = D > J

Conclusions:

I) E ≤ T

II) T ≥ J

a) If only conclusion I is true.

b) If only conclusion II is true.

c) If either conclusion I or II is true.

d) If neither conclusion I nor II is true.

e) If both conclusions I and II are true.

83. Statements:

B > J > K = E ≥ G < N ≥ L ≤ C = D

Conclusions:

I) G ≤ B

II) D < E

a) If only conclusion I is true.

b) If only conclusion II is true.

c) If either conclusion I or II is true.

d) If neither conclusion I nor II is true.

e) If both conclusions I and II are true.

Direction (84-86): Study the following information carefully and answer the below questions

Six books – Physics, Chemistry, Biology, English, Hindi, and Maths contain different number of pages. English book contains less pages than only two books. Physics book contains more pages than Biology book but less than Maths book. The biology book does not contain the least number of pages. Maths book contains less pages than Chemistry book. The book which contains the third-lowest number of pages contains 85 pages.

84. How many books contain more pages than Maths book?

a) Four

b) None

c) Five

d) Two
e) One

85. How many books have more pages than Biology book but less pages than Maths book?
a) Four
b) None
c) Five
d) Two
e) One

86. Which of the following book contains the highest number of pages?
a) Physics
b) Chemistry
c) Biology
d) English
e) Hindi

Direction (87–91): Study the following information carefully and answer the below questions

Ten persons are sitting in the two parallel rows and facing each other. In Row1 A, B, C, D, and E are sitting and facing south. In row2 H, I, J, K, and L are sitting and facing north but not necessarily in the same order.

I sits third to the right of L. B sits opposite to L. A sits second to the left of B. The number of persons sitting between B and A is the same as the number of persons sitting between L and K. C and I are sitting opposite to each other. Neither D nor E sits adjacent to C. E sits to the left of B. J and E are not sitting opposite to each other.

87. Who among the following person sits second to the right of H?
a) K
b) J
c) H
d) I
e) None of the above

88. Who among the following person sits between B and C?
a) E
b) A
c) D
d) Both a and b
e) Both b and c

89. Who among the following pair does not sit opposite to each other?
a) DJ
b) BH
c) CI
d) AK
e) None of the above

90. Who among the following person sits opposite to K?
a) C
b) B
c) A
d) D
e) E

91. Four of the following five are alike in a certain way and form a group. who among the following person does not belong to the group?
a) J
b) I
c) C
d) D
e) L

Direction (92-95): Read the following information carefully and answer the questions given below.

S 1 @ G H 3 K 2 A # L 6 W $ E 8 R U % 5 ^ P 9 Z * I V & O 7 M 4

92. If all the consonants are dropped, then which of the following element will be 17th from the right end?
a) 2
b) #
c) A
d) 6
e) E

93. If the last 15 elements are reversed, then which of the following element is 22nd from the left end?
a) O
b) *
c) I
d) V
e) &

94. Find the odd one out?
a) S@H
b) G32
c) ALW
d) U5P
e) IO4

95. How many vowels are immediately preceded by a number and immediately followed by a symbol in the given series?
a) Two
b) One
c) Three
d) Four
e) None of the above

Direction (96-98): Study the following information carefully and answer the below questions

Point M is 10m is north of Point Q which is 8m west of Point P. Point T is 12m west of Point S. Point N is 8m east of Point G. Point T is 14m south of Point G. Point P is 9m north of Point S. Point A is 10m south of Point B which is 10m west of Point M.

96. What is the direction of point A with respect to point S?
a) East
b) North-west
c) North-East
d) South-east
e) South-west

97. What is the shortest distance between P and A?
a) 17m
b) 16m
c) 15m
d) 14m
e) 18m

98. What is the shortest distance between point P and point T?
a) 14m
b) 8m
c) 10m
d) 15m
e) 20m

99) If the number "218639457", the digits are arranged in ascending order from the left end, Then what is the sum of the digits which is third

from the left end and second from the right end?
a) 10
b) 12
c) 11
d) 13
e) 14

100) How many such pairs of letters are there in the word " MALEFICENT " which have as many letters between them as there are in the English alphabetical series (both forward and backward)?
a) One
b) Two
c) Three
d) More than three
e) None

ANSWER WITH EXPLANATION

1) Answer: D
The correct sentence:
The International Monetary Fund **expects** inflation to **reach** 6.6% in advanced economies and 9.5% in **emerging** market and developing **economies**.
Hence, option D is the correct answer.

2) Answer: B
The correct sentence:

The **fighting** in Ukraine has been **slowing down** and this will likely continue in the **coming** winter months, US intelligence agencies **believe**.
Hence, option B is the correct answer.

3) Answer: D
The correct sentence:
Financial messaging system SWIFT has **laid out** its **blueprint** for a global central bank digital currency network following an eight-month-

long **experiment** on different **technologies** and currencies.

Hence, option D is the correct answer.

4) Answer: E
The sentence is correct.
Hence, option E is the correct answer.

5) Answer: B
The correct sentence:
A man based in Maharashtra's Thane **lodged** a police complaint **alleging** that his younger brother has been held **captive** in Thailand by his **employer** company since last one month.
Hence, option B is the correct answer.

6) Answer: D
Offendeed: incorrectly spelled.
The correct word: **offended**
Hence, option D is the correct answer.

7) Answer: A
Bespettered: incorrectly spelled.
The correct word: **bespattered**
Hence, option A is the correct answer.

8) Answer: C
Quaraintine: incorrectly spelled.
The correct word: **quarantine**

Hence, option C is the correct answer.

9) Answer: D
Imprisoinment: incorrectly spelled.
The correct word: **imprisonment**
Hence, option D is the correct answer.

10) Answer: E
All words are correctly spelled.
Hence, option E is the correct answer.

11) Answer: A
The sentence tells us about Donald Trump's demand for the termination.
Call for: publicly ask for or demand something.
Responsibility: **contextually incorrect**.
Hence, option A is the correct answer.

12) Answer: D
The given sentence seeks to convey the unawareness of Donald Trump regarding voters' sentiments.
Oblivious: not noticing or realizing what is happening around you
All the given **words are synonyms** of each other.
Hence, option D is the correct answer.

13) Answer: B

The given sentence says that this statement shows Donald Trump's lost hope.

Desperation: loss of hope and surrender to despair.

Contentment: a feeling of happy satisfaction (**gives opposite meaning**)

Hence, option B is the correct answer.

14) Answer: C

The sentence says that Donald Trump's statement provokes its supporters to add some energy in the 2024 White House bid.

Whip up: deliberately excite **or provoke** someone.

Dissuade: to persuade somebody not to do something (**contextually incorrect**)

Hence, option C is the correct answer.

15) Answer: B

The sentence says that Donald Trump's statement provokes its supporters to add some energy in the 2024 White House bid.

Inject: to add something; **insert**

Remove: gives the opposite meaning.

Hence, option B is the correct answer.

16) Answer: D

Since must be replaced by **for**.
For: a period from start to end
Since: a point from then to now
Hence, option D is the correct answer.

17) Answer: E

The sentence is free from error.
Hence, option E is the correct answer.

18) Answer: D

deliberation must be replaced by **deliberations**. (as adjective "**two**" represents this noun)

Hence, option D is the correct answer.

19) Answer: B

Opaque: difficult to understand; not clear; **indeterminate; ambiguous**
Transparent: antonyms
Hence, option B is the correct answer.

20) Answer: D

The correct sentence would be:

It is also not **beyond** the **realm** of **possibility** for the Government to bring about a new **constitutional** mechanism to make appointments without **undermining** judicial authority.

Hence, option D is the correct answer.

21) Answer: A

Refer to: The Court has a valid point when it says the **uncertainty over the fate of a recommendation for appointment is** *resulting in eminent lawyers withdrawing their consent or declining invitations* **to join the Bench**.

Hence, option A is the correct answer.

22) Answer: B

Refer to: If the current trend continues, it is not difficult to conceive of a situation in which a major verdict that ***may go against the Government*** is ***portrayed by the political leadership as stemming from the*** *hostility* ***of the judiciary and not one on merits***.

Statement b: OUT OF CONTEXT

Hence, option B is the correct answer.

23) Answer: B

Refer to: The sources of friction are two-fold. **One** is the **daily diatribe by Union Law Minister Kiren Rijiju**, who appears to have been given an assignment **to target the Collegium system** with **trenchant criticism** of its known, but uncorrected flaws, and top it with unwarranted remarks such as asking the Court not to send any files, if it felt it was sitting on them. The **second** is the **Government's strategy of delaying**

appointments recommended by the Collegium as a counterblast to its loss of primacy in the matter.

Statement b: OUT OF CONTEXT

Hence, option B is the correct answer.

24) Answer: A

Refer to: this line says that his comments are directly targeted to the Collegium and favored the Government.

Hence, only **statements a and b** are correct.

Statement c: totally out of context.

Hence, option A is the correct answer.

25) Answer: E

Refer to: **One way of stopping further** deterioration is for the Government **to clear pending recommendations** with due despatch. **Another way is for the judiciary** to begin or agree to a ***process of reforms (change its functioning)* in the way the Collegium functions**, especially **with regard to expanding the range of consultation and widen the zone of consideration** (***transparency in its process***) so that the superior judiciary, and those it consults, are more diverse and representative of all sections.

Hence, option E is the correct answer.

26) Answer: A
Trenchant: **severe**, expressing strong criticism or **forceful** opinions
Alleviating; soothing: **antonyms**.
Hence, option A is the correct answer.

27) Answer: B
The correct sentence would be:
As freight railroad workers look to Congress to provide them with paid sick days, millions of other American employees have no safety net if they fall ill.
Hence, option B is the correct answer.

28) Answer: C
The correct sentence would be:
Stocks and bonds have been turning in volatile, bearish performances this year in an economy marked by high inflation and rising interest rates, but that has not deterred most retirement savers, especially the youngest ones.
Hence, option C is the correct answer.

29) Answer: A
The correct sentence would be:

As the world's largest archipelagic nation, Indonesia is filled with different cultures and influences spread out over 1,904,569 square kilometers.
Hence, option A is the correct answer.

30) Answer: E
The sentence is correct.
Hence, option E is the correct answer.

31) Answer: C
40% of 120 + 52 * 18 = x^2 + 23
48 + 936 = x^2 + 23
984 = x^2 + 23
x = $\sqrt{961}$ = 31

32) Answer: A
90 + 6/21 * 168 = x * 2 * 3
90 + 48 = x * 2 *3
138 = x * 6
x = 23

33) Answer: D
525 * 3 + 70% * 890 = x
1575 + 623 = x
2198 = x

34) Answer: B
($\sqrt{1764}$ + $\sqrt{324}$) = x^2 – 4
42 + 18 = x^2 – 4
60 = x^2 – 4
64 = x^2
x = 8

35) Answer: D

x * 3 = 15% of 60 * 16 ÷ 12

x * 3 = 9 * 16 ÷ 12

x = 12/3 = 4

36) Answer: C

(14 * 41 ÷ 2 + 3) − 6 * x = 110

290 − 6x = 110

x = 180/6 = 30

37) Answer: A

9840 − 5680 − 3456 = x + 698

704 = x + 698

x = 6

38) Answer: C

[31 of 8] − [46 of 5] + [12% of 150] = x ÷ 4

248 − 230 + 18 = x ÷ 4

x = 144

39) Answer: D

(89 − 12) + (33 − 98) + 230 = x * 11

77 − 65 + 230 = x * 11

242 = x * 11

x = 22

40) Answer: B

27^2 ÷ 9 = x * 15 + 36

81 = x * 15 + 36

x = 45 / 15 = 3

41) Answer: B

29 − 16 = 13

13 + 32 = 45

45 − 48 = **−3**

−3 + 64 = 61

61 − 80 = −19

42) Answer: B

2 * 0.5 = 1 + 1 = 2

2 * 1.5 = 3 + 2 = 5

5 * 2.5 = 12.5 + 3 = **15.5**

15.5 * 3.5 = 54.25 + 4 = 58.25

58.25 * 4.5 = 262.125 + 5 = 267.125

43) Answer: D

505 − (12*1) = 493

493 - (12*3) = 457

457 − (12*5) = 397

397 - (12*7) = **313**

313 − (12*9) = 205

44) Answer: A

950/5 = **190**

190/2 = 95

95/5 = 19

19/2 = 9.5

9.5/5 = 1.9

45) Answer: C

41 * 3 = 123 + 2 = 125

125 * 4 = 500 + 3 = **503**

503 * 5 = 2515 + 4 = 2519

2519 * 6 = 15114 + 5 = 15119

15119 * 7 = 105833 + 6 = 105839

46) Answer: A

Required average = (80+60+75+40+55) / 5 = 62

47) Answer: D

Required percentage = 195/120 * 100
= 162.5%

48) Answer: C
Required ratio = 130: 200 => 13: 20

49) Answer: A
Total number of employees = 60 + 135 = 195
20% increase => 195 * 120/100 = 234

50) Answer: B
Required number = 2/5 * 80 = 32

Directions (51-55):
Number of male visitors on Sunday = 330 * 5/11 = 150
Number of female visitors on Sunday = 330 − 150 = 180
Number of female visitors on Monday = 150
Number of male visitors on Monday = 150 − 30 = 120
Number of male visitors on Tuesday = 120 * 2/3 = 80
Number of female visitors on Tuesday = 80 + 20 = 100

Number of visitors	Male	Female
Sunday	150	180
Monday	120	150
Tuesday	80	100

51) Answer: D
Total number of visitors on Tuesday

= 100 + 80 = 180

52) Answer: A
Required ratio = (150+120+80): (180+150+100) => 350 : 430 => 35 : 43

53) Answer: C
Required percentage = (180−120) / 180 * 100 = 33.33%

54) Answer: A
Required average = (150+120+80) / 3 = 350/3 = 116.7

55) Answer: B
Total number of visitors on Wednesday = 70 + 150 + 180 = 400

56) Answer: C
Quantity of milk = 144 * 2/3 = 96 litres
Quantity of water = 144 − 96 = 48 litres
96 / (48+x) = 16 / 9
864 = 768 + 16x
x = 96/16 = 6 litres

57) Answer: B
(Marks of 43 students + 192 + 168) = 60 x 45.......... (1)
(Marks of 43 students + a + b) = 45 x 55................ (2)
Subtracting (2) from (1)
= (192 + 168 − a − b) = 45 x 5
= (a + b) = 135
Required average = (135)/2 = 67.5
Hence answer is option B

58) Answer: C
Total valid votes = 35000 * 80/100 = 28000
Number of valid votes got by loser = 35/100 * 28000 = 9800

59) Answer: A
5400 = 12000 * r * 3/100
r = 15 %

60) Answer: D
A = 12, B = 18
Total work = 36
A and B 's one day work = 3 + 2 = 5 units
In 4 days, 5 * 4 = 20 work is completed
To complete remaining 16 work, A takes => 12 * 16 / 36 = 16/3 = 5 (1/3) days

61) Answer: A
New ratio = 6x * 12: 10x*6 + 10x*130/100 * 6: 15*12
=> 72: 138: 180 => 12 : 23 : 30
R's profit = 30/65 * 5850 = 2700

62) Answer: C
The difference in SP = Discount of Rs.165
180% – 125% = 165
55% = 165
Then 100% gives the CP of the table
CP = 100*165/55 = Rs. 300

63) Answer: A

Let x be the time taken by Pipe Q
P takes x/2 hours and R takes x/4 hours
2/x + 1/x + 4/x = 1/10
7/x = 1/10
x = 70
Time taken by P = 70/2 = 35 hours

64) Answer: B
The Ratio of A, B and C

A	B	C
19	11	11
11	11	13
_____		
19	11	13

=> 19: 11: 13
Number B = 215 * 11/ 43 = 55

65) Answer: D
Amount = $P (1 + R/100)^5 = 3P$
$(1 + R/100)^5 = 3$
Amount after 20 years,
$P (1 + R/100)^{20}$ => $P((1 + R/100)^5)^4$ => $P*3^4$ => 81P
Required amount = 81 * P => 81 * 720 = Rs. 58320

Directions (66–70):
66. Answer: A
67. Answer: C
68. Answer: B
69. Answer: E
70. Answer: D
As per the given statements,
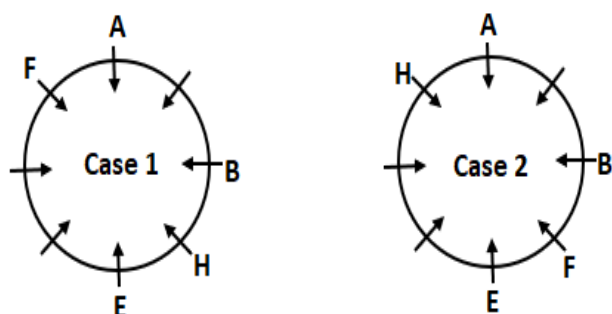B sits second to the right of E.
One person sits between A and B.
F sits opposite to H.

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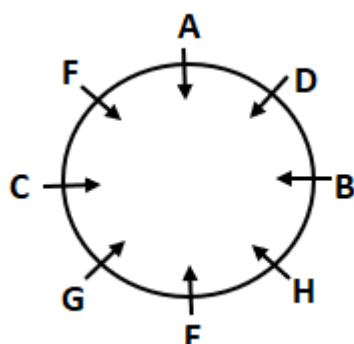Both F and H do not sit immediate left of E.

Here, we have two possible cases;

G sits second to the left of H.

A doesn't sit adjacent to G. Here, Case 2 gets eliminated.

D doesn't face B. Hence, the final arrangement will be,

Direction (71–74):

71. Answer: B

72. Answer: E

73. Answer: C

74. Answer: E

Words	Code	Words	Code
Addition	Xy	Geometry	mg
Algebra	Pt	Angle	gk
Division	Ls	Subtraction	km
Fraction	Rg	Arithmetic/ coefficient	st/jp
Factor/Area	ms/qv		

Direction (75–79):

75. Answer: C

76. Answer: C

77. Answer: C

78. Answer: D

79. Answer: B

Month	Person
March	O
April	Q
May	N
June	S
July	R
August	M
September	P
October	L

We have,

- S joined the camp in the month which has an even number of days.
- P joined three persons after S.
- Only one person joined between P and R who joined before P.

From the above condition, there are two possibilities.

	Case1	Case2
March		
April	S	
May	R	
June		S
July	P	R
August		
September		P
October		

Again we have,

- M joined immediately before P.
- The number of persons joined between P and S is the same as the number of persons joined between M and N.
- N joined before M.

	Case1	Case2
March	N	
April	S	
May	R	N
June	M	S
July	P	R
August		M
September		P
October		

Again we have,

- O joined immediately before Q.
- L joined after Q but not joined adjacent to Q.

From the above condition, case1 gets eliminated. Case2 shows the final arrangement.

	~~Case1~~	Case2
March	N	O
April	S	Q
May	R	N
June	M	S
July	P	R
August	O	M
September	Q	P
October	L	L

80. Answer: A
I. P > X (X ≤ G < N < Y = P)→True
II. N < Q (N < Y = P > H > Q)→False
Only conclusion I is true.

81. Answer: C
I. Q > Z (Q ≥ B = S ≥ N = T ≥ Z)→False
II. Z = Q (Q ≥ B = S ≥ N = T ≥ Z)→False
Either conclusion I or II is true.

82. Answer: A
I) E ≤ T (E ≤ P = F ≤ T) –> True
II) T ≥ J (T > W= D > J) –> False
Only conclusion I is true.

83. Answer: D
I) G ≤ B (B > J > K = E ≥ G) –> False
II) D < E (E ≥ G < N ≥ L ≤ C = D) –> False
Neither conclusion I nor II is true

Direction (84–86):

84. Answer: E

85. Answer: D

86. Answer: B

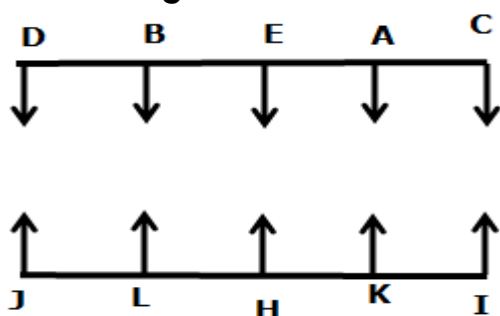| Books	Chemistry	Maths	English	Physics	Biology	Hindi
Pages				85		

Direction (87–91):

87. Answer: D

88. Answer: D

89. Answer: B

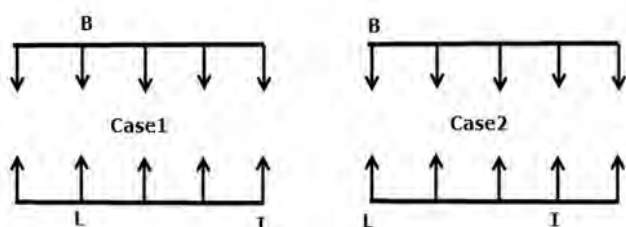**90. Answer: C**

91. Answer: E

Final Arrangement
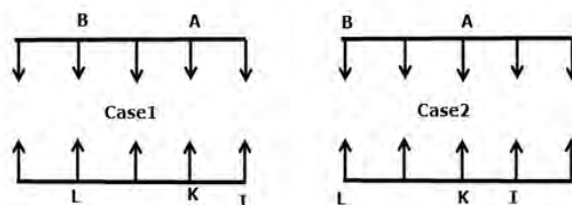

We have,

- I sits third to the right of L.
- B sits opposite to L.

From the above condition, there are two possibilities.

Again we have,

- A sits second to the left of B.

- The number of persons sitting between B and A is the same as the number of persons sitting between L and K.

Again we have,

- C and I are sitting opposite to each other.
- Neither D nor E sits adjacent to C.
- E sits to the left of B.
- J and E are not sitting opposite to each other.

From the above condition, case2 gets eliminated. Case1 shows the final arrangement.
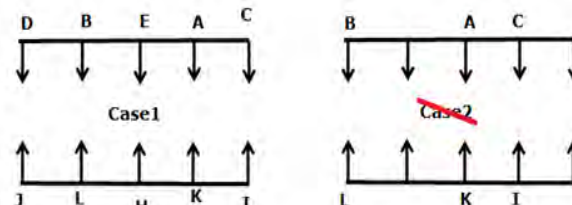
92. Answer: C

Given Series

S 1 @ G H 3 K 2 A # L 6 W $ E 8 R U % 5 ^ P 9 Z * I V & O 7 M 4

All consonants are dropped

1 @ 3 2 A # 6 $ E 8 U % 5 ^ 9 * I & O 7 4

93. Answer: E

Given Series

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S 1 @ G H 3 K 2 A # L 6 W $ E 8 R U % 5
^ P 9 Z * I V & O 7 M 4
Last 15 elements are reversed
S 1 @ G H 3 K 2 A # L 6 W $ E 8 R **4M 7**
O & V I * Z 9 P ^ 5 % U

94. Answer: E

95. Answer: B
Given Series
S 1 @ G H 3 K 2 A # L 6 W $ E 8 R U % 5
^ P 9 Z * I V & O 7 M 4
Required order-> Number- Vowel-
Symbol
S 1 @ G H 3 K 2 **A #** L 6 W $ E 8 R U % 5
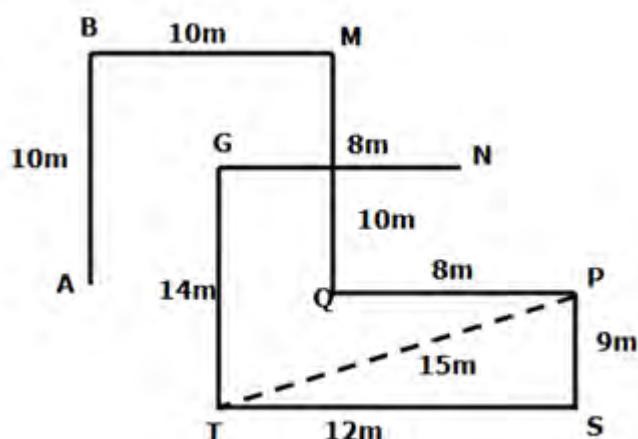^ P 9 Z * I V & O 7 M 4

Direction (96-98):
96. Answer: B
97. Answer: E
98. Answer: D
$\sqrt{(12)^2+(9)^2}=(TP)$
$\sqrt{144+81}=\sqrt{225}=15m$

99. Answer: C
218639457
12**3**4567**8**9
3+8=11

100. Answer: B

MALEFICENT

Hence, option B is correct.

Vocabulary

1. Exhorted(verb)

Strongly encourage or urge (someone) to do something

Synonyms- Press, Call on, Try to persuade
Antonyms- Discourage

Example- I exhorted her to be a good child

2. Slurs(noun)

A remark that criticizes someone and is likely to have a harmful effect on their reputation

Synonyms- Insult, Offence, Sarcasm
Antonyms- Compliment, Praise

Example- His comments cast a slur on the integrity of his employees

3. Communal(adjective)

Involving different groups of people in a community

Synonyms- Shared, Common, Joint
Antonyms- Private, Individual

Example- Violent communal riots

4. Spectacular(adjective)

Very impressive to see

Synonyms- Striking, Picturesque, Amazing
Antonyms- Dull

Example- Spectacular mountain scenery

5. Solidarity(noun)

Agreement between and support for the members of the group

Synonyms- Unanimity, unity, harmony
Antonyms- Schism, Discord

Example- Factory workers voiced solidarity with the striking students

6. Vindictive(adjective)

Wanting or trying to hurt somebody without good reason

Synonyms- Vengeful, Avenging, Implacable
Antonyms- Forgiving

Example- The criticism was both vindictive and personalized

7. Thorny(adjective)

Causing difficulty or disagreement

Synonyms- Problematic, Tricky, Ticklish
Antonyms- Easy, Uncomplicated

Example- A thorny problem for our team to solve

8. Contiguous(adjective)

In contact with something; next to each other

Synonyms- Adjacent, Adjoining, Abutting
Antonyms- Distant

Example- Five hundred contiguous dictionary entries

9. Tutelage(noun)

Protection of or authority over someone or something

Synonyms- Tutoring, Instruction
Antonyms- Independence, Discretion

Example- The precious metals were kept in the temples under the tutelage of the deities

10. Expedite(verb)

To make something happen more quickly

Synonyms- Speed up, Accelerate, Hurry
Antonyms- Delay, Hinder

Example- He promised to expedite economic reforms

11. Foe(noun)

An enemy

Synonyms- Adversary, Opponent
Antonyms- Friend

Example- His work was praised by friends and foes alike

12. Détente(noun)

An improvement in the relationship between two or more countries which have been unfriendly towards each other in the past

Synonyms- Amity, Relief
Antonyms- Hostility, Quarrel
Example- His policy of arms control and détente with the Soviet Union

13. Put All its Eggs in one Basket(Idiom)

To depend for its success on a single person or plan of action

Synonyms- Attempt, Gamble, Jeopardize
Antonyms- Aim, Plan, Understand

Example- I am applying for several jobs because I don't really want to put all my eggs in one basket

14. Numb(adjective)

Not able to feel anything; not able to move

Synonyms- Deadening, Desensitizing
Antonyms- Sensitive, Responsive

Example- The cold had numbed her senses

15. Hammering(noun)

A very bad defeat; an occasion when someone is defeated completely

Synonyms- Criticize, Attack, Beat
Antonyms- Praise

Example- The city took a real hammering during the war

16. On the Horizon(idiom)

Likely to happen or exist soon

Synonyms- Impending, Imminent
Antonyms- Avoidable, Escapable, Unlikely

Example- Trouble could be on the horizon

September Vocabulary

17. Deluged(verb)

To cover something with a lot of water; inundate with a great quantity of something

Synonyms- Inundate, Overwhelm, Flood
Antonyms- Drip, Drought, Trickle

Example- He has been deluged with offers of work

18. Vagaries(noun)

An unexpected and inexplicable change in something

Synonyms- Quirk, Idiosyncrasy, Peculiarity
Antonyms- Actuality, Accuracy, Truth

Example- The vagaries of the weather

19. Jurisprudence(noun)

The study of law and the principle on which law is based

Synonyms- Legal philosophy, Constitution
Antonyms- Transgression, Lawlessness
Example- she had applied to the college to read jurisprudence and was invited to attend an interview

20. Stark(adjective)

Completely; Extremely

Synonyms- Utter, Sharp, Sheer
Antonyms- Indistinct, Covered

Example- He came running back in stark terror

21. Frenetic(Adjective)

Wild, excited, and uncontrolled

Synonyms- Fevered, Hectic, Tumultuous
Antonyms- Calm

Example- The celebration was noisy and frenetic

22. Juxtaposed(adjective)

Placed side by side often for comparison

Synonyms- Compare, Contrast, Collocate
Antonyms- Split, Unlink, Unchain

Example- Immediate reactions from the day were juxtaposed with interviews conducted after the event

23. Clout(noun)

Influence and power especially in politics or business

Synonyms- Leverage, Control, Mastery
Antonyms- Impotency, Powerlessness, Weakness

Example- I knew she carried a lot of clout

24. Factotum(noun)

An employee who does all kinds of work

Synonyms- Servant, housekeeper, housemaid
Antonyms- boss, head

Example- We need a factotum to take care of the workshop

25. Jinx(noun)

Someone or something believed to bring bad luck

Synonyms- Curse, Bewitch
Antonyms- Boon, Benefit

Example- This play is jinxed

26. Last Laugh(noun)

The satisfaction of ultimate triumph or success especially after being scorned or regarded as a failure

Synonyms- Conquer, Dominate, Flourish
Antonyms- Fail, Forfeit, Languish
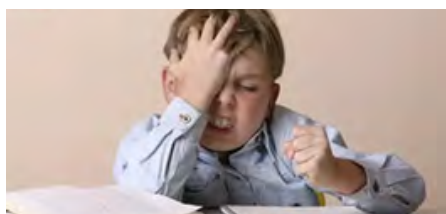
Example- He got the last laugh on his early critics

27. Unenviable(adjective)

Difficult, undesirable, or unpleasant

Synonyms- Disagreeable, Unpleasant
Antonyms- Enviable, Desirable
Example- An unenviable reputation for drunkenness

28. Scupper(verb)

To defeat or put an end to

Synonyms- To overwhelm, Ruin, or spoil
Antonyms- Break, Abstain, Disengage

Example- Arriving late for the interview scuppered my chances of getting the job

29. Laureates(noun)

A person who has been given a very high honor because of their ability in a subject of study

Synonyms- Honorable, Revered
Antonyms- Inglorious, Obscure

Example- A noble laureate

30. Vendetta(noun)

A serious argument or dispute between two people or groups which lasts for a long time

Synonyms- Feud, Blood feud, Quarrel
Antonyms- Agreement, Forgiveness, Calm

Example- He has accused the British media of pursuing a vendetta against him

31. Vilification(noun)

The act of defaming or speaking ill of someone or something

Synonyms- Condemnation, Criticism
Antonyms- Priase
Example- The widespread vilification of politicians

32. Scapegoat(noun)

Someone who is blamed or punished for another's faults or actions

Synonyms- Victim, Goat, Pasty
Antonyms- Assailant, Offender

Example- The captain was made a scapegoat for the team's failure

September Vocabulary

33. Fig Leaf(noun)

A thing intended to conceal a difficulty or embarrassment

Synonyms- Disguise, Curtain, Camouflage
Antonyms- Disclosure, Revelation, Divulgence
Example- The amendment was just a fig leaf intended to cover the cracks in the party

34. Lunacy(noun)

Stupid or foolish behavior

Synonyms- Insanity, Madness
Antonyms- Wisdom, Sense

Example- It would be lunacy to try to climb the mountain in this weather

35. Whipped Up(phrasal verb)

To stop something from happening or someone from doing something

Synonyms- Instigate, Arouse, Inflame
Antonyms- Quiet, Dissuade

Example- His speech whipped up the crowd

36. Anthropogenic(adjective)

Caused by humans or their activities

Synonyms- Artificial, Man made
Antonyms- Natural, Naturogenic

Example- Anthropogenic emissions of sulphur dioxide

37. Attrition(noun)

A reduction or decrease in numbers, size, or strength

Synonyms- Debilitation, Enfeebling
Antonyms- Building, Happiness, Strengthening

Example- The council is trying to wear down the opposition by attrition

38. Play Down(Phrasal verb)

Represent something as being less important than it in fact is

Synonyms- Make light of, Make little/something of,
Antonyms- Exaggerate

Example- He tried to play down the seriousness of his illness

39. Stir Up(Phrasal verb)

Cause or provoke trouble or bad feelings

Synonyms- Foment, Instigate, Trigger
Antonyms- Stifle, Suppress

Example- She become querulous and demanding

40. Insurgent(noun)

A person fighting against the government or armed forces of their own country

Synonyms- Rebel, Revolutionary,
Antonyms- Loyalist

Example- An attack by armed insurgents

September Vocabulary

41. Strenuously(adverb)

That uses a lot of physical or mental effort

Synonyms- Arduous, Difficult, Fatiguing
Antonyms- Easy, Effortless, Half-hearted

Example- The government made strenuous efforts to upgrade the quality of the teaching profession

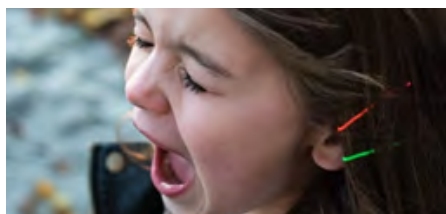## 42. Irascible(adjective)

Having or showing a tendency to be easily angered

Synonyms- Bellicose, Disagreeable, Querulous
Antonyms- Affable, Cordial

Example- She had an irascible temper

43. Cumbersome(adjective)

Heavy and difficult to carry, use, wear, etc./ complicated

Synonyms- Complicated, Complex
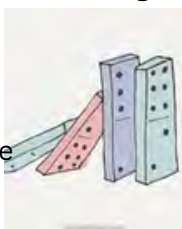Antonyms- Straightforward, Convenient

Example - Cumbersome diving suits

44. Implications(noun)

The effect that something will have on something else in the future

Synonyms- Suggestion, Inference
Antonyms- Explicit

Example - The implication is that no one person at the bank is responsible

45. Dissemination (noun)

The act of spreading news, information, ideas, etc

Synonyms- Circulation, Dispersal, Propagation
Antonyms- Circulation, Hide, Collect

Example - The dissemination of public information

46. Debris(noun)

Pieces from something that has been destroyed, especially in an accident

Synonyms- Detritus, Refuse, Remnants
Antonyms- Cleanliness, Neatness, Possessions

Example - Workmen were clearing the roads of the debris from shattered buildings

47. Reincarnate(verb)

Reborn in another body

Synonyms- Rebirth, Metempsychosis
Antonyms- Degeneration, Destruction, Disappearance

Example- I can only say that it is good to see him in his reincarnation

48. Rendezvous(noun)

A meeting that you have arranged with somebody

Synonyms- Meeting, Appointment
Antonyms- Disband, Break up

Example- I rendezvoused with Aaron as planned

49. Mitigation(noun)

Reducing risk of loss from the occurrence of any undesirable event

Synonyms- Alleviation, Reduction
Antonyms- Intensification

Example- The identification and mitigation of pollution

50. Bonhomie(noun)

Cheerful friendliness; geniality

Synonyms- Amiability, Congeniality
Antonyms- He exuded good humor and bonhomie

Example- Coldness, coolness, aloofness

51. Gambit(noun)

Clever action in a game or other situation that is intended to achieve an advantage and usually involves taking a risk

Synonyms- Stratagem, Machination
Antonyms- Failure, Inertia, Repose

Example- His resignation was a tactical gambit

52. Unpalatable(adjective)

Difficult to put up with or accept

Synonyms- Unpleasant, Displeasing
Antonyms- Palatable, Tasty

Example- The unpalatable fact that many of the world's people are starving

53. Formidable(adjective)

Difficult to deal with; needing a lot of effort

Synonyms- Intimidating, Forbidding
Antonyms- Comforting, Easy, Weak

Example- A formidable opponent

54. Apportion(verb)

To divide something among people; to give a share of something to somebody

Synonyms- Share out, Divide out, Allocate
Antonyms- Combine, Deny, Withhold

Example- Voting power will be apportioned according to contribution

55. Contend(verb)

To have to deal with a problem or a difficult situation

Synonyms- Cope with, Face, Grapple with
Antonyms- Surrender, Hide, Agree

Example- She had to contend with his uncertain temper

56. Stipulate(verb)

To say exactly and officially what must be done

Synonyms- Set down, Specify, Set out
Antonyms- Break, Confuse, Decline

Example- He stipulated certain conditions before their marriage

September Vocabulary

57. Brim(verb)

To be full of something

Synonyms- Brink, Peak, Visor, Be full
Antonyms- Discharge, Deplete, Expend

Example- My eyes brimmed with tears

58.Adjudication(noun)

A formal judgment on a disputed matter

Synonyms- Arbitration, Decree, Verdict
Antonyms- Defer, Dodge, Hesitate

Example- The matter may have to go to court for adjudication

59. Litigation(noun)

The process of taking legal action in a court of law

Synonyms- Prosecution, Indictment
Antonyms- Pardon, Exonerate

Example- The company wishes to avoid litigation

60. Periphery(noun)

The outer edge of a particular area

Synonyms- outskirts, Verge, Ambit
Antonyms- Center, Middle, Heart

Example- New buildings on the periphery of the hospital site

61. Dismantle(verb)

To separate something into the parts it is made from

Synonyms- Take apart, Tear down, Strip down
Antonyms- Assemble, Build

Example- The engines were dismantled and the bits piled into a heap

62. Ceasefire(noun)

An agreement between two groups to stop fighting each other

Synonyms- Armistice, Truce, Peace
Antonyms- War, Fight, Persistence

Example- The latest ceasefire seems to be holding

63. Prolonged(adjective)

Continuing for a long time

Synonyms- Extend, Draw out
Antonyms- Shorten

Example- The region suffered a prolonged drought

64. Shore up(Phrasal Verb)

Support or help something from falling by placing something under or against it

Synonyms- Bolster, Buttress, Shove up
Antonyms- Block, Decrease,

Example- They shored up the roof/ wall

September Vocabulary

65. Tenuous(adjective)

Very weak or uncertain

Synonyms- Insubstantial, Flimsy
Antonyms- Convincing, Substantial, Strong

Example- The tenuous link between interest rates and investment

66. Dearth(noun)

A lack of something, not enough of something

Synonyms- Scarcity, Paucity, Exiguity
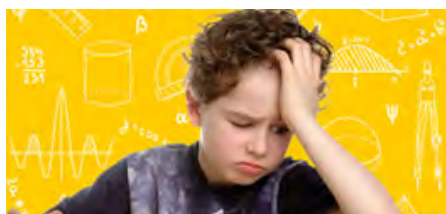Antonyms- Abundance, Surfeit

Example- There is a dearth of evidence

67. Muddy(verb)

Make something hard or harder to understand

Synonyms- Cloudy, Dull
Antonyms- Impeccable, Hygienic, Sparkling

Example- A muddy recording

68. Redemption(noun)

The action of being saved from evil, sin or error

Synonyms- Recovery, Vindication, Absolution
Antonyms- Ruin, Condemnation

Example- God's plans for the redemption of his world

69. Meager(adjective)

Too small in amount; lacking in quantity or quality

Synonyms- Scanty, Paltry
Antonyms- Abundant

Example- They were forced to supplement their meager earnings

70. Grim(adjective)

Unpleasant or worrying; very serious or gloomy

Synonyms- Stern, Forbidding, Uninviting
Antonyms- Amiable, Pleasant

Example- His grim expression

71. Anomaly(noun)

Something that is different from what is normal or usual

Synonyms- Oddity, Peculiarity
Antonyms- Standard, Usual
Example- There is a number of anomalies in the present system

72. Chaotic(adjective)

In a state of complete confusion and disorder

Synonyms- Turmoil, Anarchic, Messy
Antonyms- Orderly, Organized

Example- The political situation was chaotic

73. Enormity(noun)

The great or extreme scale, seriousness, or extent of something perceived as bad or morally wrong

Synonyms- Savagery, Brutality, Depravity
Antonyms- Goodness, Virtue, Esteem

Example- A thorough search disclosed the full enormity of the crime

74. Disingenuous(adjective)

slightly dishonest; not speaking the complete truth

Synonyms- Deceitful, Underhand, Dishonest
Antonyms- Ingenuous, Frank

Example- he was being somewhat disingenuous as well as cynical

75. Preparatory(adjective)

done in order to get ready for something

Synonyms- Precursory, Rudimentary, Preliminary
Antonyms- Succeeding, Subsequent, Incoming

Example- More preparatory work is needed

76. Ensue(verb)

To happen after (and often as a result of) something else

Synonyms- Emerge, Proceed, Derive
Antonyms- Cease, Repress, Neglect

Example- the difficulties which ensued from their commitment to Cuba

77. Emphatically(adverb)

In a forceful way

Synonyms- Absolutely, Assuredly, Distinctly
Antonyms- Doubtfully, Indecisively, Hesitantly

Example- She closed the door behind her emphatically

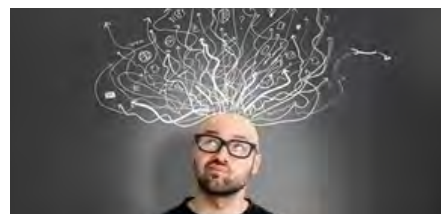## 78. Incisive(adjective)

Expressing an idea or opinion clearly and in a persuasive manner

Synonyms- Acute, Sharp, Discerning
Antonyms- Rambling, Vague

Example- The most incisive move of a tight match

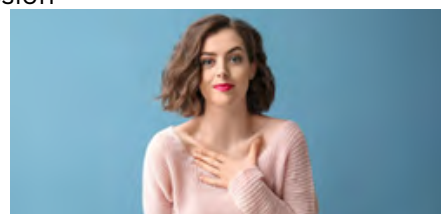## 79.Flattered(verb)

to choose to believe something good about yourself although other people may not think the same

Synonyms- Honor, Commend, Compliment
Antonyms- Offend, Insult
Example- I was very flattered to be given the commission

80. Countervailing(adjective)

Offsetting an effect by countering it with something of equal force

Synonyms- Balance, Counteract,
Antonyms- Approve, Permit, Validate

Example- The dominance of the party was mediated by a number of countervailing factors

September Vocabulary

81. Intractable(adjective)

(Used about a person or problem) extremely difficult to control or deal with

Synonyms- Uncontrollable, Unmanageable, Stubborn
Antonyms- Manageable, Compliant, Obedient
Example- Intractable economic problems

82. Gloom(noun)

A feeling of being sad and without hope

Synonyms- Despondency, Depression
Antonyms- Happiness, Light

Example- A year of economic gloom for the car industry

83. Aghast(adjective)

Shocked or surprised in an unpleasant way

Synonyms- Appalled, Astounded, Stunned
Antonyms- Apathetic, Fearless, Unresponsive

Example- She winced, aghast at his cruelty

84. Perusal(noun)

A reading or examining of something

Synonyms- Scrutiny, Inspection
Antonyms- Ignorance, Neglect

Example- I continued my perusal of the instructions

85. Exuberance(noun)

Eager enjoyment or approval

Synonyms- Ebullience, Buoyancy
Antonyms- Gloom, Meagerness

Example- A sense of youthful exuberance

86. Construed(verb)

To understand the meaning of something in a particular way

Synonyms- Build, Formulate, Erect
Antonyms- Demolish, Destroy

Example- A company that constructs oil rigs

87. Cacophony(noun)

A mixture of loud, unpleasant sounds, noises

Synonyms- Racket, Discord, Rasping
Antonyms- Regularity, Comprehensibility

Example- A cacophony of deafening alarm bells

88. Impregnable(noun)

Unable to be defeated or overcome

Synonyms- Unassailable, Unbeatable
Antonyms- Vulnerable, Unsafe

Example- An impregnable fortress

September Vocabulary

89. Disenchantment(noun)

a state of disappointment about someone or something you previously respected or admired

Synonyms- Discontent, Cynicism, Dissatisfaction
Antonyms- Attainment, Achievement

Example- Their growing disenchantment with the leadership

90. Discourse(noun)

A long and serious discussion of a subject in speech or writing

Synonyms- Conversation, Discussion, Expatiate
Antonyms- Silence, Secrecy, Quietude

Example- The language of political discourse

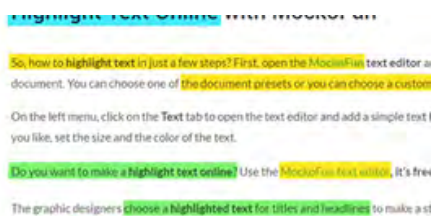### 91. Accentuating(verb)

To emphasize something or make something easier to notice

Synonyms- Highlight, Underscore, Stress
Antonyms- Mask, Divert attention from

Example- His jacket unfortunately accentuated his paunch

92. Sophistication(noun)

Naving, revealing, or involving a great deal of worldly experience and knowledge of fashion and culture

Synonyms- Advanced, Futuristic
Antonyms- Crude, Backward
Example- Highly sophisticated computer systems

93. Enigma(noun)

Something hard to understand or explain

Synonyms- Mystery, Conundrum, Riddle
Antonyms- Clarity, Overt

Example- She is something of an enigma

94. Espousal(noun)

The act of becoming involved with or supporting an activity or opinion

Synonyms- Embracing, Adoption, Favoring
Antonyms- Rejection, Opposition

Example- His espousal of Western ideas

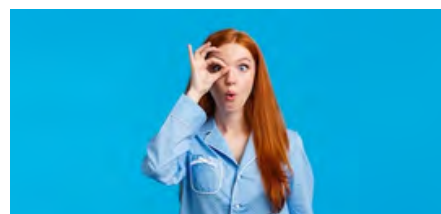### 95. Intriguing(adjective)

Arousing great interest or curiosity

Synonyms- Fascinate, Curious, Alluring
Antonyms- Bore, Dull

Example- An intriguing story

96. Invidious(adjective)

An unpleasant or objectionable nature

Synonyms- obnoxious, offensive
Antonyms- Pleasant, Fair

Example- An invidious comparison

September Vocabulary

97. Disconcerting(adjective)

Making someone feel uncertain and uncomfortable or worried

Synonyms- Unnerving, Perturbing
Antonyms- Reassuring

Example- He had a disconcerting habit of offering jobs to people he met at dinner parties
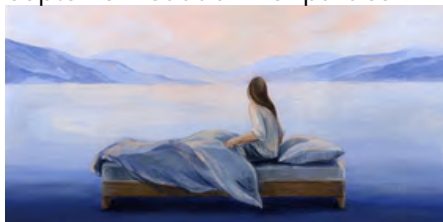
98. Strife(noun)

Trouble or fighting between people or groups

Synonyms- Conflict, Friction, Animosity
Antonyms- Harmony, Peace, Cooperation

Example- Strife within the community

99. Frivolous(adjective)

Behaving in a silly way and not taking anything seriously

Synonyms- Waggish, Foolish, Giddy
Antonyms- Important, Practical

Example- Some of the prayers were rather frivolous

100. Retrospective(adjective)

Looking back on or dealing with past events or situations

Synonyms- Retroactive, Ex post facto
Antonyms- Future, Visionary

Example- Our survey was retrospective

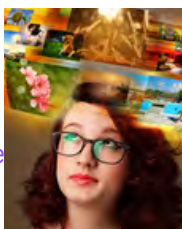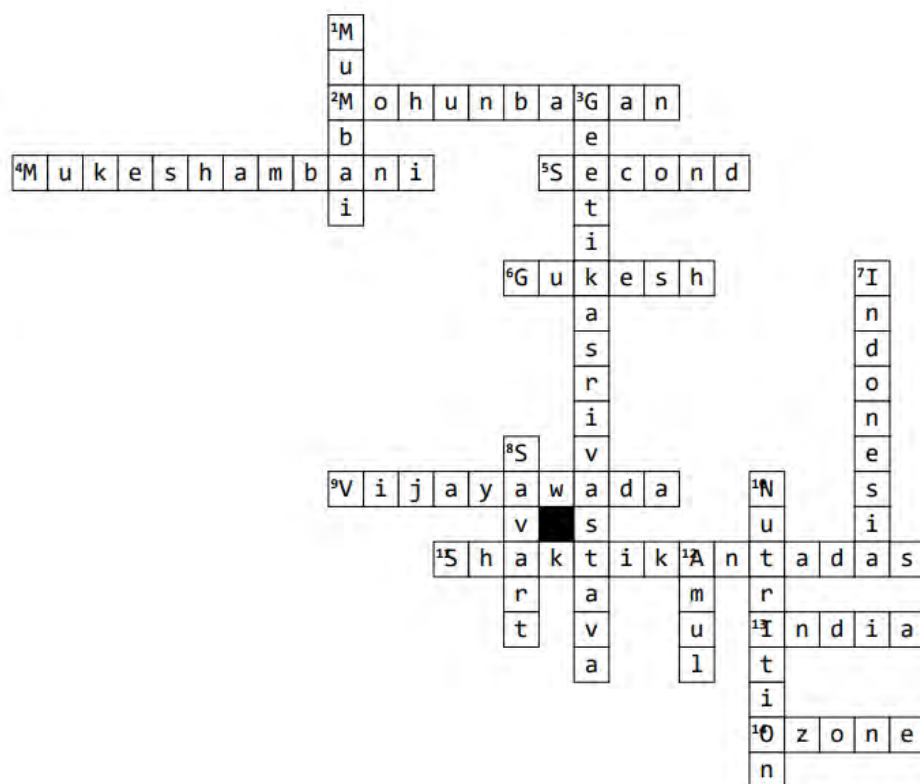Crossword grid answers:
- 1 (down) M-u-b-i (Mumbai)
- 2 (across) Mohunbagan
- 3 (down) Gestiv...
- 4 (across) Mukeshambani
- 5 (across) Second
- 6 (across) Gukesh / (down) Gasrivi (Gasrivsava...)
- 7 (down) Indonesia
- 8 (down) Srta / Savsava
- 9 (across) Vijayawada
- 10 (down) Nut / Nuul
- 11 (across) Shaktikantadas
- 11 (across) India
- 10 (across) Ozone

Across

2. Which team clinched the Durand Cup 2023 ?
a) East Bengal
b) Mohun Bagan
c) West Bengal
d) Bengaluru FC
e) Kerala Blasters

5. phase of the Indian-French bilateral naval exercise, Varuna 2023, took place in the Arabian Sea.
a) First
b) Second
c) Third
d) Fourth
e) Fifth

9. Which Railway Station was awarded the 'Green Railway Station' certification with the highest rating of Platinum by the Indian Green Building Council (IGBC).?
a) Vishakapatnam
b) Kochi
c) Vijayawada
d) Chennai
e) Bengaluru

4. WHo tops the Fortune India Rich List ?
a) Mukesh Ambani
b) Adani
c) Akash Ambani
d) Priyanka Chopra
e) Narayana Murthy

6. Who has replaced the legendary Viswanathan Anand as India's top chess player after more than three decades?
a) Gukesh
b) Pragaannanda
c) Sayantandas
d) Vignesh
e) Kaushav

11. Who has been awarded an 'A+' rating in the Global Finance Central Bank Report Card 2023?
a) Nirmala Sitharaman
b) Raghuram Rajan
c) Shaktikanta Das
d) Mahesh Jain
e) Shanti Lal

Down

1. Where did the 14th edition of the World Spice Congress (WSC) begin?
   a) Mumbai
   b) Chennai
   c) Kochi
   d) Bengaluru
   e) Hyderabad

3. Who took charge as the first-ever female Charge d'Affaires (CDA) at the Indian High Commission in Islamabad, Pakistan?
   a) Geeta Srivastava
   b) Meera Srivastava
   c) Geetika Srivastava
   d) Ritika Srivastava
   e) Asha Rangasamy

7. Which country has introduced a 'golden visa' program aimed at attracting foreign individuals and corporate investors to stimulate its national economy.?
   a) Pakistan
   b) Canada
   c) Bangladesh
   d) Indonesia
   e) Kuwait

8. Which company has launched the World's First Fully Automated Investment Fund-The Ad Astra Fund?
   a) Savart
   b) Paytm
   c) Phonepe
   d) Laravel
   e) Bharatpe

10. September 1 to 7 is celebrated as National week.
    a) Nutrition
    b) Breastfeeding
    c) Women
    d) Cancer
    e) Wildlife

12. Which company will be the Official Sponsor of the Indian Contingent for the XIX Asian Games 2022 to be held in Hangzhou, China from September 23 to October 8 2023.?
    a) Amul
    b) Pepsi
    c) Aavin
    d) Kalimark
    e) Byjus

13. Which country has become the 13th country in the world that can issue an Internationally Accepted OIML (International Organisation of Legal Metrology) Certificates?
    a) China
    b) Japan
    c) Russia
    d) India
    e) USA

14. World day ___ is observed on 16 September.
    a) Ozone
    b) Forest
    c) Wind
    d) Water
    e) Earth